



Satisfactory Academic Progress Policy

Federal, state, and Carthage College policy regulations require students receiving Title IV funding to make satisfactory progress toward completion of their degree in order to maintain eligibility for financial assistance. Progress will include a measurement of all coursework attempted at Carthage College. The quantitative and qualitative standards used to determine academic progress include all periods (fall, J-term, spring, and summer terms) in which the student is enrolled. Periods of enrollment in which the student did not receive financial aid funding are required to be included for satisfactory academic progress determination. Evidence of progress includes grades, work projects, and/or other factors that are measurable against a norm. The College assesses the student's academic progress at the end of the Fall, Spring, and Summer terms.

1. Satisfactory academic progress is a condition for receipt of all financial aid resources administered by the College. Awards to students subsequently determined to have not met the financial aid standards or who have been dismissed will be withdrawn. Questions about the financial aid standards of satisfactory academic progress may be addressed to the Office of Student Financial Services.
2. The financial aid standards of satisfactory academic progress apply to all Title IV funds. Different standards might be required for funds provided by other state and private agencies and, where applicable, will be governed by those standards.
3. Satisfactory academic progress is reviewed after the completion of the Fall, Spring, and Summer terms. Students can be placed into one of four categories following a post-semester assessment that includes Good Standing, Warning, Probation, and Suspension.

Good Status: Student progress in good standing for SAP if they maintain a cumulative GPA of at least 2.0 and have earned 67% of their attempted credits. Student must also have not exceeded 150% of their required credit hours.

Warning: A student is placed into a warning status when they do not meet the SAP standards listed above details in the "Good Status" for one semester. Students are given one semester to remedy these deficiencies. If they fail to do so, they are placed in a probationary status.

Probation: A student is placed on probation when they fail to remedy SAP deficiencies in the allotted one-semester timeframe as outlined by the warning status. Students are given an additional semester to remedy deficiencies before aid is suspended.

Suspension: Students who fail to remedy SAP deficiencies in two consecutive semesters are placed on SAP suspension status and are not eligible for Title IV funds. The suspension status continues until the student meets SAP standards or is granted an SAP appeal. See the Appeal process below for more information.



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4. Students will be offered the opportunity to appeal a loss of financial aid. Appeals by those denied aid because of failure to meet these standards should be directed to the Director of Student Financial Services for consideration.

Carthage College's financial aid standards of satisfactory academic progress required for retention of eligibility for financial aid involve qualitative and quantitative measures. The qualitative measure examines the quality of the student's academic performance as measured by grade point average (2.0 minimum). The quantitative measure examines the student's progress toward completion of the number of credit hours required to receive a degree. Note that the financial aid standards are not the same as those applied by the Subcommittee for Academic Review and Recommendation (SARR) Committee to determine whether a student is in good academic standing. The financial aid standards are the minimum requirements a student must meet to retain financial aid eligibility. A student may be ineligible to receive aid through failure to meet the financial aid standards or may have met the financial aid standards but be ineligible to enroll at the College.

Qualitative Measure

The qualitative measure of academic progress consists of meeting the minimum standard of 2.0 cumulative GPA.

Quantitative Measure

The quantitative measure of academic progress consists of two parts. The total hours attempted may be no greater than 150% of the total hours required for the degree program in which the student is enrolled. When progress is assessed, a student must earn at least 67% of the credit hours attempted. Undergraduate students are required to meet program requirements of 138 total credits for degree completion. The program requirements for graduate student programs are listed below:

Master of Business Design and Innovation: 36 cr
Master of Sports Management: 39 cr
Master of Education: 30-33 cr (concentration specific)
Master of Business in Project Management: 35 cr
Master of Music Pedagogy: 36 cr
Master of Music Vocal Performance: 36 cr
Master of Athletic Training: 65 cr
Accelerated Teacher Certificate: 62 cr

A student will be granted an allowance for one change of major or second degree. A student who changes his or her major will be allowed a maximum number of attempted credit hours equal to the credit hours attempted at the point of making the major change or starting the second degree plus the maximum allowable attempted hours for the new major. When progress is checked, a student must still earn at least 67% of the total credit hours attempted. For a student pursuing a double major, the maximum credit hours attempted will be 150% of the total of the general education requirements plus the courses required for the two majors.



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Incompletes, Course Repetitions, Withdrawals, and Non-credit Developmental Courses

Incompletes, course repetitions, withdrawals, and non-credit developmental courses will count toward the credit hours attempted when measuring both the quantitative and qualitative components of academic progress. If a student has lost eligibility for financial aid because of failure to make satisfactory academic progress, all incompletes must be resolved prior to determining renewed eligibility for aid.

Transfer Students

To determine the satisfactory progress of a student transferring to Carthage College evaluation of the quantitative and qualitative measures for the terms completed will be based on the point of the student's entry into the College. For example, a student transferring into the College with 30 credit hours of prior course work will be measured against the standards for those who have completed 30 credit hours at the College. Carthage College is required by federal regulation to consider all transfer credits in the evaluation process of completed credits and pace towards completion.

Graduate Students

The Satisfactory Academic Progress Policy shall apply to graduate students as well with the same standards as undergraduate students.

Appeal Procedures

After determining SAP standing at the end of the semester, students who fall into a suspension category will be sent a notification along with the form and procedures on how to make an SAP appeal.

A student who has been denied financial aid because of failure to maintain satisfactory academic progress and who wishes to appeal this decision may submit an appeals form to the Director of Student Financial Services. The appeal requires the student to meet with an academic advisor to create an academic plan, which discusses steps needed to improve academic performance. This includes a narrative that shows that the student recognizes the cause of prior academic difficulties and has identified remedies that will ensure future academic success. Each appeal will be considered on an individual basis. Special attention will be given to students deemed to be educationally disadvantaged under "special circumstances." Examples of special circumstances that may be considered include but are not limited to: 1) Death of a member of the immediate family 2) Serious injury or illness 3) Other circumstances beyond the student's control.

When a decision has been made, the student will be notified in writing. If the appeal is granted, the student will be on probation for one term and must complete the requirements stated in the response letter to continue receiving aid past the probationary term. A student may choose not to appeal the withdrawal of aid and instead decide to withdraw from school for a term. At the end of that term, the student may make an appeal for reinstatement of aid for the subsequent term. The appeal must be in writing, either in the form of a letter or an e-mail. It should be sent to the Director of Student Financial Services. The appeals form should state what the student has done to prepare him or herself to succeed if aid is reinstated. When the Committee has made its decision, the student will be notified in writing. If the appeal is granted, the student will be on probation for one term and must complete the requirements



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stated in the response letter to continue receiving aid past the probationary term. Students who have lost financial aid and have been denied an appeal may choose to continue taking classes at Carthage College while funding their education from non-Title IV financial aid resources.

If, after one term, a student feels he or she is making significant progress toward meeting the satisfactory academic progress requirements but has not achieved the standard that would automatically qualify for reinstatement of financial aid, he or she may make an appeal for reinstatement of aid for the subsequent term. The appeal must be in writing, either in the form of a letter or an e-mail. It should be sent to the Director of Student Financial Services and must be received no later than one month prior to the beginning of the term in which they wish to have their aid reinstated. When a decision has been made, the student will be notified in writing. If the appeal is granted, the student will be on probation for one term and must complete the requirements stated in the response letter to continue receiving aid past the probationary term. If a student is granted a probationary term and withdraws from the college after the first two weeks of that term, that term will be considered the probationary term, and the grade point average recorded at the end of the term will be the official grade point average for consideration of continuation of financial aid. In all cases, if an appeal has been granted and the student does not complete the requirements, financial aid will be lost until the qualitative and quantitative standards for their enrollment status have been met. When the student meets the qualitative and quantitative standards for their enrollment status, financial aid eligibility is reinstated.