

Students who receive federal financial aid must maintain satisfactory academic progress (SAP) toward graduation. Financial assistance is disbursed to students who meet the following requirements: [Satisfactory Academic Progress Policy](#)

UNDERGRADUATES

- Enroll either part time or full time towards an associate or bachelor degree programs.
- Maintain a GPA of 2.0 or above during their enrollment at BYU–Hawaii.
 - Students whose SAP status is on Probation may continue to receive federal and institutional loans and grants. However, students whose status is deny are not eligible for aid.
- Complete all graduation requirements within 150% of the minimum hours required to complete your degree.
 - Most BYU–Hawaii students require about 120 hours for a BA or BS degree. The maximum attempted hour limit for these students is 180 hours (which is 50% more than the 120 hours required).
 - Your maximum hour limit includes all “attempted” hours, including hours for classes you repeated, and those for which you received a failing grade, a withdrawal, or incomplete.
 - Undergraduates who accumulate 60 hours of non-progress grades automatically lose eligibility for federal and institutional aid.
 - Transfer students are allowed to accumulate 150% of the minimum hours required to graduate after they arrive at BYU–Hawaii.
 - Transfer students should speak with a financial aid counselor to review their transfer work and to determine their maximum attempted hour limit.
- Successfully complete at least 67 percent of all attempted credits in which they are enrolled.
 - Successful completion includes all classes for which the student receives a grade of A+ through D-.
 - Non-progress grades are those which indicate: failing, withdrawal, incomplete, or that a course was repeated.

Reference: 34 CFR §668.34(a)(2), 34 CFR §668.34(a)(5)(i), 34 CFR §668.34(b), 34 CFR §668.34(a)(6), 34 CFR §668.34(a)(11), 34 CFR §668.34(a)(9)(iii), 34 CFR §668.34(b).

YOU MAY PETITION AND REQUEST AN OVERRIDE OF SAP STATUS TO RECEIVE AID

- Students who fail to maintain SAP requirements become ineligible to receive federal financial aid.
- Students seeking to regain eligibility may meet with a financial aid counselor to discuss steps to rehabilitate their status.
- Students with special or unusual circumstances may petition the Financial Aid Committee requesting an exception to policy by submitting a [petition form](#).
- Submitting a petition does not imply that a request will be approved. Each petition is carefully reviewed and may be approved, modified, or denied.

SATISFACTORY ACADEMIC PROGRESS

A student must maintain satisfactory academic progress (SAP) in order to receive federal financial aid. 34 C.F.R. § 668.16(e).

SAP requirements promote the efficient and appropriate use of federal financial assistance to support the student's educational objectives. The requirements imply a distinction between *satisfactory* academic progress and mere progress towards graduation. Financial aid is disbursed to students who maintain satisfactory academic standing and fulfill the requirements for a degree within an acceptable and prescribed period of time.

As a courtesy, Financial Aid & Scholarship will attempt to provide students with specific notification regarding their SAP status. Subsequent subsections of this section will detail intended notifications to students pertaining to their status. Financial Aid & Scholarship will make a good faith effort to provide these notifications. If, for any reason, Financial Aid & Scholarship fails to provide an intended notification, this does not relieve the student from the obligation of continuing to maintain satisfactory academic progress or relieve them from any other requirement of the Financial Aid Program. A student's eligibility is fully dependent upon their satisfactory academic progress, regardless of whether or not they receive an intended notification.

Process Overview and Responsibilities *References*

The Financial Aid & Scholarship Manager is responsible for reviewing the satisfactory academic progress policy to ensure Title IV compliance. All components of the University's SAP policy must meet minimum Title IV requirements.

34 C.F.R. § 668.16(e)

Federal regulations require the University's SAP policy to enforce minimum qualitative and quantitative standards. Qualitative progress is measured by a student's grade point average (GPA) both cumulatively and for each specific enrollment period. Quantitative progress is measured by a maximum credit hour allowance and a cumulative completion rate.

34 C.F.R. § 668.16(e)(2)

SAP standards for federal aid recipients must be the same as, or stricter than, the standards applied to students who receive no federal aid. The qualitative and quantitative requirements are the same as those applied to all BYU–Hawaii students.

34 C.F.R. § 668.16(e)(1).

Qualitative progress is monitored and evaluated after grades are posted for each semester or term.

Quantitative progress is monitored at the end of each semester or term. The maximum credit hour allowance is evaluated after grades are posted for each semester or term. The

cumulative rate of progress is evaluated at the end of each semester or term.

A student who does not achieve SAP for the evaluation period will lose financial aid eligibility for the following evaluation period and will not regain it until certain rehabilitation requirements have been met.

Financial Aid & Scholarship will notify students of the SAP requirements, and how SAP could affect the disbursement of their funds. If, for any reason, the student does not receive this intended notification, they are not relieved from the obligation to maintain Satisfactory Academic Progress.

A student's SAP status is determined prior to packaging of financial Aid for the next semester. Although a student may receive an award notification, actual disbursement of federal financial aid funds is dependent upon maintaining SAP.

34 C.F.R. § 668.16(e)(2)(ii)(B).

Academic Standing References

A student's grade standing is determined by the BYU–Hawaii Cumulative Grade Point Average (CGPA).

In order to maintain SAP, a student must maintain a CGPA of a 2.0 or higher for SAP purposes.

Students may regain eligibility once their CGPA meets the 2.0 requirement or meets the requirements of their academic plan. Specific rehabilitation requirements are detailed in the Regaining Eligibility section below.

Maximum Attempted Credit Hour Allowance References

Federal regulations require the University's SAP policy to include a "maximum time frame in which a student must complete his or her educational program" before becoming ineligible for financial aid. For bachelor programs, the timeframe cannot exceed 150 percent of the published length of the program. For associate programs, the timeframe is within 75 percent of the published length of the program.

34 C.F.R. § 668.16(e)(2)(ii), (e)(2)(ii)(A), 34 CFR §668.34(a)(5)(i).

In accordance with these regulations, Financial Aid & Scholarship measures the maximum time frame in attempted credit hours. For purposes of the maximum attempted credit hour allowance, attempted credits are counted for all enrollment periods, even for those in which the student did not receive financial aid.

34 C.F.R. § 668.16(e)(2)(ii)(A), 34 CFR §668.34(a)(5)(i).

180-hour Undergraduate Limit

BYU–Hawaii measures a student’s maximum time frame in attempted credit hours. Based on the 150 percent requirement, the maximum time frame for most BYU undergraduates is 180 attempted credit hours ($120 \times 150\% = 180$). Once a student exceeds 180 attempted credit hours, he is no longer eligible for financial aid.

For simplicity, the term “180-hour limit” is used below to refer to the maximum credit hour allowance for all undergraduates, even though the actual limit may be higher for those students enrolled in majors that require more than 120 credits to graduate.

Financial Aid & Scholarship recognizes that some students change majors or make other decisions resulting in accumulated credits that do not fulfill graduation requirements. Generally, these additional credits are accommodated by the 180-hour limit. Most undergraduate majors at BYU–Hawaii require 120 credits to graduate; therefore, 120 hours accounts for general education requirements, religion requirements, major requirements, and most minors. The additional 60 credits allow for foreign language or Advanced Placement credit, changes of major, occasional repeated courses, and a reasonable number of courses taken for personal interest.

While the 180-hour limit provides flexibility, it does not allow a student to continue to receive financial aid while indefinitely prolonging his enrollment. When a student accumulates 180 hours without graduating, they violate their intent of the financial aid program to facilitate receipt of a degree in a timely manner.

As a courtesy to students, Financial Aid & Scholarship will attempt to provide students with the following notification(s) regarding the 180-hour limit, and prompt them to plan carefully to meet this requirement:

- When students exceed 140 attempted credits, they will receive an e-mail or letter reminding them of the 180-hour limit and urging them to plan the remainder of their studies so as not to exceed it.
- When a student exceeds 160 attempted credits without graduating, aid will be temporarily suspended. The student will be notified by letter or e-mail that they must meet with a Financial Aid Counselor and provide a graduation plan before aid is resumed. At the interview, the Counselor will address any issues that may lead to the potential loss of financial aid eligibility, including changes of major, multiple majors or minors, and a history of non-progress grades. The Counselor will review the student’s graduation plan to ensure the student can graduate within the 180-hour limit. The student may be directed to appropriate campus resources because of this consultation.
- When a student exceeds 180 attempted credits without graduating, they will be informed by letter or e-mail that they are no longer eligible for Federal Financial Aid.

If, for any reason, the student does not receive an intended notification, the student is responsible to maintain his eligibility as specified in this section.

Nonprogress Credits Limit

Once it is clear a student will be unable to graduate within the maximum attempted credit hour allowance, the student becomes ineligible for aid. Consequently, when an undergraduate student exceeds 60 non progress credits it is no longer possible for the student to graduate within the 180-hour limit. The student immediately becomes ineligible for financial aid whether or not his total attempted credit hours exceed 180.

As a courtesy to students, Financial Aid & Scholarship will attempt to provide students with the following notification(s) regarding the non-progress credit limit, and prompt them to plan carefully to meet this requirement:

- When a student exceeds 20 non-progress credits, he will receive an e-mail or letter reminding him of the maximum allowance and urging him to take whatever steps may be necessary to avoid additional non-progress credits.
- When a student exceeds 40 non progress credits, aid will be temporarily suspended. The student will be notified by e-mail or letter that he must meet with his Financial Aid Counselor and provide a graduation plan before aid is resumed. At the interview, the counselor will address any issues that may lead to a potential loss of financial aid eligibility due to the student's high number of non-progress credits, including excessive repeats, or consistent failure to drop classes before the deadline. The Counselor will advise the student on how to avoid additional non-progress credits, and may refer the student to other campus counseling resources.
- When a student exceeds 60 non-progress credits they will be informed by letter or e-mail that they no longer qualify for financial aid.

If Financial Aid & Scholarship fails to provide any intended notification, students are responsible to monitor their non-progress credits, and maintain eligibility as specified in this section.

Rate of Progress

References

Financial Aid & Scholarship is required by federal regulations to periodically evaluate a student's performance to ensure the student will be able to graduate within the maximum time frame. This periodic review evaluates a student's rate of progress.

34 CFR §668.34(a)(5)(i).

Rate of progress is measured by the proportion of attempted credits a student successfully completes during university enrollment. In order to achieve SAP, a student must successfully complete at least 67 percent of the credits attempted during his university enrollment.

34 C.F.R. §§ 668.16(e)(2)(ii)(B), 668.34(e)

Attempted credits are counted for all courses in which a student receives a grade with the

exception of audited. The University does not account for ESL courses (outside of the ESL program) or remedial courses in the calculation of qualitative or quantitative standards.

Successfully completed credits include only those for which a student receives a passing grade (e.g., A, B, C, D, or P). Non progress credits are attempted credits which are not successfully completed and therefore do not advance a student towards graduation. Grades of NP, V, NS, W, T, and those received in a course which was subsequently repeated are recognized as non- progress grades.

To promote the rate of progress requirement, Financial Aid & Scholarship monitors student performance each semester. As grades are posted for Fall Semester, Winter Semester, and Summer Term, the student's rate of progress is calculated for the specific enrollment period. If a student's rate of progress is below the 67 percent threshold, he/she will receive an e-mail or letter reminding him/her of the rate of progress requirement and encourage him to take whatever steps are necessary to raise his cumulative rate of progress above 67 percent. If, for any reason, Financial Aid & Scholarship fails to provide this intended notification, the student is responsible to maintain a cumulative 67 percent rate of progress as specified in this section.

Students are encouraged to meet with a Financial Aid & Scholarship Counselor if they have questions regarding identifying what action needs to be taken to meet the requirement, including how many classes the student must successfully complete. If the evaluation indicates a student failed to maintain a cumulative rate of progress of at least 67 percent of the credits attempted, the student is ineligible for financial aid for the following semester.

Treatment of Incompletes, Withdrawals, and Repetitions

References

Incompletes, withdrawals, and repetitions all count as attempted credits for purposes of the maximum attempted credit hour allowance. 34 C.F.R. § 668.16(e)(2)(ii)(D), 34 CFR §668.34(a)(6).

When extenuating circumstances exist, a student may petition for a professional judgment exception when an accumulation of incomplete, withdrawal, and repeat grades indicate the student is not meeting SAP requirements.

Incompletes

An Incomplete, or "I" grade, is given when a student is unable to complete the work for the course within the semester or term due to extenuating circumstances. The student enters into an agreement with the instructor to complete the additional work within a specific length of time which generally cannot exceed one year. Once the student completes the work, the instructor replaces the "I" with an earned letter grade. 34 CFR §668.34(a)(6).

Withdrawals

For purposes of calculating GPA, “I” grades are neutral for the length of the contract determined by the student and the professor. If the student fails to submit the work and have the “I” grade updated before the contract completion date, the “I” is replaced with an F and counts as a failing grade. Grades of “I” do not advance the student toward graduation. Therefore, those grades are recognized as non-progress grades. When an “I” is replaced with a passing grade, GPA is calculated according to the numeric value of the new grade.

“W” grades do not factor in the calculation of a student’s GPA.

“W” grades count as attempted credits but not as successfully completed credits. Thus, are non-progress credits.

34 CFR §668.34(a)(6).

Repeated Courses

General Rule

Attempted credits are accumulated each time a student takes a course.

Only the grade received for the most recent attempt of the course is calculated in the student’s GPA. Subsequently, only the most recent attempt of a course can count as successfully completed. All prior attempts of the course are considered non progress credits. However, if a student does not pass the most recent attempt of a course, *all* attempts of the course result in non-progress credits. This is true even if the student passed the course on a prior attempt.

Successful completions of the course result in successfully completed credits, and all unsuccessful attempts of the course result in non-progress credits.

Regulations allow student’s in term-based programs to receive financial aid for repeating previously passed coursework. The repeated courses would also count toward a student’s enrollment status for financial aid eligibility, regardless of whether additional credit could be earned. Students may receive Title IV aid for only ONE repeat of a previously passed course.

Students who repeat failed coursework may receive aid for multiple attempts.

34 CFR 668.34(a)(6).

Treatment of Transfer Students, Second Degrees, Second Majors, and Changes of Major

Transfer Students *References* - 34 CFR §668.34(a)(5)(i), 34 CFR §668.34(b).

Students who transfer to BYU–Hawaii from other institutions may have credits that do not satisfy any BYU–Hawaii requirements. BYU–Hawaii will count attempted and completed credits and grades that are transferable to the university. If transfer students exceed the 180-hour limit for this reason, they may petition Financial Aid & Scholarship for a professional judgment exception.

The student's transcript will be reviewed to determine if factors other than the transfer contributed to the excessive credits. When the student's individual circumstances warrant further review, Financial Aid & Scholarship may choose to focus on the remaining credits the student needs to complete a degree rather than the number of credits already accumulated.

The student's maximum credit allowance may be extended, but will generally not exceed 150 percent of the credits needed to graduate after transferring to BYU–Hawaii.

Second Degrees

BYU–Hawaii does not admit students seeking a second baccalaureate degree.

Second Majors

The maximum credit hour allowance is generally not increased for those pursuing double majors. However, when exceptional circumstances exist regarding the student's second major, the student may petition Financial Aid & Scholarship for a professional judgment exception.

Change of Majors

Most students should be able to change their major and still graduate within the 180 credit-hour limit. However, if a student exceeds the limit due to a change of major and there are special or extenuating circumstances regarding the change, the individual may petition Financial Aid & Scholarship for a professional judgment exception.

Failure to Meet SAP

A failure to achieve SAP due to violation of the academic standing, maximum attempted credit hour allowance, or rate of progress provisions will disqualify a student for federal aid. Students will be notified via email once grades are posted and prior to the start of the next semester. 34 CFR §668.34(a)(9)(iii), 34 CFR §668.34(b).

Appeals

When a student fails to achieve SAP due to special or extenuating circumstances, the student may appeal the loss of eligibility by petitioning Financial Aid & Scholarship for a professional judgment exception.

In case of failing to meet the minimum GPA or rate of progress requirements, the student must document the special or extenuating circumstances that caused the poor performance. Examples of such circumstances may include:

34 C.F.R. § 668.34(c), 34 CFR §668.34(a)(5)(i), 34 CFR §668.34(a)(9)(iii), 34 CFR §668.34(b).

- Serious illness
- Accident or injury
- Medical or family emergency
- Death of a student's relative
- Federally-declared disaster directly affecting the student and/or family (U.S. Dept. of ED, Dear College Letter GEN-04-04)
- Other personal crisis beyond the student's control

If the aforementioned events cause the individual to exceed the maximum credit hour allowance, the student may petition the 180-hour limit and the 60-nonprogress credits limit.

After reviewing the student's petition and supporting documentation, a Financial Aid & Scholarship Committee may grant or deny the student's appeal.

Regaining Eligibility

References

Once a student fails to achieve SAP and exhausts all his petition options, he must take certain steps to regain financial aid eligibility. This section details what steps a student must take to regain eligibility.

When a student becomes ineligible for financial aid due to a combination of SAP factors, such as poor academic standing *and* lack of progress, the student must complete the steps in each applicable section.

Academic Standing

With a CGPA below 2.0, a student is ineligible for federal aid. A student must do whatever is necessary to meet the CGPA requirement.

Maximum Attempted Credit Allowance

When a student becomes ineligible for federal aid because he/she has exceeded the 180 credit-hour limit, the student cannot regain eligibility when exceeding the 180 credit-limit, absent special or extenuating circumstances.

Rate of Progress

When ineligible for federal aid due to lack of progress, the student must:

- Raise his cumulative rate of progress above 67%, or
- Successfully complete a total of 24 credit hours with no non progress grades.

Because of special or extenuating circumstances, an alternate means of establishing a satisfactory rate of progress may be more appropriate. A student may petition Financial Aid & Scholarship for application of professional judgment.