

The
ABC's
of
Federal and State Satisfactory
Academic Progress



FINANCIAL AID AND ACADEMICS

SATISFACTORY ACADEMIC PROGRESS

Financial aid eligibility is contingent upon the student reapplying each academic year and the student must meet satisfactory academic progress for both New York State and Federal financial aid programs.

MEET THE ACADEMIC CRITERIA established by Federal and State regulations.

These regulations require the College to monitor all recipients' academic performance to ensure that students make reasonable progress toward their educational goals.

BEFORE REGISTERING each semester, students should review their transcripts as well as the following guidelines:

Never drop a course without first checking how this may affect academics and/or financial aid for current and future semesters. Any questions regarding academic performance for financial aid purposes should be directed to the Financial Aid office, VAN 105. Students need to make their own decisions as to their best course of action. Advice from students' academic advisors, as well as advice from the Financial Aid Office, should be considered in decision-making.

STUDENTS MUST TAKE CLASSES REQUIRED FOR THEIR SUNY ULSTER degree or certificate.

The purpose of financial aid is to assist matriculated students in the pursuit of an approved degree or certificate program. (A student may receive financial aid in a certificate or degree program that is at least 24 credits in length.) Students should work with an academic advisor to ensure that courses enrolled in apply toward an approved program of study. Taking classes that will apply for transfer to another college, but do not fit into degree requirements at SUNY Ulster, may jeopardize financial aid eligibility.

LEARN THESE IMPORTANT FINANCIAL AID TERMS

Completion:

Finishing a course and earning a passing or failing grade (“A” through “F” and “S” or “U”.)

Successful Completion:

Finishing a course and earning a passing grade (“A” through “D-“ and “S”.) Note that some classes, such as Nursing, English 101, etc. consider successful completion as earning a “C” or better. Check the College Catalogue or consult academic advisor.

Attempted Credits:

All credits attempted as of the end of the add/drop period, including, audited courses, withdrawals, repeated coursework, incomplete courses, failed courses and transfer credits.

Earned Credits:

The number of credits the Federal guidelines expect students to have passed which includes A to D-, and S grades, as well as accepted transfer credits, CLEP, and other credits approved by Admissions.

Satisfactory Academic Progress:

- **All students must maintain the college’s required grade point average each semester.**
- **At the end of the spring semester, all students are reviewed for pursuit of program (completion of required number of credits toward degree).**
- **At the end of each semester, students are reviewed for the 150% timeframe...six full-time equivalent semesters.**
- **All courses must pertain to student’s program of study.**

GUIDELINES USED IN DETERMINING FEDERAL GPA AND POP

If receiving a Federal Pell grant, Federal SEOG grant, Federal Perkins Loan, Federal work-study, subsidized/unsubsidized Federal Stafford loan and/or Student Support Services grant, students must meet the academic standards listed below.

Start at Column A: This column lists the number of credits **ATTEMPTED** since beginning SUNY Ulster, including transfer, AP, CLEP, etc. credits. Find this number.

Go to Column B: This is the **CUMULATIVE GRADE POINT AVERAGE** that must have been earned at SUNY Ulster (calculations are processed at end of each term.)

Go to Appropriate Row C: Pursuit of Program Chart to identify how many credits are required for completion after each Full Time, Three Quarter Time, and Half Time semester (calculations are processed at end of spring term.)

| A Total Credits Attempted | B Expected Cumulative GPA |
|-------------------------------------|-------------------------------------|
| 0-24 | 1.5 |
| 25-36 | 1.7 |
| 37-54 | 1.9 |
| 55+ | 2.0 |

| C Full Time | Semester | 1 | 2 | 3 | 4 | 5 | 6 |
|-----------------------|-----------------------|---|---|----|----|----|----|
| | Credits Needed | | 9 | 18 | 27 | 36 | 45 |

| C Three Quarter Time | Semester | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--------------------------------|-----------------------|---|---|----|----|----|----|----|----|
| | CREDITS NEEDED | | 7 | 14 | 20 | 27 | 34 | 41 | 47 |

| C Half Time | Semester | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|-----------------------|-----------------------|---|---|---|----|----|----|----|----|----|----|----|----|
| | CREDITS NEEDED | | 5 | 9 | 14 | 18 | 23 | 27 | 32 | 36 | 41 | 45 | 50 |

*Associate degrees must be completed within six full-time equivalent semesters.

*Certificate/Diploma programs must be completed within three full-time equivalent semesters.

FEDERAL SIX SEMESTER GUIDELINES AND CALCULATION

GUIDELINES:

- 1. Students taking credit bearing courses and are matriculated.**
- 2. All ISP courses are included in the calculation.**
- 3. Must include all transfer credits.**
- 4. All terms are calculated and given a percentage. The percentages are added up to give a total. When the total is equal to 3 or greater the student has reached six semesters.**
- 5. Fresh Start credits from prior years or terms are included in the calculation.**
- 6. Calculations are processed at the end of each term.**

CALCULATION PROCESS:

- A. 12 credits or greater per semester is given a value of .5.**
- B. 9 credits to 11.99 credits per semester are given a value of .375.**
- C. 6 credits to 8.99 credits per semester are given a value of .25.**
- D. 3 credits to 5.99 credits per semester are given a value of .125.**
- E. 1 credit to 2.99 credits per semester is given a value of .04.**
- F. Transfer credits are calculated by adding up all the credits and dividing by 24, which will give a decimal value. For example: 12 transfer credits would be divided by the constant value of 24, which equals .5.**
- G. This process is cumulative and not done on an individual semester basis.**

FEDERAL PURSUIT OF PROGRAM GUIDELINES AND CALCULATION PROCESS

GUIDELINES:

1. Omit all ISP courses from the Pursuit of Program (POP) Calculation.
2. Must include all transfer credits and all other credits accepted by Admissions Office in the calculation.
3. All term calculations are added up to give a grand total of credits that are supposed to be completed, and then compared to the actual number of overall credits earned.
4. Fresh Start Policy does not apply to Pursuit of Program. Therefore credits are included in calculation process.
5. All semesters count toward calculation of Federal Financial Aid.

CALCULATION PROCESS:

- A. 12 credits or greater per semester is given a value of .5 and then multiplied by 18 thus a student must complete 9 credits for that semester in order to maintain eligibility.
- B. 9 credits to 11.99 credits per semester is given a value of .375 and then multiplied by 18 thus a student must complete 6.75 credits that semester in order to maintain eligibility.
- C. 6 credits to 8.99 credits per semester is given a value of .25 and then multiplied by 18 thus a student must complete 4.5 credits for that semester in order to maintain eligibility.
- D. 3 credits to 5.99 credits per semester is given a value of .125 and then multiplied by 18 thus a student must complete 2.25 credits for that semester in order to maintain eligibility.
- E. Less than 3 credits per semester is given a value of .04 and then multiplied by 18 thus a student must complete .72 credits for that semester in order to maintain eligibility.
- F. Transfer credits are calculated by adding up all the credits and dividing by 24.
- G. This process is cumulative and not done on an individual semester basis.

The following is an example of a student who is here for four consecutive semesters. The student loses and regains POP eligibility.

FALL - SEMESTER 1:

| <u>COURSE</u> | <u>GRADE</u> | <u>CREDITS</u> |
|---------------|--------------|----------------|
| HIS 103 | W | 3 |
| ISP 081 | B# | 3 |
| ISP 091 | D# | 3 |
| KEY 101 | B | 1 |
| PSY 101 | AU | 3 |

.25 X 18 = 4.5 credits needed to be eligible for POP. Student earned 1 credit thus student did not make POP. ISP courses are not counted and student is calculated as half time.

SPRING - SEMESTER 2:

| <u>COURSE</u> | <u>GRADE</u> | <u>CREDITS</u> |
|---------------|--------------|----------------|
| COM 103 | A | 3 |
| ENG 101 | F | 3 |
| GEG 101 | C | 3 |
| HIS 103 | AU | 3 |
| LIB 111 | W | 1 |
| MAT 098 | C | 3 |
| PSY 101 | C | 3 |

.5 X 18 = 9 credits plus the 4.5 calculated from the previous semester =13.5 needed. Student has earned 13 credits (1+12=13). Student is not eligible POP because the student did not meet the maximum number of credits needed for the two semesters.

FALL - SEMESTER 3:

| <u>COURSE</u> | <u>GRADE</u> | <u>CREDITS</u> |
|---------------|--------------|----------------|
| CIS 103 | A | 1 |
| ENG 101 | C | 3 |
| HUS 103 | B | 3 |

.25 X 18 = 4.5 credits for POP plus the 13.5 credits calculated the previous two semesters = 18 credits needed for satisfactory POP. Student has accumulated 20 earned credits and is now OK.

SPRING - SEMESTER 4:

| <u>COURSE</u> | <u>GRADE</u> | <u>CREDITS</u> |
|---------------|--------------|----------------|
| ENG 102 | C | 3 |
| HUS213 | B | 3 |
| SOC 207 | B | 3 |

.375 X 18 = 6.75 credits for POP plus the 20 credits calculated the previous three semesters = 24.75 credits needed for satisfactory POP. Student has accumulated 29 earned credits and is OK.

TRANSFER CREDITS: If the student in the example above had transferred in 24 credits, divide the 24 credits by 24 (this is a constant value for all transfer calculations) for an answer of 1. Then multiply 1 by 18 to get a value of 18. Now the student would need 24.75 + 18 = 42.75 credits. The student has earned 29 + 24 transfer credits = 53 credits earned. This student is ok for POP.

FAILURE TO MEET THESE STANDARDS WILL RESULT IN THE INELIGIBILITY OF STUDENTS' FUTURE FEDERAL FINANCIAL AID.

IF STUDENTS LOSE THEIR FEDERAL FINANCIAL AID, WHAT WILL HAPPEN?

SUNY Ulster offers students the opportunity to apply for a Federal waiver for Satisfactory Academic Progress. Students may appeal to the Financial Aid Committee for a waiver. There must be extenuating circumstances, which contributed to the student's inability to maintain SAP such as personal or immediate family illness, death in the immediate family, car accident, jury duty, etc. Students must provide reasons that would meet the requirements if granted a waiver. Students must provide documentation such as a doctor's note, death certificate, police accident report, etc. The waiver is subject to review and students may only receive two Federal waivers. The waivers must be for different circumstances and only one change of major/six semester waiver is allowed.

GUIDELINES USED IN DETERMINING NYS STATE GPA AND POP

New York State financial aid includes the Tuition Assistance Program (TAP), Part-time TAP (ADA eligible students who are registered with SUNY Ulster’s Student Support Services Office), and Aid for Part-Time Study (APTS). New York State currently allows a maximum of six semesters of TAP for a two-year degree and up to eight semesters at a four-year institution. APTS and Part-time ADA TAP recipients are eligible for the equivalent of eight full-time semesters at either a two-year or four-year institution. New York State regulations require that only those credits required toward students’ degree program be counted as “Course load” in determining eligibility for TAP, Part-Time ADA TAP or APTS. Students must meet two separate criteria in order to keep students’ eligibility for TAP. The chart on the next page will assist students in determining eligibility.

NOTES CONCERNING THE CHART:

- 1. Two APTS or Part-Time TAP payments equal one payment for purposes of this chart.**
- 2. Accrued means passed with a grade of “A” through “D-“ or “S”, including transfer credits and credits received by exam, etc.**
- 3. Students who have transferred to SUNY Ulster, changed their major while in good academic standing, or have been absent from SUNY Ulster for one calendar year or more, may have their record re-evaluated for beneficial placement. Under this provision of State aid regulations, students are placed on the Progress Chart based on either students’ credits that apply to the current major, or on their payment number, whichever is to students’ benefit. While this does not change the number of payments received, it does lower the program requirements that must be met for remaining payments.**
- 4. For TAP, an incomplete grade is not counted as completed credit, nor do “W”, “AU”, or “NC” grades count toward completion.**
- 5. Repeated courses with a previous grade of “A” through “D-“ do not count toward course load (unless the college catalog states a high requirement) or completed credits. Audited courses do not count toward course load or completed credits.**
- 6. Students are required to have a 2.0 cumulative GPA after receiving four payments of TAP (24 points).**

CHECK THE NYS TAP CHART

- Determine which **PAYMENT** is about to be received.
- Find this column.
- Read down this column. This is what the **STATE** expects.

Academic Standards Payments (or Semesters)

| BEFORE BEING CERTIFIED FOR THIS PAYMENT | <u>2nd Semester</u> Review transcript at end of 1 st term. 6 points | <u>3rd Semester</u> Review transcript at end of 2 nd term. 12 points | <u>4th Semester</u> Review transcript at end of 3 rd term. 18 points | <u>5th Semester</u> Review transcript at end of 4 th term. 24 points | <u>6th Semester</u> Review transcript at end of 5 th term. 30 points |
|---|---|--|--|--|--|
| | Payment 2 | Payment 3 | Payment 4 | Payment 5 | Payment 6 |
| A STUDENT MUST HAVE ACCRUED AT LEAST THIS MANY CREDITS | 3 | 9 | 18 | 30 | 45 |
| MINIMUM CREDITS COMPLETED PRIOR SEMESTER | 6 | 6 | 9 | 9 | 12 |
| WITH AT LEAST THIS GRADE POINT AVERAGE | .5 | .75 | 1.3 | 2.0 | 2.0 |

At a two-year college a student can only receive up to six payments of TAP.

STUDENTS NYS FINANCIAL AID WILL BE DISCONTINUED IF THEY DO NOT MEET THESE STANDARDS.

An example: It is time for the fourth payment of a TAP award. The State expects students to have earned at least 18 total credits at this point, their GPA must be at least 1.3, and they must have completed nine credits in the prior semester. If a student registered for 12 credits and withdrew from two courses (6 credits) in the prior semester, this would result in only 6 credits completed instead of the required nine. This would result in loss of TAP eligibility.

IF STUDENTS LOSE THEIR STATE FINANCIAL AID, WHAT WILL HAPPEN?

SUNY Ulster offers students the opportunity to apply for a State waiver of Satisfactory Academic Progress. Students may appeal to the Financial Aid Committee for a waiver. There must be extenuating circumstances, which contributed to the student’s inability to maintain SAP such as personal or immediate family illness, death in the immediate family, car accident, jury duty, etc. Students must provide reasons that would meet the requirements if granted a waiver. Students must provide documentation such as a doctor’s note, death certificate, police accident report, etc. The waiver is subject to review and students may only receive one undergraduate State waiver.

Use these charts to determine your Federal and State financial aid eligibility.

Federal Eligibility:

| | CREDITS ATTEMPTED | CREDITS EARNED | CUMULATIVE GPA |
|-----------------------|------------------------------|---------------------------|---------------------------|
| 1st | | | |
| 2nd | | | |
| 3rd | | | |
| 4th | | | |
| 5th | | | |
| 6th | | | |

State Eligibility:

| SEMESTER | PAYMENT | CREDITS EARNED | CUM. GPA | TOTAL COMP. (ADD PRIOR AND EARNED) |
|-----------------------|----------------|---------------------------|-----------------|---|
| 1st | | | | |
| 2nd | | | | |
| 3rd | | | | |
| 4th | | | | |
| 5th | | | | |
| 6th | | | | |

The Financial Aid Office wishes all students much success in their academic careers.



**ACCESS YOUR FINANCIAL AID INFORMATION ON
BANNER ONLINE**

GO TO SUNYULSTER.EDU

CLICK ON THE ICON YOU SEE ABOVE

LOG INTO BANNER ONLINE USING YOUR USER ID AND PIN NUMBER
