

**Palmer College of Chiropractic ▪ Office of Financial Planning**  
**Satisfactory Academic Progress Policy for Recipients of Financial Aid**  
**Policy Effective Date: July 1, 2012**

The Office of Financial Planning at Palmer College of Chiropractic is required by federal regulations to monitor that all enrolled students are making Satisfactory Academic Progress (SAP) towards completion of their degree. All students are monitored for SAP regardless of their eligibility or intent to receive financial aid. A student who does not meet the SAP requirements may lose eligibility to receive Federal Title IV aid including the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan, Federal Direct Stafford Loans (subsidized and unsubsidized), Federal Direct PLUS Loans, and Federal Work-Study and all sources of Institutional Aid including Endowed and Gift Scholarships.

A new student is considered to be meeting SAP requirements upon admission into a degree program. The academic records of all students are reviewed at the end of every term to determine if SAP requirements are being met. All periods of a student's enrollment, whether or not the student received aid, are included in the SAP review. A student who does not meet any one of the eligibility criteria (stated below) is determined to not be making SAP towards completion of their degree.

Students may continue to receive financial aid by meeting all of the following criteria which have been established as the minimum standards for making SAP at Palmer College of Chiropractic. This policy replaces all previous SAP policies.

**SAP Eligibility Criteria**

**Minimum Cumulative Grade Point Average Requirement:** A student must maintain a minimum cumulative grade point average (GPA) to retain financial aid eligibility. A minimum CGPA of 2.0 must be earned for all undergraduate students and students in the Doctor of Chiropractic program. A student enrolled in the Master of Science in Clinical Research program must maintain a CGPA of 3.0. **Transfer:** A transfer student's GPA earned on classes accepted for transfer credit toward degree requirements is not included in the calculation of CGPA.

**Minimum Cumulative Pace Requirement (Credit Hour Completion Rate):** The cumulative rate of credit hours successfully completed as a percentage of cumulative credit hours attempted is a measure of the pace at which a student is progressing toward a degree. A student must successfully complete at least 67% of cumulative attempted hours by the end of each term. A student is deemed to have successfully completed a course in which a grade of A, B, C, or P is earned. For the Master of Science in Clinical Research degree program, a student is deemed to have successfully completed a course in which a grade of A, B, or S is earned. Credits attempted will be the total of those credits for which a student is registered at the conclusion of the add/drop period as defined by the College. **Transfer:** Credits accepted by the College toward degree requirements are included as both credit hours successfully completed and credit hours attempted in the calculation of pace.

**Maximum Time Frame Requirement:** The maximum number of credit hours allowable to complete a degree is 150% of the credit hours normally required to complete the degree program. **Transfer:** Credits accepted by the College toward degree requirements are included in the computation of maximum time frame.

**Academic Standing:** A student who meets the above criteria but is placed on Academic Warning, Academic Probation, or Academic Management Contract by the Academic Standing Committee does not meet the SAP requirements.

**Treatment of course withdrawals, incompletes, repeated courses and electives:**

*Withdrawals (W or AW):* Courses dropped before the conclusion of the add/drop period that no longer appear on the student's transcript will not count as a course attempted. Courses dropped after the add/drop period for which the student receives a "W" or "AW" grade, will count as a course attempted.

*Incompletes (I):* If a student has an incomplete grade in a course at the time of SAP review and the outcome of the grade in that course will affect whether or not a student meets the SAP eligibility criteria, the student record will not be reviewed for SAP, and financial aid will be on hold until the incomplete grade has been processed into a final grade.

*Repeated courses:* For courses repeated, only the most recent grade is included in the CGPA. All repeated courses will be included in attempted hours.

*Electives:* Elective classes that are not counted towards a student's degree program are not included in the SAP review. This includes Bachelor of Science classes taken while enrolled in the Doctor of Chiropractic program. If an elective is a part of the degree program requirements, it will be included in the SAP review.

## SAP Statuses

**Financial Aid Eligible:** This status is assigned to a student who meets the SAP eligibility criteria. A student with this assigned status is eligible to receive financial aid.

**Financial Aid Warning:** A student that does not meet the SAP eligibility criteria is placed on Financial Aid Warning for the term following the deficiency. A student is eligible to receive financial aid during the warning period. At the end of the warning period, a student's performance will be reviewed against the SAP eligibility criteria and if found to be in compliance will be assigned the Financial Aid Eligible status. If a student again does not meet the SAP eligibility criteria (including the repetition of an Academic Warning status) the student will have the opportunity to appeal. See the section below titled "SAP Appeals".

**Financial Aid Probation:** A student who has been placed on Financial Aid Warning status and does not meet the SAP eligibility criteria at the end of that term, but who submits a SAP appeal that is granted by the Financial Aid Appeals Committee, is considered to be on Financial Aid Probation for the following term. A student is eligible to receive financial aid during the probation period. At the end of the probation period, a student's performance will be reviewed against the SAP eligibility criteria and if found to be in compliance will be assigned the Financial Aid eligible status. If a student does not meet the SAP eligibility criteria, the student will be placed on the Financial Aid Termination status.

**Financial Aid Termination:** A student who does not meet the SAP eligibility criteria at the conclusion of the Financial Aid Warning period and who either fails to appeal or has the appeal denied, will be placed on Financial Aid Termination. Additionally, a student who does not meet the SAP eligibility criteria at the conclusion of the Financial Aid Probation period will be placed on Financial Aid Termination. Financial aid cannot be received while on this status. In order to return to Financial Aid Eligible status, the student must correct the identified deficiencies.

## SAP Appeals

A student who does not meet the SAP eligibility criteria at the conclusion of the term in which the student was put on a Financial Aid Warning status, may file a written appeal. The student must clearly explain the extenuating circumstances as to why the SAP eligibility criteria was not met **and** provide proper documentation to support the extenuating circumstances. Circumstances may include (but are not limited to) significant medical issues or death of an immediate family member. The appeal must also include an explanation of what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation.

Students will have the option of attending/enrolling in classes when an appeal is necessary. However, financial aid eligibility will not be calculated and released unless the appeal is approved. If the appeal is denied, the student is responsible for any balance owed to the College. The appeal must be submitted to the Office of Financial Planning by the deadline specified by the department. The Financial Aid Appeals Committee will evaluate the merits of the appeal by reviewing the documentation submitted as well as the student's previous academic performance at the College. The Committee may request additional information or documentation as needed and will advise the student of the final determination.

An appeal will only be granted if it can be determined that the student will be able to meet SAP eligibility criteria after the subsequent period. If it is determined that circumstances beyond the student's control prohibit the student from making SAP, at the Committee's discretion an academic plan may be developed with the student to ensure that the student is able to meet SAP eligibility criteria by a specific point in time.

## Special Circumstances

**Academic Program Change:** After a student begins enrollment in an academic program, the student may switch to another academic program offered by the College. Any credits accepted towards the new academic program degree requirements will be included in the calculation of cumulative pace and maximum time frame and excluded from the calculation of CGPA.

**Re-Entry after Withdrawal:** A student requesting re-entry into the College will return with the SAP status calculated at the time of withdrawal.

## Notification

Only students not meeting all satisfactory academic progress eligibility criteria will be notified by the Office of Financial Planning.