OVERVIEW

This policy applies to all first-degree undergraduate students and defines the minimum standards needed to receive federal, state, and institutional financial aid. **Per federal regulation, this policy applies whether or not you received aid during the term being evaluated.** The policy also applies to credits taken under Running Start prior to admission to Eastern. The evaluation is based on all attempted hours as of the university census date (10th day of each term). Students who withdraw or drop all classes prior to the census date and **do not receive** aid are not subject to evaluation for that term. Students who withdraw or drop all classes prior to the census date and **do receive** aid are subject to evaluation for that term.

This policy applies to undergraduate students in both quarter and semester based programs. Students in the Communications Disorders semester program should follow the requirements specific to quarter based students though the 2015-2016 academic year.

Teaching certification students, certificate students, second degree students, and provisional graduate students are covered under the Satisfactory Academic Progress Policy for Post-Baccalaureate Students.

Graduate students are covered under the Satisfactory Academic Progress Policy for Graduate Students.

The university also administers an Academic Standing Policy that is separate and distinct from these financial aid policies. Please refer to the University Catalog for details.

There are four major standards that you must meet to remain in good standing for financial aid:

- Minimum cumulative grade point average
- Minimum term credit completion
- Overall completion percentage (cumulative earned credits/cumulative attempted credits)
- Maximum attempted credits

These standards are described in detail below. Failure to meet any one of the four measures results in suspension of your financial aid eligibility. Warning and probation terms may apply as noted.

I) MINIMUM CUMULATIVE GRADE POINT AVERAGE (GPA)

When you are in freshmen and sophomores status (0 – 89 earned quarter credits or 0 – 59 earned semester credits, including transfer credits) you may receive financial aid as long as you are not academically dismissed by the university. Once you are in junior or senior status (90 or more earned quarter credits or 60 or more earned semester credits, including transfer credits), you must have a cumulative GPA of 2.0 or higher at the end of each term. If you drop below a cumulative 2.0 GPA during your junior or senior year, you have one term of “warning” status to bring your cumulative GPA above 2.0 before losing your aid. If you are still below a cumulative 2.0 GPA at the end of the warning term your financial aid will be suspended and you may appeal for one additional term of probation. Approval of your appeal is not guaranteed. After the probationary term, no additional appeals will be accepted. Pre-university (remedial) credits are not included in the GPA calculation.

II) MINIMUM TERM COMPLETION REQUIREMENT

To remain in good standing on the minimum term credit completion requirement, you must complete the number of credits in the chart below. If you complete less than the credits needed for good standing you will be placed on either a warning status or on suspension as indicated. Pre-university remedial credits are
counted in both the earned hours and attempted hours each term for the minimum term credit completion requirement.

Warning Status - If you are placed on warning status, you have one term under that status during which you must complete the number of credits in the “Good Standing” column below, in addition to all of the other SAP requirements (GPA, cumulative credit completion, and maximum time frame). If you do not complete the number of credits required, or do not meet one or more of the other SAP requirements, you will be placed on suspension and have the option of appealing for one term of probation. Approval of your appeal is not guaranteed.

Probation Status - If your appeal is approved and your aid is reinstated, you have one additional term under a probation status during which you must complete the number of credits in the “Good Standing” column in addition to all of the other SAP requirements (GPA, cumulative credit completion, maximum time frame). If you do not complete the number of credits required, or do not meet one or more of the other SAP requirements, you will then be placed on denied status and lose your eligibility for aid. Students in denied status cannot submit additional appeals and must attend at their own expense until all SAP standards are met.

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th>Credits at the End of 10th Day</th>
<th>Good Standing – Earned Credits</th>
<th>Warning – Earned Credits</th>
<th>Suspension – Earned Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>12+</td>
<td>12 or more</td>
<td>6-11.5</td>
<td>0-5.5</td>
</tr>
<tr>
<td>¾ Time</td>
<td>11</td>
<td>11</td>
<td>6-10.5</td>
<td>0-5.5</td>
</tr>
<tr>
<td>¾ Time</td>
<td>10</td>
<td>10</td>
<td>5-9.5</td>
<td>0-4.5</td>
</tr>
<tr>
<td>¾ Time</td>
<td>9</td>
<td>9</td>
<td>5-8.5</td>
<td>0-4.5</td>
</tr>
<tr>
<td>½ Time</td>
<td>8</td>
<td>8</td>
<td>4-7.5</td>
<td>0-3.5</td>
</tr>
<tr>
<td>½ Time</td>
<td>7</td>
<td>7</td>
<td>4-6.5</td>
<td>0-3.5</td>
</tr>
<tr>
<td>½ Time</td>
<td>6</td>
<td>6</td>
<td>3-5.5</td>
<td>0-2.5</td>
</tr>
<tr>
<td>Less than ½ Time</td>
<td>5</td>
<td>5</td>
<td>3-4.5</td>
<td>0-2.5</td>
</tr>
<tr>
<td>Less than ½ Time</td>
<td>4</td>
<td>4</td>
<td>2-3.5</td>
<td>0-1.5</td>
</tr>
<tr>
<td>Less than ½ Time</td>
<td>3</td>
<td>3</td>
<td>2-2.5</td>
<td>0-1.5</td>
</tr>
<tr>
<td>Less than ½ Time</td>
<td>2</td>
<td>2</td>
<td>1-1.5</td>
<td>0-5</td>
</tr>
<tr>
<td>Less than ½ Time</td>
<td>1</td>
<td>1</td>
<td>.5</td>
<td>0</td>
</tr>
</tbody>
</table>

III) OVERALL CREDIT COMPLETION PERCENTAGE

To be eligible for aid, you must complete at least 66.7 percent of your overall attempted credits, including transfer credits. This is the minimum rate needed to complete a degree within the 150 percent maximum eligibility time frame established by federal regulations. If you drop below a cumulative 66.7 percent completion rate you have one term of warning status to bring your percentage above 66.7 percent before losing your aid. If you are still below a cumulative 66.7 percent completion rate at the end of the warning term your financial aid will be suspended and you may appeal for one additional term of probation. Approval of your appeal is not guaranteed. Students who cannot regain the 66.7 percent completion percentage within one term of probation will not be approved and must attend at their own expense until all SAP standards are met. Pre-university (remedial) credits are not counted in the earned or attempted hours for the calculation.

IV) MAXIMUM TIME FRAME REQUIREMENT (FOR FIRST BACHELOR’S DEGREE)

Federal and state regulations specify the maximum time frame for which you may receive aid. The maximum time frame standards apply regardless of whether aid was received for any particular term. The standards for federal aid and state/institutional aid are as follows:
Federal Financial Aid

Effective fall 2015, federal financial aid eligibility is suspended at 250 attempted quarter credits (including those students in the Communications Disorders semester program through 2015-16), or 165 attempted semester credits. This includes all transfer credits accepted by Eastern toward your degree. Pre-university (remedial) credits do not count toward this credit limit.

- **180 Attempted Quarter Credits/120 Attempted Semester Credits**: A first warning letter is sent at 180 attempted quarter credits or 120 attempted credits for those in semester based programs. If by this point you have not already applied for graduation and determined a degree checkout date, it is highly recommended that you meet with your advisor and develop a plan for degree completion.

- **225 Attempted Quarter Credits/150 Attempted Semester Credits**: A second warning letter is sent at 225 attempted quarter credits or 150 attempted credits for those in semester based programs.

- **250 Attempted Quarter Credits/165 Attempted Semester Credits**: All federal aid is suspended at 250 attempted quarter credits or 165 attempted credits for those in semester based programs.

**Maximum Time Frame Appeal Process:** You may appeal the suspension of your federal financial aid by submitting the Maximum Time Frame Appeal Form, available from the office or on our website at www.ewu.edu/financialaid. The appeal includes explaining the circumstances that caused you to not complete your degree within the maximum time frame allotted and completing a graduation plan with your academic advisor. The approval of this appeal is contingent on you arranging appropriate plans for the completion of your degree and refraining from registering for future courses that do not satisfy degree requirements. If your appeal is approved, your financial aid eligibility may be extended for a set number of academic terms, to be determined based on the credits needed for you to obtain your degree. For your financial aid to be extended past 270 attempted quarter credits or 180 attempted semester credits, you must have attempted and earned credits that do not count towards your degree. This determination will be made based on your current program of study. Any changes to your program of study after the submission of an appeal may result in the denial of future financial aid.

If your appeal is approved, you must also maintain good standing on all other SAP standards (GPA, credit completion percentage, and minimum term completion) for the duration of the extension of your eligibility. Failure to do so may result in the denial of further aid eligibility. If your appeal is denied, or if your appeal is approved and you do not graduate within the number of additional terms granted to you, you will lose eligibility for any future financial aid. You may continue to attend at your own expense or apply for a credit-based alternative loan.

Any extension of eligibility granted by an approved appeal applies only to the first degree to which you are closest to completing and not to multiple degrees and/or minors. All of your academic transcripts must be received by EWU’s Office of Records and Registration before an appeal will be considered.

**Note:** Federal regulations define separate limits on the total amount of Pell Grant students may receive and the total amount of Direct Loans students may borrow. This appeal process does not increase those limits.

State and Institutional Financial Aid

State and Institutional financial aid eligibility ends at 225 attempted quarter credits (including those students in the Communications Disorders semester program through 2015-16), or 150 attempted semester credits. This includes all transfer credits accepted by Eastern. Pre-university (remedial) credits do not count toward this credit limit.

- **180 Attempted Quarter Credits/120 Attempted Semester Credits**: A warning letter is sent at 180 attempted quarter credits or 120 attempted semester credits. At this point, if you have not already applied for graduation and determined a degree checkout date, it is highly recommended that you meet with your advisor and develop a plan for degree completion.
• **225 Attempted Quarter Credits/150 Attempted Semester Credits**: All state aid, including all programs funded by institutional tuition waivers, is suspended at 225 attempted quarter credits or 150 attempted semester credits. You may continue to receive federal financial aid if you are eligible or you may apply for a credit-based alternative loan. There is no appeal for this limit, and no exceptions are made for high credit majors.

If you are unable to complete your degree within the specified time frame, you may continue at your own expense or apply for a credit-based alternative loan.

**Changes of Major/Dual Degrees/Minors**: Students who change majors or who pursue second majors and/or minors are still subject to the cumulative credit limits specified above. If you change your major too often, you may be suspended under the maximum time frame requirement before you have received your degree. The exclusion of non-applicable credits noted in the “250 Attempted Quarter Credits/165 Attempted Semester Credits” section above does not extend to major changes that occur after 250 attempted quarter credits or 165 attempted semester credits.

**Proficiency Credits** - Proficiency credits authorized by your department also count toward your attempted credit limit. If you are considering adding proficiency credits to your transcript, you may wish to consult with the Financial Aid and Scholarships Office and then plan your best course of action.

**SPECIAL CONSIDERATIONS**

• **Failed Courses** (“0.0” or “NC”) – Failed courses are counted as attempted but not earned.
• **Incompletes** – Incompletes are counted as attempted but not earned.
• **In Progress Grades** (“Y” grades) – In progress grades are counted as attempted and earned and do not affect your satisfactory academic progress standing. Study abroad “Y” grades are an exception. A study abroad transcript must be received within two terms after you have completed your study abroad program.
• **Pass/No Credit (NC) Courses** – Pass/NC credits are generally remedial in nature, and as such, do not count in the GPA calculation, the percentage completion calculation, or the maximum time frame calculations. However, they do count towards meeting the minimum term completion requirement.
• **Pass/Fail Courses**– Pass/fail credits generally apply to non-remedial courses. If passed with a 2.0 or better, they are considered in attempted and earned, but not in the GPA calculation. Pass/Fail credits that are failed (0.0) are considered attempted but not earned and are counted in the GPA calculation.
• **Repeating Failed Courses** – You may repeat previously failed courses as often as needed to pass; repeats are considered in enrollment status and attempted and earned (if passed). However, the number of repeats is limited by university policy and may affect the maximum time frame noted above.
• **Repeating Passed Courses** – You may repeat previously passed courses only once; the first repeat counts in enrollment status, attempted, and earned (if passed). Second and subsequent repeats do not count in enrollment status, but do count as attempted and earned.
• **Repeatable Courses** – Courses that are repeatable may be taken multiple times. All occurrences count in the calculation of earned and attempted credits.
• **Remedial Courses** – Remedial courses are excluded in the GPA calculation, the percentage completion calculation, and the maximum time frame calculations. They do count toward the minimum term completion requirement.
• **Running Start/College in the High School Courses** – These courses are counted as earned and attempted credits and count towards all SAP requirements. See the Running Start/College in the High School exception below for additional information.
• **Transfer Courses** – Transfer credits accepted by EWU are counted in the cumulative credit limits, unless excluded by appeal. They also count toward your minimum term completion requirement if taken under a signed consortium agreement.
- **Consortium Credits** – Consortium credits count for the minimum term completion requirement, but do not affect the overall credit completion percentage, minimum GPA, or maximum time frame calculations until they are transferred to Eastern.

- **AP/CLEP/IB Credits** – Credits obtained through testing that are transferable and creditable are counted as attempted and earned.

- **Audited Courses** – Audited courses are not counted in either attempted or earned credits.

- **Withdrawals** – Withdrawals are counted as attempted but not earned.

- **Academic Forgiveness** – Federal regulations do not allow for the consideration of academic forgiveness in the satisfactory academic progress calculations. Courses for which you receive academic forgiveness are counted as attempted and earned and are included in the GPA calculation for financial aid purposes.

- **Academic Integrity (Failed Courses)** – Courses that are graded as an “XF” due to academic integrity issues are considered attempted but not earned.

- **Incompletes and Grade Changes** - It is the student’s responsibility to contact the Financial Aid Office and inform them of any grade change. Students have until the 10th day of the term to obtain grade changes from the previous term, including converting incomplete grades. After the 10th day, aid will be cancelled for students on suspension who have not informed the Financial Aid Office of a grade change or submitted an appeal. Grade changes after the 10th day may be considered on an exception basis through the fifth week of the term, or two weeks prior to the end of your last class during summer session. Reinstatement of aid after cancellation is based on available funds and you may not receive the same aid that you were awarded prior to your denial or suspension.

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**RE-ESTABLISHING ELIGIBILITY FOR AID**

This section applies to students appealing their suspension for the minimum term completion, overall completion percentage, and minimum GPA standards. There is a separate appeal process for students suspended under the maximum time frame requirement. Please see the maximum time frame section above for details on that appeal process. Students suspended under the maximum time frame requirement and one or more of the other standards may have to complete both appeal processes.

If you are placed on financial aid suspension, you may submit an appeal. If you are successful in appealing for reinstatement of your financial aid, you will be placed on financial aid probation for one term only, at the completion of which you are expected to be in good standing on all four measures. Good standing means you are meeting all four of the satisfactory progress standards as they are written.

Please note that reinstatement of aid is not guaranteed and you are responsible for all debts incurred if you enroll while on financial aid suspension. If you decide not to appeal, your appeal is denied, or you are suspended at the end of a term of probation, you may attend at your own expense or may apply for a private loan.

You may re-establish eligibility and be placed back in good standing by successfully completing 12 credits in one term with a 2.0 or higher in each course and meeting the other three standards (GPA, credit completion percentage, and maximum time frame) at Eastern or at another school, without financial aid. In this case, no appeal is needed. If you complete the 12 credits over two or more terms at Eastern or at another school with financial aid, reinstatement is not automatic, but you may re-appeal based on the successful completion of those credits.

If you graduate and move on to a new degree at a higher level (undergraduate or post-baccalaureate to graduate status), your SAP status is reset to good standing under the SAP standards for that level. However, if you fail at a higher level and revert to a lower level (ex. – graduate status back to post-baccalaureate undergraduate status), your SAP status will carry over to the new degree.

**Running Start/College in the High School Exception** - Running Start and College in the High School students who fail to meet good standing under the terms of this policy will come in under a warning status,
even if they merit a suspension status. This is to insure that all new students have a reasonable opportunity for academic success when they come into the university.

**Freshmen Exception** – The following exception applies to students with 44 or fewer earned quarter credits or 29 or fewer earned semester credits. The purpose of this exception is to account for the transitional considerations that often occur in the freshmen year:

Freshmen students on suspension for not meeting the overall completion percentage requirement may appeal for two terms of probation (a maximum of 36 credits) if needed to regain the 66.7 percent completion rate. Student who do not complete 100 percent of their attempted credits during these two terms of probation will be placed on denied status and must attend at their own expense until all SAP standards are met. Students who cannot regain the 66.7 percent completion rate within two terms of probation will not be approved and must attend at their own expense until all SAP standards are met.

**APPEAL PROCESS**

You may appeal the suspension of your aid by submitting a written appeal to the Financial Aid and Scholarships Office. Appeal forms are available from the office or on our website at [www.ewu.edu/financialaid](http://www.ewu.edu/financialaid) and may be submitted in person, by mail, or by fax. To be accepted for review, appeals must be based on reasons beyond your control, such as a death in the immediate family, serious injury or illness, or other special circumstances. You must explain why you did not meet the satisfactory progress requirements and what has changed in your situation that will allow you to meet the requirements in the next term. You must include appropriate documentation (letters from physicians or instructors, etc.) to support the statements in your appeal. The Financial Aid Appeals Committee reviews appeals weekly (generally on Wednesdays). **Appeals must be submitted by the 10th day of the term for which you are on suspension to be considered for reinstatement for that term.** Appeals submitted after the 10th day of the term will be considered for the next term. Financial aid cannot be reinstated for a prior term.

If you fail to meet the standards as noted above, your aid is subject to cancellation. If your appeal is successful, reinstatement of any canceled aid is dependent on available funds. You may lose some of your grant and/or work study funding.

Please note that there is a separate appeal process for students suspended under the maximum time frame requirement. Please see the maximum time frame portion of this policy for details on that appeal process.

**COMMITTEE DECISIONS**

The decision of the Financial Aid Appeals Committee is final and cannot be re-appealed at a higher level. If your appeal is denied, you may re-appeal to the committee **only** if you are providing new information that was not considered in your original appeal. You may resubmit your appeal with new information one time only. The Appeals Committee is unable to address any questions or requests for information regarding their decisions. However, some of the factors they consider are:

1. Validity of the reasons for failing to meet the standards.
2. Resolution of the problems leading up to your failure to meet the standards.
3. Prior academic history (credits earned vs. credits attempted, GPA, number of repeats, etc.).
4. Meetings with your academic advisor, along with their notes and recommendations.
5. Number of previous suspensions and reinstatements.
6. Your demonstrated motivation to succeed.
8. Number of additional terms requested.
9. Quality of appeal.
10. Quality and thoroughness of supporting documentation.