

Undergraduate Satisfactory Academic Progress (SAP) Policy

See Sage.edu for the most up-to-date information: <https://www.sage.edu/admission/financial-aid/federal-state-aid/undergraduate-satisfactory-academic-progress-policy/>

Federal regulations (Section 667.16(e), 668.32(f), and 668.34) require that schools monitor the academic progress of each applicant for federal financial assistance and that the school certify that the applicant is making satisfactory academic progress toward earning their degree. This determination of progress must be made at least once a year and before the financial aid office disburses any federal aid funds for the subsequent semester.

Students who are aware of learning or other disabilities should immediately contact the Office of Disability Services so that appropriate accommodations can be made. A student with a documented disability and functional limitations is still held to the same academic expectations as other students. If the student is registered with the Office of Disability Services and is receiving appropriate accommodations, the student should be able to maintain satisfactory academic progress for financial aid eligibility purposes.

Pursuant to federal regulations, the following constitutes Russell Sage College policy on satisfactory academic progress for undergraduate students.

Maximum hours to earn degree: To quantify academic progress, a school must set a maximum time frame in which a student is expected to complete a program. For an undergraduate program, the maximum time frame cannot exceed 150% of the published length of the program measured in credit hours attempted. The majority of undergraduate programs require 120 hours for graduation. The maximum time frame for students in these programs is 180 attempted hours ($120 \times 1.5 = 180$). Students whose programs require more than 120 hours for a degree will have a higher limit.

- *As expressed in years:* Students are normally expected to complete an undergraduate degree by the end of 4 years of full-time study. Therefore, students will forfeit their eligibility to participate in federal financial aid programs after 6 years of full-time enrollment ($4 \times 1.5 = 6$).
- *Withdrawals:* Grades of W are counted as courses attempted and count toward the maximum time frame.
- *Audited Courses:* Students do not earn any academic credits for audited courses. They do not count in the calculation of "attempted hours."
- *Pass/Fail Courses:* These hours do count within the total attempted and earned hours.
- *Transfer Credits:* Transfer credits accepted for the student's academic program or degree are counted when measuring the maximum time frame to complete the degree or program. Russell Sage College does not accept for credit any transfer grades lower than C-.
- *Repeat Policy:* Federal and institutional aid students can repeat a course once. The most recent attempt will count towards GPA as well as in the calculation for attempted and completed credits.
- *Double Major and/or Minors:* Students who receive permission from their Dean to pursue a double major/minor will normally be expected to complete all degree requirements before reaching 180 attempted hours.
- *Change in Major:* Students who change their major will normally be expected to complete all degree requirements before reaching 180 attempted hours.
- *Second Bachelor's Degree:* A student who has already been awarded a bachelor's degree may apply for a second degree only if the second degree is different from the first degree. Ordinarily, a second degree at the undergraduate level is discouraged, and a graduate degree is encouraged.

- Students working toward a second bachelor's degree are no longer eligible for Federal Pell Grants and Federal SEOG grants.
- Undergraduate students are limited in how much they can borrow under the Federal Stafford Loan Program and the Federal Perkins Loan Program. These limits are not increased for students working on a second bachelor's degree.

Satisfactory Academic Progress

Students have a limited amount of time to complete their undergraduate degree requirements. To earn our basic undergraduate degree, students must successfully complete 120 credit hours. Undergraduate full-time status equals 12 or more credits per semester. However, in order to graduate in 4 years, a student must complete 30 credits each academic year. Federal or institutional aid recipients enrolled less than full-time are required to meet these standards on a basis proportional to their enrollment status.

All transfer credits accepted by Sage will be considered attempted and completed credits for purposes of determining Satisfactory Academic Progress. For example, if a student transfers in 60 credits, he/she will be required to maintain a cumulative 2.000 GPA in order to be considered in good academic standing.

For a student to be considered as progressing normally and maintain eligibility for federal and institutional financial aid; students must achieve specific quality (grade point averages) and quantity (credits earned) standards. Below are outlines of academic standards which must be met to comply with federal and institutional requirements. Academic progress is monitored by the Office of Financial Aid through established institutional guidelines.

Attempted Credits	Cumulative GPA Pace of Completion	
	(minimum)	(minimum)
0 – 30 credits	1.500	67.000%
30.5 – 47.5 credits	1.750	67.000%
48 or more credits	2.000	67.000%

Procedures

Each aid recipient's record will be evaluated at the end of the spring semester to determine that the student is meeting the standards described above. If the student has reached the maximum number of scheduled hours without earning the degree, the student must be excluded from further participation in federal financial aid programs.

Federal regulations require that these standards apply to all students, even to first-time aid applicants who have previously enrolled at Russell Sage College, or to those who have not been formally placed on probation.