



Satisfactory Academic Progress Policy

Federal financial aid regulations require you to maintain at least a minimum cumulative GPA required for graduation, and to progress at a pace so that you will earn your degree within the maximum timeframe allowed, as measured in credit hours. Rowan University's Financial Aid SAP standards will help you achieve this goal.

You must maintain SAP to remain eligible for financial aid

To ensure financial aid recipients are making Satisfactory Academic Progress (SAP), academic transcripts are reviewed at the end of each term to determine eligibility for the next term. All terms of attendance are reviewed, including periods in which the student did not receive financial aid. Each semester, your Rowan University academic record will be reviewed for the following three measures and you will be assigned a SAP Status.

1. **GPA (Qualitative Progress):** Graduate students must maintain a GPA of at least 3.0.

Grades of A, B, C, D, and F affect your GPA (including +/- variations). Grades of W, WF, WP, I, U, P, NP, or NC and/or transfer credits do not affect your GPA. All grades are included in the calculation, including the original grade(s) from repeated coursework.

2. **PACE (Completion Rate):** Students must successfully complete a minimum of 67% of all course work (registered credit hours) attempted at Rowan University.

Any course with a grade of withdraw (W), Failure (F), incomplete (I), Not Reported (NR), audit (AU) or No Credit (NC) is not considered completed course work. A course is counted as completed only once, regardless of how many times attempted or the grade earned. Transfer credits are counted as both attempted and completed, thus increasing a student's completion rate.

3. **MAX (Maximum Time Frame):** Students must complete their program within 150% of the credit hours required to complete your degree program, including all transfer credits.

Students who have reached their maximum allowable credit hours will be suspended from receiving financial aid. Developmental or remedial hours are excluded from this calculation. The MTF calculation counts all attempted hours including repeated courses, ineligible courses and transfer hours accepted by Rowan University. This also includes hours taken under a previous major and hours for which a student did not receive financial aid.

Degree	Credits Needed to Complete Degree	Maximum Credits You May Attempt
MCBN-PhD	70	150
MCBN-MS	45	68
MBS	30	45
MHP-MS	41	62
MHP Cert	18	27
ANS-MS	32	48
ANS Cert	19	29

Understanding your SAP Status

Good Standing

To achieve Good Standing, you must successfully complete at least 67% of all of the classes for which you registered; meet or exceed the required GPA, and have not exceeded the maximum number of credits allowed for your degree program.

Financial Aid Warning

Continuing students are placed on financial aid warning when they fail to meet the cumulative qualitative (GPA) or completion rate (PACE) components. Students are eligible to receive financial aid during the warning term. Students must meet ALL cumulative standards by the end of the warning term to be eligible for financial aid the next term they attend or they will be suspended from financial aid.

Financial Aid Suspension

Continuing students are suspended from receiving financial aid if they do not meet all of the SAP components by the end of their warning term, or if their enrollment exceeds the Maximum Timeframe. Students on financial aid suspension will not receive any form of federal, state, or University financial aid (grants, scholarships, student loans, student employment). Financial aid eligibility may be reinstated when all requirements of SAP are met or the student successfully appeals the suspension. Students suspended from receiving financial aid are not eligible for a financial aid deferment of tuition billing. This suspension pertains only to financial aid and does not prevent you from enrolling and paying for classes on your own.

What Your SAP Status Means to You

Good Standing	You are eligible to receive grants, work-study and loans.
Warning or Probation	You are eligible to receive grants, work-study and loans. However, you must complete your warning or probation term in Good Standing to avoid FA Suspension in the subsequent term.
FA Suspension	You are not eligible to receive grants, work-study or a loan until your FA Suspension status is resolved. Some scholarships and other resources may also be unavailable.

How Coursework is Evaluated for SAP

Attempted vs. Earned Credits: For financial aid SAP standards, grades of A, B, C, D (including all +/- variations) and P are counted as both attempted and earned hours. Grades of W, WF, WP, I, F, NP, U and NC are counted as attempted hours, but not earned. Transfer credit hours count as both attempted and earned credits, this helps to increase your completion rate.

Cumulative GPA: Grades of A, B, C, D, and F affect your GPA (includes +/- variations). Grades of W, WF, WP, I, U, P, NP, or NC and/or transfer and dual enrollment credits do not affect your GPA. All grades are included in the calculation, including the original grades from repeated coursework. For example, you took a class and received an F, then repeated the class and earned a C+; both the F and the C+ are included in the calculation used for SAP, even if the academic GPA replaced the F with the higher grade.

Maximum Attempted Credits Allowed (150% Requirement): Federal regulations require the Office of Financial Aid to define a maximum timeframe in which a student must be able to complete his or her program. This time-frame cannot exceed 150% of the published program length and does not include developmental or remedial credits. All attempted credits count toward this limit, even if you did not receive financial aid or have extenuating reasons for not completing your credits. Additionally, credits earned at other colleges may help complete your degree or certificate; therefore, all credits accepted by Rowan are included in the maximum credits allowed.

Repeated Coursework: All grades from every attempt are included in the GPA calculation, even if that grade was replaced in your academic GPA. Repeated coursework counts once as earned, and all attempts are counted in the calculation of PACE or completion rate. Every attempted credit counts towards the maximum timeframe, regardless of the grade earned.

Remedial Coursework: Basic skills, pass/fail courses (IN, NC, S and U, or no credit) courses will be counted when determining the number of credits attempted. When a passing grade is received, the grade will be

added to the number of credits earned. These grades are not used in the calculation of the financial aid GPA.

Transfer Credits: Credits accepted by Rowan count toward your cumulative completion rate and the Maximum Attempted Credits Allowed. GPA is not affected.

This SAP policy applies to the Rowan-Virtua Translational Biomedical Engineering and Sciences academic programs administered by the Stratford campus. The graduate and professional degree programs administered by the Camden or Glassboro campuses have separate policies. Please visit the financial aid office at the appropriate campus for guidance.