Financial Aid Satisfactory Academic Progress Policy

Administrative policy approved May 1, 2023. Effective immediately.


Related policies: Academic Policies and Procedures and Academic Disqualification, Academic Probation, and Academic Improvement Program Policies; Grading Policies, Honors, and Specialized Courses; SCALE Program Policies

Scheduled Review Date: Financial Aid Office and General Counsel’s Office May 2025

A. Background

Federal regulations require financial aid recipients to maintain Satisfactory Academic Progress (SAP) toward a recognized degree program to continue receiving Federal Student Aid (FSA) (e.g., Direct Unsubsidized Loan, Graduate Plus Loan, or Federal Work-Study).

To maintain SAP, a student must earn acceptable grades and complete enough units to keep progressing toward degree completion in an acceptable time frame. This Policy describes Southwestern’s standards for measuring whether a student is maintaining SAP and the consequences of failing to maintain SAP.

B. SAP Versus Southwestern Academic Policies

SAP standards may differ from the academic progress policies of a Southwestern program. The Financial Aid Office will notify a student, whether currently receiving FSA or not, who does not maintain SAP about their FSA disqualification and ability to appeal that disqualification. While Southwestern may allow a student to continue at Southwestern following an appeal of Academic Disqualification, that student may still lose the ability to obtain FSA to pay for their tuition and expenses for one or more terms.

C. Evaluation

A student must meet three standards to demonstrate satisfactory academic progress: Grade Point Average, Pace, and Maximum Timeframe. Southwestern’s Financial Aid Office evaluates student progress under these standards once each academic year for all
continuing students, typically at the end of the spring semester or, for SCALE students, after Period 4. Disqualification will begin at the beginning of the fall semester or, for SCALE students, at the beginning of Period 5.

1. **Grade Point Average (GPA) Requirement**
   
   All FSA recipients must have a cumulative GPA of at least 2.330 at the conclusion of each spring semester or, for SCALE students, at the conclusion of Period 4.

2. **Pace Requirement**
   
   All FSA recipients must complete at least 66.7% of the units attempted each academic year to keep pace toward graduation. F (Failure), *F (Administrative Fail), INC (Incomplete), NC (No Credit), and W (Withdrawal) grades will count as attempted units but will not be considered as earned units. All other grades will be counted as both attempted and earned.

   Transfer credits are included in the SAP calculation regardless of whether the student received FSA for the applicable courses and regardless of how the courses are counted toward the student’s current law degree requirements. Transfer credits are counted toward a student’s attempted and completed courses. Transfer credits are counted only toward the pace requirement and are not considered when calculating the student’s cumulative GPA.

   If a student repeats a previously passed course, only the first enrollment will apply toward the completed unit count and SAP evaluation; subsequent repeats will not. Students who are restarting a program should review Section E below.

   Courses that are Credit/No Credit, such as an externship or a clinic, are not counted in the student’s GPA. Thus, for purposes of determining SAP, Credit/No Credit classes are included in the pace evaluation but not the GPA evaluation. If a student receives an INC in a Credit/No Credit course, the course is included in the pace evaluation but not the GPA evaluation.

   Incomplete grades count as an earned unit and will count toward the GPA evaluation once a grade on the 4.0 scale is entered on the student’s transcript.

3. **Maximum Timeframe Requirement**

   Southwestern measures a student’s timeframe in attempted credits. A student will no longer be eligible for FSA funding once it becomes mathematically impossible for the student to complete their program within the 150% time frame. For example, a J.D. student is required to complete 87 credit hours to graduate. Thus, the maximum allowable credit hours a J.D. student can attempt is 130.5 credits. A student may not extend the degree date after they satisfactorily complete 87 units and all required courses.

   An enrollment period from which a student withdraws after the add/drop date counts toward a student’s maximum timeframe. “Enrollment period” means
spring, fall, and summer terms, and SCALE periods. Enrollment periods in which the student did not receive FSA count toward the maximum timeframe. As a general rule, at the end of the semester or period in which a student earns all credits to complete the J.D. degree, FSA eligibility for that degree ceases.

The ABA Standards and Southwestern’s policy require that a J.D. student complete the course of study within 84 months of matriculating, absent extraordinary circumstances.

D. Notification

Within 10 business days of completing the FSA SAP evaluation for an academic year, the Financial Aid Office will email each student who has failed to maintain FSA SAP, regardless of whether that student is currently receiving FSA. This email will inform the student that they are no longer qualified to receive FSA until they have cured their cumulative GPA or pace. The email also will describe the steps the student can take to appeal the disqualification of eligibility to receive FSA. The SAP Appeal Form is included with the email.

E. FSA Probation

A student can reestablish FSA eligibility only by (1) meeting SAP requirements in a following academic year or (2) successfully appealing the disqualification and meeting SAP requirements by the end of the SAP probation. Failing to cure the cumulative GPA requirement during probation will result in the student losing FSA eligibility until their cumulative GPA is restored to SAP standards.

A student must reestablish FSA eligibility even if the student is not enrolled for some period after failing to maintain SAP. Restarting a program does not erase the previous grades received. Accordingly, a student who restarts a degree program after earning grades below the SAP cumulative GPA standard is subject to FSA disqualification upon return and must appeal if they wish to obtain FSA. If Southwestern grants the appeal, the student is put on FSA probation and must correct any GPA and pace issues, using their previous units and the units earned during the FSA probationary period, if the student is to continue receiving FSA after that probationary period.

A student who withdraws or takes a leave of absence during the spring semester or, for SCALE students, during period 4 with a cumulative GPA that is less than 2.330 will still have their SAP evaluated at the end of the spring semester or, for SCALE students, period 4. The student would be disqualified from receiving FSA when they return, although they can appeal this disqualification. If Southwestern grants the appeal, the student could be placed on FSA probation and receive FSA for the returning enrollment period. The student must correct the issues that led to the FSA probation before receiving FSA after the FSA probationary period.
F. Appeal Process

Students who fail to maintain SAP may appeal. The appeal process is to provide information to Southwestern’s Financial Aid Appeals Committee (Committee) that is not captured on the student’s academic record but has impacted the student’s academic progress.

Students cannot apply retroactively for FSA eligibility for an enrollment period that has ended. For any appeal to be granted, the appeal must be submitted at least 30 days before the end of an enrollment period.

Students must submit an academic plan as part of the appeal (see Section F.1). In addition, as described in Section F.2, students must provide a detailed explanation for why they did not maintain SAP, what they have done to fix the issues identified, and present convincing evidence of their ability to meet the SAP standards and to finish their degree program.

The Financial Aid Office will review the appeal for completeness. If the application is incomplete, the Financial Aid Office will return it to the student with instructions to resubmit once it has been completed. Once the Financial Aid Office determines that an appeal is complete, the Committee will review the appeal. The Committee will determine if a student’s FSA should be reinstated or remain canceled. If the Committee approves the appeal, the student will be eligible to receive financial aid for at least one additional enrollment period. The Committee’s decision is final and will be communicated to the student within 30 days of the date that the appeal was accepted by the Financial Aid Office.

A student with an academic plan that allows the student to cure within two enrollment periods must earn at least a 2.330 in the first enrollment period to be considered for FSA in the second enrollment period. Failure to earn a 2.330 GPA in the first enrollment period will result in the loss of FSA until the student reestablishes a cumulative 2.330 GPA. This loss of FSA after the initial enrollment period of an academic plan that allows the student to cure within two enrollment periods is not subject to appeal.

This Policy does not limit the number of times a student may appeal SAP status during a student’s career; however, it is the Committee’s objective to ensure that FSA is awarded to students who demonstrate a capacity for completing their degree program. In addition, the reason or rationale for the appeal typically must be different from previous SAP appeals.

1. Dean of Students Office and Academic Plan

Before submitting an appeal, the student must seek assistance from the Dean of Students Office with the goal of establishing a realistic academic plan toward degree completion. An academic plan typically requires the student to reach a 2.330 cumulative GPA within one enrollment period but in extraordinary circumstances may allow the student to cure within two enrollment periods.
The academic plan must detail how the student will address and improve their SAP deficiencies:

- If deficient in units, the number of units required for each future enrollment period to meet the minimum cumulative unit or pace requirements by the conclusion of the academic plan.
- If deficient in GPA, the minimum GPA required for the future enrollment period(s) to meet the minimum cumulative GPA requirement by the conclusion of the probationary enrollment period or periods.
- The academic plan will include a deadline by when the student must reach a 2.330 cumulative GPA and meet any pace requirements.

2. **Appeal Documentation**

Students who wish to appeal must submit a [SAP Appeal Form](#) and a letter to the Financial Aid Office. The SAP Appeal Form is also available in the Financial Aid Office.

All appeals must state the reason(s) for failing to meet the SAP requirements. Students must demonstrate some type of extenuating circumstances during the enrollment period(s) in question that hindered academic performance (e.g., prolonged hospitalization, a death or extreme sickness in the family, etc.). Circumstances related to the typical adjustment to law school are not considered extenuating circumstances for purposes of an FSA appeal. Students must submit documentation that supports these extenuating circumstances with the SAP Appeal Form and letter.

As part of the appeal, the student must provide information regarding what has changed in their situation that would prevent a reoccurrence of the extenuating circumstances and would now allow them to reestablish SAP within the probationary enrollment period.

3. **Review of Academic Plans for Satisfactory Academic Progress**

If the Committee grants an appeal, the student will be subject to the terms of an approved academic plan (see **Section F.1**). At the conclusion of the FSA probationary period, which most likely will be the conclusion of the fall semester or, for SCALE students, Period 5, the Committee will evaluate whether the student is meeting SAP and has adhered to the academic plan before spring FSA or, for SCALE students, Period 6 FSA can be disbursed. The student remains eligible for FSA if they have met the conditions of the academic plan (e.g., cumulative GPA is once again at or above 2.330 or, if a pace issue, the student is on track to curing the deficiency).

A SCALE II probationary student **must** carry at least 5 SCALE units so the Committee can evaluate their grades at the end of Period 5. Some SCALE students also cross-enroll in traditional fall units. If the student has cured their
cumulative GPA with the Period 5 SCALE grades, even if also enrolled in fall units, the student’s probation will end, and they will be eligible for FSA in Period 6. If the student does not cure for Period 5, but with the added fall units does cure, then funding will be restored for Period 7, but not Period 6. If the student completes 5 SCALE units in Period 5, should their fall grades place them below the 2.330 minimum cumulative GPA, they will not lose FSA for Period 6.