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Standards of satisfactory academic progress for student financial aid eligibility at the Iowa Regents universities

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Standards of satisfactory academic progress for student financial aid eligibility at the Iowa Regents universities

Abstract

The beginning of a substantial federal government commitment to institution-based student financial aid as a matter of national policy dates from the National Defense Education Act (NDEA) of 1958. Growing out of the post-Sputnik concern that the United States was lagging behind the Soviet Union in technology, the NDEA established a number of federal programs designed to increase the number of college trained specialists, primarily in mathematics and science (Carnegie Council, 1975). The College Work Study Program, which originated with the Economic Opportunity Act of 1964, served to promote part-time employment for students with financial need. The enactment of the Higher Education Act of 1965 marked the beginning of a broad-based comprehensive program of federal aid to students in higher education (Johnson, 1980). Through that legislation, Congress authorized Guaranteed Student Loans (GSL), Supplementary Educational Opportunity Grants (SEOG), and the College Work Study Program (CWSP) to help financially needy students attend college (Gomez and Trevino-Martinez, 1980). The Basic Educational Opportunity Grant (BEOG) program, created by the Education Amendments of 1972, emphasized financial aid awards directly to students rather than to institutions. The next major piece of student financial aid legislation was the Middle Income Student Assistance Act (MISAA) of 1978, which provided relief to middle income families from the increasing cost of college attendance (Carnegie Council, 1979).

Standards of Satisfactory Academic Progress
for Student Financial Aid Eligibility
at the Iowa Regents Universities

A Research Paper
Presented to
The Department of Educational Administration
and Counseling
University of Northern Iowa

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts in Education

by
Brent C. Stearns
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The beginning of a substantial federal government commitment to institution-based student financial aid as a matter of national policy dates from the National Defense Education Act (NDEA) of 1958. Growing out of the post-Sputnik concern that the United States was lagging behind the Soviet Union in technology, the NDEA established a number of federal programs designed to increase the number of college trained specialists, primarily in mathematics and science (Carnegie Council, 1975). The College Work Study Program, which originated with the Economic Opportunity Act of 1964, served to promote part-time employment for students with financial need. The enactment of the Higher Education Act of 1965 marked the beginning of a broad-based comprehensive program of federal aid to students in higher education (Johnson, 1980). Through that legislation, Congress authorized Guaranteed Student Loans (GSL), Supplementary Educational Opportunity Grants (SEOG), and the College Work Study Program (CWSP) to help financially needy students attend college (Gomez and Trevino-Martinez, 1980). The Basic Educational Opportunity Grant (BEOG) program, created by the Education Amendments of 1972, emphasized financial aid awards directly to students rather than to institutions. The next major piece of student financial aid legislation was the Middle Income Student Assistance Act (MISAA) of 1978, which provided relief to middle income families from the increasing cost of college attendance (Carnegie Council, 1979).

The Higher Education Act of 1965 and subsequent amendments provided a comprehensive program of federal aid to millions of college students. However, as evidence of waste, fraud, and abuse in the federal program

accumulated, the need for a uniform, consistent set of standards governing satisfactory academic progress became apparent (Van Dusen, 1979).

Standards of Satisfactory Academic Progress (SAP) for financial aid programs began in 1976 when Congress passed into law the requirement that institutions limit federal financial aid to those students who were maintaining SAP in their course of study. The 1976 requirement was simply stated: "Is maintaining SAP in the course of study he/she is pursuing according to the standards of that institution." Thus, postsecondary institutions were allowed to establish their own standards of SAP. The standards of SAP adopted by the federal government under the Education Amendments of 1980 were based on a set of guidelines developed voluntarily by the American Council on Education, the American Association of Collegiate Registrars and Admission Officers, and the National Association of Student Financial Aid Administrators. The Education Amendments of 1980 stated that a student is required to complete 75 percent of his/her academic course load to be eligible for assistance under the federal programs of financial aid. Discussions in Congress and the financial aid community regarding studies, such as one done by the General Accounting Office, which indicated that some institutions were continuing to disburse financial aid to students who were not making SAP, eventually resulted in a Notice of Proposed Rulemaking (NPRM), dated May 4, 1982, which proposed more detailed guidelines for institutions. On October 6, 1983, the NPRM provisions

were made into law, effective January 1, 1984. The following is a synopsis of the law's guidelines for satisfactory academic progress:

1. To receive financial aid, a student must be maintaining satisfactory progress in the course of study he/she is pursuing according to the standards of the institution. The institutions can set their own standards, but institutional standards must be within the restrictions of the federal guidelines.
2. Institutions must establish a maximum time frame for financial aid eligibility that does not exceed six years for a student to earn a degree.
3. Students must successfully complete 75 percent of their academic load to be eligible for full-time financial aid under the federal programs.
4. The maximum time frame must be divided into increments, with at least an annual review.
5. Standards of SAP apply to all Title IV aid (Supplemental Educational Opportunity Grant, College Work Study Program, National Direct Student Loan, Guaranteed Student Loan, Plus Loans, Pell Grant).
6. Standards of SAP must address withdrawals, incompletes, repetitions, and non-credit remedial courses.
7. Grades or courses completed should be considered in SAP evaluation.

8. SAP policy should allow for exceptions in the case of mitigating circumstances.
9. A reasonable conditional or probationary period might be incorporated into SAP policy.
10. In the case of transfer students, evaluation of SAP at any prior institution is not required.

In the present study, the standards of satisfactory academic progress which have been established by Iowa State University (Appendix A), University of Iowa (Appendix B), and the University of Northern Iowa (Appendix C) were examined in relationship to both federal standards and to standards of SAP promulgated by selected colleges and universities in the Midwest.

Standards of Satisfactory Academic Progress at the Regents Universities

Standards of SAP require an institution to evaluate students' efforts to achieve an educational goal within a given period of time. This includes a quantitative measure (number of credit hours completed each semester and year) and a qualitative measure (grade points earned for hours completed). All recipients of financial assistance are required to meet or exceed the minimum standards of SAP.

Quantitative Measure

The credit-hours-completed requirements which have been established by the Regents universities for student financial aid eligibility are summarized in Table 1.

Table 1

Number of semester hours which must be completed by full-time undergraduates for student financial aid eligibility at Regents universities.

	ISU	UI	UNI
First year	15 hours	20 hours	10 hours/semester
Second year	30 hours	40 hours	12 hours/semester
Third year	51 hours	60 hours	13 hours/semester
Fourth year	72 hours	80 hours	14 hours/semester
Fifth year	96 hours	100 hours	16 hours/semester
Sixth year	120 hours	120 hours	-----

The student at Iowa State University (ISU) who receives a full-time financial aid award is required to complete at least 15, 15, 21, and 21 hours of credit, respectively, during the first four years to retain his/her eligibility. It is not until the student has reached the fifth and sixth years that he/she is required to complete 24 hours yearly (an average of 12 hours per semester, full-time) to retain his/her full-time financial aid eligibility.

The full-time student at the University of Iowa (UI) must earn at least 20 semester hours of credit per year for the period of enrollment, not to exceed six years, in order to meet the university's standards of satisfactory academic progress. The quantitative measure of SAP at ISU and UI allows students six years to complete their undergraduate

degrees. The standards of SAP are reviewed annually at ISU and UI. UI allows Pell-Grant-only recipients ten academic years, or 20 semesters, to complete their baccalaureate degrees. The latter provision is unique among the SAP standards adopted by the Regents institutions.

The quantitative measure established by the University of Northern Iowa (UNI) exceeds the minimum standard required by the federal government. UNI students are expected to complete their undergraduate studies within five years (ten semesters). After the freshman year, UNI students who receive a full-time financial aid award are required to complete 12, 13, 14, and 16 credit hours per semester during the second, third, fourth, and fifth years, respectively. The standards of SAP at UNI are reviewed each semester.

Federal regulations state that in order to be eligible for assistance under the federal program of financial aid, a student must successfully complete 75 percent of his/her academic course load to receive financial aid. Two of Iowa's public universities have established only the minimum standards to satisfy the federal guidelines. For example, the ISU student is eligible to receive a full-time financial aid award for eight semesters by achieving three-quarter time status (an average of nine credit hours per semester). However, if the ISU student completes the minimal credit hours to maintain financial aid eligibility, the student's eligibility may be exhausted prior to the completion of the requirements for an undergraduate degree. The baccalaureate degree requirements at ISU range from 124 to 138 credit hours.

A student at UI may also receive a full-time financial aid award without maintaining full-time enrollment status. To illustrate, a student at UI enrolls for 12 semester hours at the beginning of the semester and receives a financial aid award based on full-time student status. During the semester, the student drops two hours and finishes the semester with ten earned hours, which changes his/her status from full-time to three-fourths time. There is an unlimited withdrawal policy at UI; students are allowed to drop one or more classes each semester without penalty. Theoretically, a student could change his/her status from full-time to three-fourths time each semester for six years, complete 120 semester hours maximum, and still receive full-time financial aid for all 12 semesters. Again, as at ISU, a UI student who achieves the minimum standard can complete six years of study and exhaust his/her financial aid eligibility, without completing the undergraduate degree requirements. The baccalaureate degree requirements at UI range from 120-138 hours.

UNI students who register as full-time students (12 semester hours) and receive a full-time financial aid award are required, after their freshman year, to retain their full-time classification throughout the semester. The students who follow the quantitative measure established by UNI are able to earn their undergraduate degrees before exhausting their financial aid eligibility. The baccalaureate degree requirements at UNI are 124-130 credit hours.

Dropping classes does not excuse students from completing the required number of credit hours each semester/year. ISU has a limited

withdrawal policy which allows students, after their first semester, to drop only five classes during their undergraduate career. Transfer students, after their first semester, are allowed four drops during their undergraduate careers. The drop policy is monitored and enforced through the Registrar's Office. The number of drops the student has remaining is noted on the grade report, and the student is responsible for not exceeding the limit. If the student attempts to drop a course beyond the limit, without special permission of the dean, the student will continue to be enrolled in the course and will receive a grade at the end of the term.

The university withdrawal policies of UI and UNI allow students to drop courses during the semester, or to withdraw from school, without serious academic penalties. A full-time student at UI and UNI could enroll for 12 credits at the beginning of the semester, consistently drop one or more classes during the semester to change his/her status from full-time to three-fourths or half-time, without being in violation of any academic standards policy through the Registrar's Office.

The extensive dropping of classes can lead to abuse of the student financial aid program if the institutional standards of SAP are too permissive.

Qualitative Measure

Institutions generally use grade point average (GPA) as a key indicator of SAP. The Regents universities use grade point average as the qualitative measure of satisfactory academic progress within the

university and for retention of student financial aid eligibility. All students must meet the qualitative standard for continued enrollment in order to receive financial aid. In assessing the number of grade points a student has earned, the universities' policies stipulate that:

1. only grades of A, B, C, D and F count toward credit hours earned;
2. grades in developmental/remedial classes are not counted, because the classes carry no degree credit;
3. audited classes do not receive grades;
4. grades earned in repeated classes, if the student previously received a passing grade, do not count;
5. "incomplete" grades do not count until they are changed to A, B, C, D, or F.

Students are required to meet the GPA requirement set by the university or by the appropriate academic college within the university in order to remain in good standing. ISU students with fewer than 90 credit hours are placed on temporary enrollment at the end of any semester or summer session when their grade point deficiency for a cumulative GPA of 2.00 is ten or more. Students with 90 or more semester hours of credit will be placed on temporary enrollment at the end of any semester or summer session when they have any grade point deficiency. Students on temporary enrollment will be academically suspended at the end of any term in which their grade point deficiency has increased. UI students who do not meet the minimum GPA standards (Freshman - 1.60; Sophomore - 1.75; Junior - 1.90; Senior - 2.00) are

placed on probation and are given two semesters to raise their GPA to the required level. They are academically suspended from the university for a one-year period, if they do not meet the minimum requirements at the end of the second term. UNI students are given a warning when the cumulative GPA is one to nine grade points deficient for a 2.00 GPA, are placed on probation for a 10-15 grade point deficiency, and are academically suspended at the end of any semester or summer session when they are more than fifteen grade points deficient.

Each college at ISU and UI has an academic standards committee that is responsible for monitoring the academic progress of undergraduate students. UNI's academic standards committee acts for all colleges at the university. Academic standards for ISU, UI, and UNI are set by the university academic standards committee and ratified by the faculty. Individual college faculties may, with the approval of the university academic standards committee, set additional requirements that are not lower than those established for the university. The college committees are responsible for placing students on temporary enrollment, warning, and probation; for dismissing students from the university for unsatisfactory academic achievement; and for reinstating students who have been dismissed.

Transfer Students

Transfer students entering ISU, UI, and UNI are eligible to receive financial aid for their first semester. Credit hours earned at another institution that are accepted toward a degree or certificate at UI or

UNI are considered in determining transfer students' eligibility for financial aid, but transfer students entering ISU are not held responsible for their previous transfer credits.

Financial Aid Warning

Students who are deficient in credit hours completed at ISU, UI, and UNI are placed on Financial Aid Warning (FAW) for one semester. At the end of the semester, the students' performance will again be evaluated, and they will either be reinstated on financial aid or placed on Financial Aid Suspension (FAS).

Cancellation of Eligibility

A student's financial aid eligibility at ISU, UI, and UNI will be cancelled for one or more of the following reasons:

1. exceeding the six-year or five-year period of eligibility;
2. failing to meet the standard for credit hours completed;
3. failing to meet the minimum requirements of financial aid warning;
4. failing to meet the standard for continued enrollment.

Appeal Process

Students who lose their eligibility for financial aid may appeal the action, in writing, to the Financial Aid Appeals Committee. In many instances, the committee may consider it necessary to interview the student to clarify the new information, or additional documentation may be required.

Reinstatement of Eligibility

Students at ISU, UI, and UNI who are denied financial aid, or whose appeal is denied by the appeals committee, may request reinstatement of financial aid eligibility after completing, at their own expense, academic work necessary to meet the quantitative measure of satisfactory academic progress. If a student who has been academically suspended is readmitted, the student may enroll on a probationary status but will not be eligible for financial aid until the grade point deficiency has been remedied.

Standards of Satisfactory Academic Progress at Selected Colleges and Universities in the Midwest

In order to obtain comparative data about the standards of SAP established by institutions comparable to the Iowa Regents universities, a letter of request for information (Appendix D) was sent to several institutions in the Midwest (Appendix E). Standards of SAP statements were received from 22 (88%) of the 25 institutions in the comparison group. An analysis of the statements revealed the following:

1. Eighteen institutions (81.8%) have established quantitative measures more stringent than the minimum standard required by the federal guidelines. More specifically, these institutions established a five-year limit rather than a six-year limit on financial aid eligibility.
2. Nineteen institutions (86.4%) have utilized for purposes of student financial aid eligibility, the qualitative measure

- established by the university. If students are eligible for continual enrollment, they are also eligible for financial aid. Three institutions (13.6%) have set up separate and more stringent qualitative measures for financial aid eligibility.
3. All twenty-two institutions allow eligible transfer students to receive financial aid during their first semester. Students who are granted admission status are eligible for financial aid.
 4. Twenty-one institutions (95.5%) have a policy that students who have fallen below the standard of SAP are so notified. The period of financial aid warning is usually one semester in length. At the end of the semester, the students' performance is evaluated, and they are either reinstated on financial aid or placed on financial aid suspension.
 5. Twenty institutions (90.9%) allow students who are ineligible for financial aid to remain in attendance, at their own expense, i.e., the suspension of financial aid eligibility does not trigger an automatic dismissal from the university. Students are again eligible for financial aid when, at their own expense, they reach the level of SAP required by their classification.
 6. Through the appeal process, all of the institutions provide the student an opportunity to explain any "mitigating circumstances". The institutions have established a financial aid advisory committee that reviews and acts upon the appeals.

Summary, Conclusions, and Recommendations

The vast increase of federal funds in Title IV programs, coupled with the rising educational costs and demands for assistance, have put financial aid administrators more at the center of institutions' academic and fiscal affairs (St. John and Byce, 1982). Liberalized eligibility for student aid, legislated in the 1960s and 1970s, has helped make higher education one of the fastest-growing components of the federal budget.

Today, accountability is not only expected but is required of institutions. The federal government requires that students who receive financial aid must (1) complete degree requirements within a specified time period (six years or 12 semesters for all Title IV awards, ten years or 20 semesters for Pell-Grant-only recipients); (2) successfully complete 75 percent of their academic course load to be eligible for assistance under the federal programs.

The standards of SAP established by Iowa's Regents universities do in most respects, conform to federal requirements. ISU and UI allow a full-time student receiving financial aid six years (12 semesters) to obtain a baccalaureate degree, but the full-time student at UNI is required to earn his/her baccalaureate degree in five years (10 semesters). It is interesting to note that 18 of the 22 comparison institutions (81.6%) have established a five-year limit on financial aid eligibility for undergraduate students. The quantitative measure established by UNI and the eighteen comparison institutions represents a significant commitment to the responsible stewardship of federal funds.

In one respect, the standards of SAP established by the Regents universities do not conform to federal requirements. The quantitative measure established by ISU allows a student receiving full-time financial aid to complete less than 75 percent of his/her academic load through the sophomore year and still retain his/her financial aid. The student at ISU who receives a full-time financial aid award should be required to complete at least 18 hours of credit each year to retain his/her eligibility instead of the 15 hours of credit which is now allowed.

The quantitative measure adopted by ISU and UI allows the student six years of financial aid eligibility and to complete during that time period, a number of credit hours insufficient to earn a baccalaureate degree. UNI adopted a quantitative measure of SAP that requires the student to obtain enough credit hours each semester to complete the baccalaureate degree requirements.

It is reasonable, and consistent with federal guidelines, that each institution should establish a quantitative measure of academic progress which recognizes the diversity of its students and academic programs. The institutional policy should recognize the needs of students who must enroll in refresher or remedial courses. A policy which allows too little flexibility will lead to an endless series of difficult and unnecessary exceptions. Conversely, a policy written too loosely so as to encompass every conceivable exception leaves the institutions' financial aid programs open for abuse.

There is no specific qualitative measure of academic progress set forth in the federal guidelines. The Iowa Regents universities, and a vast majority (86.3%) of the comparison institutions, have a policy that students who are academically eligible to enroll in classes are eligible for financial aid. Only three comparison institutions (13.6%) require the maintenance of a "C" average for financial aid eligibility. Two universities (9.0%) in the comparison group allowed students to be enrolled for at least one semester before a qualitative standard applied.

Relative to the standards of SAP at the Regents universities, one might examine questions such as:

1. Are the standards of SAP adequately enforced to ensure the responsible stewardship of public funds?
2. Is it sufficient to meet only the minimum standards set by the federal government, or do the Regents universities have a responsibility to establish standards of SAP that will provide for the most effective disbursement of limited funds to the most academically deserving students?

Federal government regulations increasingly affect the operations of financial aid offices in American postsecondary institutions. With the anticipated leveling off, or actual reduction, of federal funding of student financial aid programs, standards of SAP are an important tool that financial aid administrators may utilize in making difficult administrative decisions regarding the authorization of disbursements to students (Hartle, 1985).

The following are recommendations to improve the standards of SAP at the Iowa Regents universities:

1. ISU and UI should establish a maximum time frame, five academic years, which allows a student to earn a baccalaureate degree within the period of financial aid eligibility.
2. The Iowa Regents universities need to develop common standards of SAP that are administered in a consistent manner at each of the institutions.
3. The standards of SAP should be reviewed annually, and revised as deemed necessary and appropriate, by the Iowa Regents universities.
4. Students' academic progress should be monitored at the end of each academic period to determine their financial aid eligibility.
5. Students who receive financial aid should be informed each semester of the policies associated with the standards of SAP; campus publications, informational meetings, and other means could be utilized for this purpose.
6. The financial aid offices should collect data on those students who are placed on financial aid probation or denied aid due to failure to maintain SAP. The universities should conduct appropriate follow-up with these students.
7. Students receiving financial aid should be given opportunities to attend workshops addressing the areas of Learning/Study Skills and Career Development.

The challenge is to establish standards of SAP which are in compliance with federal guidelines, consistent with institutional goals and objectives, sensitive to the needs of students, and which ensure the effective administration of public funds.

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APPENDIX A

Standards of Satisfactory Academic ProgressIowa State University

Iowa State University - (ISU)

DATE ISSUED - AUGUST 20TH 1985

SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS

In order to remain eligible to receive financial aid from the student aid programs listed below, a student must meet both quantitative and qualitative academic standards as described within this policy. These standards are minimum expectations. (Specific aid programs may require a higher level of progress.) A student not in compliance will be unable to receive aid from these programs until the deficiency has been corrected. Progress toward a degree will be reviewed each term and enforced at intervals no longer than one year. The programs affected by this policy are listed below:

Pell Grant

Supplemental Educational Opportunity Grant (SEOG)

Iowa State University Grant

College Work Study Program (CWSP)

National Direct Student Loan (NDSL)

Health Professions Student Loan (HPSL)

Federally Insured Student Loan (FISL)

Guaranteed Student Loan (GSL) PLUS Loan

Health Education Assistance Loan (HEAL)

University Long Term Loan

1. The Quality Standard is described in Part C (page 48) in the section of the Information Handbook entitled "Evaluation of Academic Progress". All students must meet these standards for continued enrollment in order to remain eligible to receive financial aid.
2. The Quantity Standard of Full-time Undergraduate Students is described below:
 - a. Duration of eligibility - Students may receive federal and institutional aid for a maximum of six (6) academic years or twelve semesters. Students who have not accumulated sufficient credit hours at the end of this time period to complete their course of study will not be eligible to continue to receive financial aid.
 - b. Annual Credit Hours to be Earned - An undergraduate student who receives financial aid from one or more of the programs cited above must complete credit hours at a rate at least equal to the scale below:

Credit Hour Earnings Scale

Academic Year(s) Completed	1	2	3	4	5	6
Required Credit Hours	15	30	51	72	96	120

3. The Quantity Standard for Full-time Graduate Students is described below:

- a. Duration of Eligibility - Graduate students enrolled in a Master's degree program may receive financial aid for a maximum of four (4) years or eight (8) semesters. Students enrolled in a post-Master's degree program eight (8) years or sixteen (16) semesters. Students who have not accumulated sufficient credit hours to complete their course of study at the end of this time period will not be eligible to continue to receive financial aid.
- b. Annual Credit Hours to be Earned - A graduate student who receives financial aid must complete credit hours at least equal to the scale below:

Credit Hour Earnings Scale

Academic Year(s) Completed

1 2 3 4 5 6 7 8

Required Credit Hours

12 24 36 48 60 72 84 96

4. The Quality Standard for all Part-time Students:

- a. Duration of Eligibility - Duration of eligibility for part-time students is the same as above, but adjusted by the rate of attendance. For example, a student with a maximum duration of six (6) years who is attending school half-time would have the duration of eligibility adjusted to twelve years.

- b. Part-time students who are otherwise eligible for financial aid must maintain the academic standards or rate of completion as stated above, adjusted by the number of hours attempted at the time the financial aid was disbursed.

Undergraduate: (First Year)

9 to 11 credit hours = 3/4 time 15 x .75 = 11.25

6 to 8 credit hours = 1/2 time 15 x .50 = 7.5

Graduate: (First Year)

7 to 8 credit hours = 3/4 time 12 x .75 = 9

5 to 6 credit hours = 1/2 12 x .50 = 6

5. Regaining Eligibility - If a student is denied financial aid for failing to comply with the above standards, the additionally required credit must be earned at the student's own expenses at Iowa State University, or the student must transfer sufficient hours to Iowa State taken at another institution to make up the deficiency.
6. Transfer Students - A student transferring to Iowa State for the first time will be treated as a first term student and will not be held responsible for previous terms or credit hours taken at former institution(s). If a student has attended Iowa State, transfers to another institution, and then transfers back to Iowa State, the credits earned at the other institution will be added to the student's total earned credit hours.
7. Non-credit Courses - Non-credit courses may be converted to credit hours by translating weekly contact hours as defined by the Registrar's Office.

8. Appeals - Students ineligible for financial aid as a result of this policy may appeal this decision by submitting in writing extenuating circumstances beyond their control that affected their progress to the Director of Financial Aid and Student Employment and/or the designated representative. If this appeal is denied, a further appeal may be made to a committee comprised of the chair of the University Financial Aid Committee, the Chair of the University Academic Advising Committee, and the Director of Financial Aid and Student Employment.
9. General Information and Definitions
 - a. Guaranteed Student Loan/Parent Loans for Undergraduate Students (GSL/PLUS) - Applications will not be processed or checks released for a GSL/PLUS loan for any student who is not in compliance with the minimum standards described in this policy. Students should be aware that different state and guarantee agents may have additional and varied standards that must be met before a loan can be granted.
 - b. Incompletes, Repeated Courses, Withdrawals - A student who receives an incomplete, repeats a course, or withdraws may continue to receive financial aid upon re-entering the University as long as the student completes the required credit hours for each academic school year and maintains the minimum quality point standards. The duration of eligibility will not be extended for a student who withdraws or repeats a course.

- c. Exceptions to the Policy
 - 1. Professional Students - For those students enrolled in the College of Veterinary Medicine, eligibility will be based on the academic criteria of the college.
 - 2. Non-degree Students - These students are eligible for GSL only and must maintain a minimum GPA of 2.00.
- d. Academic School Year - This includes the summer session and regular semesters within any twelve month period. Hours earned during the summer session will be included when totaling credit hours earned each academic school year.
- e. Changes in Program of Study - The duration of eligibility will not be extended for a student who changes from one program of study to another.

These academic progress criteria are defined in minimal terms. If the student only earned minimal credit hours for financial aid eligibility, however, the student's total eligibility for particular programs may be exhausted prior to degree completion. In addition, the student's college or department may require more credit hours than required by this policy.

APPENDIX B

Standards of Satisfactory Academic ProgressUniversity of Iowa

University of Iowa - (UI)

REASONABLE ACADEMIC PROGRESS STANDARDS FOR RECEIVING FINANCIAL AID AT
THE UNIVERSITY OF IOWA

Effective Fall Semester 1984

(Revised January 15, 1985)

These Standards for Reasonable Academic Progress (RAP) are established to encourage students to successfully complete courses and progress satisfactorily toward degree completion. Successful completion of courses is defined as receiving a grade of D or better, S, or P. A course in which a student receives a failing grade is not counted toward course completion. Graduate student's course completion will be based on graduate-level courses only.

Section 484 of the Higher Education Act, as amended, required that, in order to receive any Title IV aid, a student must be maintaining satisfactory progress in the course of study the student is pursuing.

The University of Iowa Reasonable Academic Progress Standards for financial aid apply to all students who want to establish or maintain financial aid eligibility. **THE STANDARDS APPLY TO A STUDENT'S ENTIRE ACADEMIC RECORD AT THE UNIVERSITY OF IOWA WHETHER OR NOT THE STUDENT RECEIVED FINANCIAL AID FOR PREVIOUS TERMS OF ENROLLMENT.**

These standards are the minimum standards that must be completed. Specific aid programs may require more than these minimum standards. Additionally, the student is advised that his or her college or department may require the student to earn more credit hours than required by these minimum standards.

The standards require that students complete a specific number of credit hours each academic school year and maintain the minimum required GPA of their college.

These standards are established for students who are receiving or applying for financial aid from one or more of the following programs:

- * College Work-Study Program (CWSP)
- * Educational Opportunities Program (EOP) Grant
- * Guaranteed Student Loan (GSL)
- * Health Professions Loan (HPL)
- * Institutional Grants
- * National Direct Student Loans (NDSL)
- * Nursing Student Loan
- * Pell Grant
- * PLUS Loan
- * State of Iowa Scholarship
- * Supplemental Educational Opportunity Grant (SEOG)

The following sections describe the Reasonable Academic Progress Standards in detail. Students are responsible for reading and understanding the information.

Duration of Eligibility

Undergraduate Students

Students must complete their bachelor's degree within six academic school years. Academic school year includes the fall and spring semesters plus the subsequent summer term. Students who have successfully completed more than 124 credit hours are not eligible for financial aid. Students who are Pell-Grant only recipients must complete their bachelor's degree within ten academic school years.

Graduate Students

Master's students must complete their degree within four academic school years. Academic school year includes the fall and spring semesters plus the subsequent summer term.

Postmaster's degree students must complete their degree within five academic school years.

Combined Master's/Postmaster's degree students must complete their degree within eight academic school years.

Professional Students

Students enrolled in the colleges of Medicine, Dentistry, and Law must maintain reasonable academic progress based on the academic criteria of the individual colleges.

Certificate Students

Students enrolled in certificate-granting programs must maintain reasonable academic progress based on the academic criteria of the

individual certificate-granting programs (e.g., the Medical Technology and Ultrasonography programs).

Exception

Students enrolled in a program that requires the completion of more than average credit requirements may be considered for financial aid beyond the duration of eligibility increased above (e.g., the Master of Social Work requires 60 credit hours).

Minimum GPA Requirement

All students in degree programs must maintain the minimum cumulative grade point average (GPA) requirement of their college.

Nondegree students are eligible for GSL/PLUS only and must maintain a minimum GPA of 1.60.

Minimum Credit Hours Requirement

<u>Classification</u>	Credit Hours Required Each Academic School Year
Undergraduate Students	20
Pell-Grant-Only Recipients	12
Graduate-Master's Degree	12
Graduate-Postmaster's Degree	12
Graduate-Combined Master's/Postmaster's Degree	12
Professional Students	See Duration of Eligibility
Certificate Students	See Duration of Eligibility

Duration of Eligibility and Minimum Credit Hours Completion Scale

Academic School Year Completed

	1	2	3	4	5	6	7	8	9	10
Required Credit Hours:										
Undergraduate	20	40	60	80	100	120				
Pell-Grant-Only										
Recipients	12	24	36	48	60	72	84	96	108	120
Graduate-Master's										
Degree	12	24	36	48						
Graduate-Postmaster's										
Degree	12	24	36	48	60					
Graduate-Combined										
Master's/Postmaster's										
Degree	12	24	36	48	60	72	84	96		

Cancellation of Eligibility

Financial aid eligibility will be cancelled for one or more of the following reasons: (1) exhausting one's duration of eligibility, (2) failing to meet the credit hours completion and/or GPA requirements, and (3) failing to meet the minimum requirements of a probationary term.

Reasonable Academic Progress (RAP)

Probation

The first time that a student fails to meet one or more of the Reasonable Academic Progress minimum standards, the student will be placed on RAP probation for one term.

During the RAP probation term, the student must:

1. Increase his or her overall grade point average (GPA) to the minimum GPA requirement of his or her college.

and/or

2. Complete enough credit hours to meet the minimum required credit hours for an academic school year as stated in the minimum credit hours requirement. NOTE: An undergraduate student on RAP probation who did not complete the minimum required credit hours for a previous academic school year must complete 10 credit hours (6 for a graduate student) during the RAP probation term in addition to the hours not completed during the previous academic school year.

Example: An undergraduate student completes 16 credit hours for the 1984-85 academic year. The student is placed on RAP probation for the fall 1985 semester. The student must complete a total of 14 credit hours for the fall 1985 semester.

and/or

3. Comply with all agreements and contracts made with an advisor and/or financial aid counselor.

The second time that a student fails to meet one or more of the minimum standards, he or she will no longer be making reasonable academic progress and will not be eligible for financial aid until he or she has met the minimum standards.

Regained Eligibility

Aid granted after reinstatement will be dependent on fund availability at the time. The second time that a student fails to meet one or more of the minimum standards, he or she will no longer be making reasonable academic progress and will not be eligible for financial aid until he or she has met the minimum standards. The student must earn the necessary credit hours and GPA requirements at the University of Iowa at his or her own expense.

Example: After having had one term of RAP probation, an undergraduate completed 16 credit hours during an academic school year (20 hours required). Therefore, 4 credit hours must be completed at the student's own expense to regain eligibility, in addition to completing credit hours toward the minimum credit hours requirement (20) for each academic year.

Appeals

A student must meet the minimum credit hours and GPA requirements to be maintaining reasonable academic progress (RAP). Extenuating circumstances that result in the student not meeting one or more of the RAP requirements will be evaluated by the RAP Review Committee upon written appeal by the student. The following are examples of mitigating circumstances that may be considered in determining whether the student is still maintaining reasonable academic progress:

- * Documented illness
- * Participation in tutoring or support services
- * Change in program of study

These examples do not preclude the possibility of other extenuating circumstances.

The committee will respond to the appeal within 15 working days of receipt of the appeal and supporting documentation. RAP appeal forms are available upon request.

Reenrollment Students

A former UI student who reenrolls after a year's absence who does not meet the minimum standards based on a review of previous terms of enrollment will be placed on RAP probation for one term.

During the RAP probation term, the student must:

1. Successfully complete 10 credit hours (6 for graduate).

and, if applicable,

2. Increase his or her overall GPA to the minimum GPA requirement of his or her college.

If the student does not successfully complete 10 credit hours (6 for graduate) and does not attain the minimum GPA requirement of his or her college by the end of the RAP probation term, he or she will no longer be making reasonable progress and will not be eligible for financial aid until he or she has met the minimum standards.

The student must earn the necessary credit hours and GPA requirement at the University of Iowa at his or her own expense.

Guaranteed Student Loan (GSL/PLUS)

The University of Iowa Office of Student Financial Aid will not be able to process a GSL application for any student in a degree program who is not making reasonable academic progress at the time the loan application is certified. In addition, reasonable academic progression from one class rank to the next must be shown to maintain eligibility for the GSL (28-34 hours a year for undergraduates and 18 hours a year for graduates). The minimum GPA requirement of the applicable college must be maintained.

Transfer Credits

Transfer students will initially be assumed to be maintaining reasonable academic progress for the first disbursement of financial aid or certification of a Guaranteed Student Loan (or PLUS) application.

Credit hours earned at another institution that are accepted toward a UI degree or certificate will be considered in determining a transfer student's duration of eligibility.

Example: A student earned 70 credit hours at another institution. Sixty credit hours were accepted toward the student's bachelor's degree at the University of Iowa. The 60 credit hours would count toward the student's duration of eligibility, and the student would have three academic school years to complete his or her bachelor's degree.

Withdrawal from the University

A student enrolled for both semesters of an academic school year and withdraws during one of the terms must complete 20 credit hours (12 for a graduate student) by the end of the summer term.

A student who withdraws for two terms of an academic school year and wants to establish or maintain financial aid eligibility must file an appeal with the Reasonable Academic Progress (RAP) Review Committee.

A student who withdraws during a RAP probation term will not be eligible for financial aid until he or she has met the minimum standards. The student must earn the necessary credit hours and GPA requirements at the University of Iowa at his/her expense.

First Time Enrollees

Spring Term

Students whose first enrollment is the spring term of an academic school year will be required to complete 10 credit hours (6 credit hours for graduate students) by the end of the summer term.

Summer Term

Application of Earned Hours-Credit Hours earned by students whose first enrollment is the summer term will be applied to and totaled with credit hours for the next academic school year.

Example: Student first enrolls for summer 1985 and completes 5 credit hours. Student would have to complete 15 credit hours by August 1, 1986.

Changes in Program of Study (And Second Degree Students)

The duration of eligibility will not be automatically extended for a student who changes his or her program of study or pursues a second degree.

Incompletes, Second-Grade Options, Withdrawal from Courses

A student who receives an incomplete, takes a second grade option, or withdraws from a course(s) will not have his or her duration of eligibility extended. The student must meet the minimum RAP standards.

Correspondence Courses, CLEP Hours

The hours will be totaled with credit hours for the "academic school year" during which they are completed.

APPENDIX C

Standards of Satisfactory Academic ProgressUniversity of Northern Iowa

University of Northern Iowa - (UNI)

The UNI Standards of Satisfactory Academic Progress policy ensures that any student receiving federal financial aid is making satisfactory progress toward a degree by passing a minimum number of credit hours each academic year. A student's failure to meet these guidelines will result in the loss of federal aid until he/she takes action to regain eligibility. The programs affected by Standards of Satisfactory Academic Progress are: 1) Pell Grant, 2) NDSL - National Direct Student Loan, 3) SEOG - Supplemental Educational Opportunity Grant, 4) College Work-Study, 5) GSL - Guaranteed Student Loan, and 6) Plus Loan.

I. Standards of Academic Progress

Undergraduate

Full-time student must complete:

1st year	10 hours per semester - cumulative total	20 hours
2nd year	12 hours per semester - cumulative total	44 hours
3rd year	13 hours per semester - cumulative total	70 hours
4th year	14 hours per semester - cumulative total	98 hours
5th year	16 hours per semester - cumulative total	130 hours

Part-time student must complete:

Part-time student must complete number of hours initially enrolled. (If a student enrolls for 8 hours, must pass 8 hours.) Students enrolling for less than 6 hours are not eligible for aid.

Graduate

Full-time student must complete 18 hours per academic year.

Part-time student must complete 10 hours per academic year.

In counting the number of credit hours you have actually completed, remember:

- 1) only grades A, B, C, D, Cr, or P count
- 2) developmental/remedial classes are not counted since they are no credit
- 3) an audited class does not count
- 4) a repeated class that has already received a passing grade does not count
- 5) an incomplete grade does not count until it is changed to A, B, C, D, Cr, or P

Withdrawing from classes does not excuse you from the required academic progress for that year.

II. Maximum Time for Completion

Undergraduate

Full-time student	5 years (10 semesters)
Part-time student	10 years (20 semesters)

Graduate

Full-time	3 years (6 semesters)
Part-time	5 years (10 semesters)

III. Grade Point Average

Students must meet the grade point average requirements set by the appropriate academic college and/or Registrar's Office.

IV. Summer Session

Hours earned attending summer school will be counted in your cumulative year-end total. Since there is not a required number of credit hours expected for summer school, summer attendance can be used as a make-up period.

V. To Retain Eligibility

1. Re-establish academic progress by completing the appropriate Standards of Academic Progress required hours for an academic semester at your own expense
or
2. If special circumstances exist, prepare a written appeal giving your reason for not meeting the Standards and provide appropriate third-party documentation (letter from doctor, counselor, advisor, copy of hospital bills, etc.). The written appeal will be reviewed by members of the Standards Appeal Committee. If the appeal is granted, you will be considered to be making academic progress and eligibility for federal financial aid will continue.

and

3. Student needs to submit in writing an outline of future study detailing number of hours to be taken each semester to fulfill the Standard Requirements in the required maximum time for completion.

VI. Options for Aid When Standard Requirements are Not Met

While student is re-establishing eligibility for federal aid, two options of financial assistance are available:

1. University Short-Term Loan
2. Departmental Student Employment

Appendix D

Comparative Institutions

Asbury College
Wilmore, Kentucky

Cleveland State University
Cleveland, Ohio

Colorado State University
Fort Collins, Colorado

Drake University
Des Moines, Iowa

University of Illinois at Urbana Champaign
Champaign, Illinois

Eastern Illinois University
Charleston, Illinois

Northern Illinois University
DeKalb, Illinois

Southern Illinois at Carbondale
Carbondale, Illinois

Indiana University
Bloomington, Indiana

Kansas State University
Manhattan, Kansas

Michigan State University
East Lansing, Michigan

University of Michigan at Ann Arbor
Ann Arbor, Michigan

University of Minnesota--Twin Cities
Minneapolis, Minnesota

University of Missouri at Columbia
Columbia, Missouri

Northwestern University
Evanston, Illinois

University of Nebraska at Lincoln
Lincoln, Nebraska

Ohio State University
Columbus, Ohio

Oklahoma State University
Stillwater, Oklahoma

University of Oklahoma
Norman, Oklahoma

Purdue University
West Lafayette, Indiana

South Dakota State University
Brookings, South Dakota

Southwest Missouri State University
Springfield, Missouri

Trinity College
Deerfield, Illinois

Wheaton College
Wheaton, Illinois

University of Wisconsin at Madison
Madison, Wisconsin

Appendix E
Letter of Request

Dear

I am working on a graduate project contrasting the Financial Aid Standard Policies of the three State Regent's Universities in Iowa: Iowa State University, University of Iowa, and University of Northern Iowa. Upon the review of my research, it has been recommended that I broaden my field of reference to include other major colleges and universities across the country.

The Educational Amendments of 1980 (P.L. 96-374) under Section 484, state that a student shall be entitled to receive Federal student assistant benefits only if that student is maintaining satisfactory progress.

I would like to receive a copy of the Standards of Satisfactory Academic Progress for federal Financial Aid Eligibility that your institution uses. Please include a copy of the Academic Progress Standards in the enclosed stamped self-addressed envelope.

Your immediate response will be greatly appreciated.

Thank you.

Sincerely,

Brent Stearns, Academic Advisor

396 Carver Hall, Iowa State University

Ames, Iowa 50011