Students who receive Federal financial aid have their grades evaluated every term, including the summer. Federal financial aid includes the following: Federal Pell Grant, SEOG, Federal Perkins Loan, Federal Stafford Loan, Federal Graduate PLUS Loan, Federal Parent PLUS loan, and Federal Work Study.

Grades will be reviewed by the financial aid office after the end of every term. There are two components to this review; both pace and qualitative measures. A student must meet both measures every term, including the summer. The policy is as follows:

**Pace:**
Cumulative number of credit hours successfully completed divided by the cumulative number of credit hours attempted

**Maximum Timeframe:**
The maximum timeframe in which students are expected to finish a degree is 150% of a program’s length. As a result, students must complete 67% of credits attempted each term, in order to be making progress towards a degree. If a student earns 67% of the credits attempted in each term, the student should complete the program within the maximum time frame. This is applicable at any enrollment status, as it is designed to measure completion appropriately for each student, regardless of enrollment status. For graduate students the maximum timeframe is 150% of the published length of each educational program. Effective for the spring 2020 term, due to a federal regulatory change as a result of COVID-19, the credits attempted and earned for the spring 2020 term will not be included in determining SAP. Attempted and earned credits from all previous and future terms will be included.

Example: BA/BS requires 120 credits for graduation. At most a student may attempt or enroll in 180 credits, with the objective of earning the 120 needed to graduate. 120 divided by 180 is a pace of 67%.

The following grades do not count as successfully completed credits in the calculation:

- Audit
- Incomplete
- Failed
- Withdrawn

**Transfer Credits:**
Transfer credits accepted for transfer towards completion of degree at Chatham University count as both hours attempted and hours completed.

**Repeat Coursework:**
A previously passed course may be retaken once and a failed course may be repeated until it is passed. Although students are permitted to repeat courses, they will need to make sure they are completing enough credits to ensure they will complete their degree in the maximum timeframe explained below.

**Cumulative GPA (Qualitative):**
Students are required to maintain a 2.0 cumulative grade point average during their entire enrollment at Chatham University.

**Frequency of Evaluation:**
Students will be evaluated for satisfactory academic progress at the end of every term, including summer. Students must meet both pace and the qualitative measures in order to continue to receive federal financial aid. Each evaluation is a cumulative review of all grades and coursework.

**Evaluation of Continued Financial Aid Eligibility:**
When a student fails to meet satisfactory academic progress, they are given one semester of financial aid warning, in which they will continue to receive financial aid. If after the one term of financial aid warning, they do not meet the satisfactory academic progress standards, they will lose their federal financial aid eligibility. Students who do not meet satisfactory academic progress will be notified in writing. The definitions of each status are below:

- **Financial Aid Warning** – Status assigned to a student who fails to make satisfactory academic progress. Student may continue to receive financial aid for one semester only.
• **Financial Aid Suspension** – Student has not met progress requirements. Students are not eligible for any Federal aid when assigned this status. Federal financial aid includes the following: Federal Pell Grant, SEOG, Federal Perkins Loan, Federal Stafford Loan, Federal Graduate PLUS Loan, Parent PLUS loan, and Federal Work Study. A student will remain on financial aid suspension until they have met the requirements for satisfactory academic progress.

**Reinstatement of Financial Aid – Appeal Process:**
Students who have lost their Federal financial aid eligibility are permitted to appeal provided the following:

- Student submits letter to the financial aid appeals committee. In the letter the following questions must be answered in order for the appeal to be considered:
  - Why the student failed to make satisfactory academic progress? Please provide specific examples, such as; medical, family emergency or hardship, or other extenuating circumstances.
  - What has changed that will allow the student to make satisfactory academic progress at the next review?
- Contact information for appeals letter:

  Appeal Letter may be submitted via e-mail at: financialaid@chatham.edu
  Fax Number: 412-365-1871
  Address: Financial Aid Office; Braun Hall; Woodland Road; Pittsburgh, PA 15232

Students will be notified of the outcome of the appeal in writing. Students who have an approved appeal will then be placed on **Financial Aid Probation**, and will be eligible for their Federal Financial Aid. Students may also be placed on an **Academic Plan**, which is a term by term outline of courses and GPA requirements that students would have to meet as determined by academic advising. Students would be required to take the courses and meet the GPA requirements as outlined in the plan. If a student fails to meet the requirements of the plan, they will then be placed, back on financial aid suspension, and will not be permitted to appeal. If a student re-establishes SAP, after being on an academic plan, after one or two semesters, although, their original academic plan, may have been longer, they will then be removed from the plan, and their regular financial aid eligibility reinstated. The student would then be able to register for classes on their own accord.