Financial Assistance - Satisfactory Academic Progress (SAP) Policy

Federal regulations (Section 668.16(e) and referenced Section 668.34) require that schools monitor the academic progress of each applicant for federal financial assistance and that the school certify the applicant is making satisfactory academic progress toward completing his/her program of study. SAP is reviewed at the end of each term. Students must be in good academic standing in all areas of the University.

The AJU Satisfactory Academic Progress Policy consists of:

- Maximum time frame
- Quantitative Standard/Completion Requirement
- Qualitative Standard/grade point requirement and minimum units
- Financial Assistance Termination

To be eligible for federal and state financial aid programs, students are required by the U.S. Department of Education and the State of California to maintain Satisfactory Academic Progress (SAP) toward completing their educational objective – BA, MBA, MARS or MAED. In compliance with prescribed regulations, the American Jewish University (AJU) has established guidelines designed to promote timely advancement toward completion of specific educational programs, which will be applied to all classes taken at AJU, as well as any transfer credits accepted by AJU to apply toward the enrolled program.

Maximum time frame

To quantify academic progress, a school must set a maximum time frame in which a student is expected to complete a program.

<table>
<thead>
<tr>
<th>At Completion of</th>
<th>Minimum # Units Required For Normal Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman Year</td>
<td>30</td>
</tr>
<tr>
<td>Sophomore Year</td>
<td>60</td>
</tr>
<tr>
<td>Junior Year</td>
<td>90</td>
</tr>
<tr>
<td>Senior Year</td>
<td>120</td>
</tr>
<tr>
<td>Graduate Year 1</td>
<td>16</td>
</tr>
<tr>
<td>Graduate Year 2</td>
<td>32</td>
</tr>
<tr>
<td>Graduate year 3</td>
<td>48</td>
</tr>
</tbody>
</table>

The maximum time frame cannot exceed 150% of the published length of the program measured in credit hours attempted. For example: a minimum of 120 units is required for an undergraduate degree. The maximum time frame for students in this program is 180 attempted hours (120 x 1.5=180). 120 divided by 180 = 67% (minimum percentage of units to be completed each academic year in order for the student to graduate within the maximum time frame). The maximum time frame for ZSRS and MAED students is 110 attempted hours.
Thus, students whose completed cumulative units total more than those listed below do not meet Satisfactory Academic Progress standards and are no longer eligible for federal and state financial aid.

<table>
<thead>
<tr>
<th>Program</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduates</td>
<td>180</td>
</tr>
<tr>
<td>MARS</td>
<td>110</td>
</tr>
<tr>
<td>MAED</td>
<td>110</td>
</tr>
<tr>
<td>MBA, MAJCS</td>
<td>80</td>
</tr>
</tbody>
</table>

Note: Students whose normal programs require more than 120 hours for a degree will have a higher limit.

**Quantitative Standard/ Completion Requirement**

The time limit to earn a degree with respect to federal, state, and institutional aid eligibility is as follows:

1. **CAS** - Students are normally expected to complete an undergraduate degree by the end of four years of full-time study or the part-time equivalent. Therefore, students will forfeit their eligibility to participate in federal financial aid programs after the equivalent of six years of full-time enrollment \((4 \times 150\% = 6)\). In other words, students are limited to the equivalent of twelve full-time semesters of federal aid. Students are limited to the equivalent of eight full-time semesters of institutional aid.

2. **MAED** - Students are expected to complete their degree by the end of two and one-half years of full-time study or the equivalent. Therefore, students will forfeit their eligibility to participate in federal financial aid programs after the equivalent of four years of full-time enrollment \((2.5 \times 150\% = 4)\). Stated differently, students are limited to the equivalent of eight full-time semesters of federal aid. Students are limited to five full-time semesters of institutional aid.

3. **MARS** - Students are expected to complete their degree by the end of five years of full-time study or the equivalent. Therefore, students will forfeit their eligibility to participate in federal financial aid programs after the equivalent of seven and one-half years of full-time enrollment \((5 \times 150\% = 7.5)\). Thus, students are limited to the equivalent of fifteen full-time semesters of federal aid. Students are limited to ten full-time semesters of institutional aid.

4. **MBA** - Students are expected to complete their degree by the end of three years of full-time study or the equivalent. Therefore, students will forfeit their eligibility to participate in federal financial aid programs after the equivalent of four and one-half years of full-time enrollment \((3 \times 150\% = 4.5)\). Consequently, students are limited to the equivalent of nine full-time semesters of federal aid. Students are limited to six full-time semesters of institutional aid.

**Qualitative Standard/ Minimum Units and Grade Point Average (GPA)**

Financial aid students must meet the following requirements:

1) Undergraduate students are required to maintain a 2.0 GPA:
a) 2.0 GPA is a “C” average. GPA is calculated by dividing the number of “grade points” student received by the number of hours taken in a semester (courses taken on a Pass/Fail basis are not counted in the hours taken).

b) Grades are assigned the following “point” value. A = 4 points, A- = 3.7 points, B+ = 3.3 points, B = 3 points, B- = 2.7 points, C+ = 2.3 points, C = 2 points, C- = 1.7 points, D+ = 1.3 points, D = 1 point, D- = 0.7 points, F = 0 point. If the student starts the semester with 12 units and completes the semester with 12 hours attempted of “C” grades, student will have a 2.0 GPA. 24 points divided by 12 hours = 2.0;

2) Graduate students are required to maintain a 3.0 GPA;
3) Merit-based award recipients must have a minimum of a 3.0 GPA to renew the scholarship;
4) Students must have completed at least 1½ of the minimum number of units in the previous semester, or
5) Students must have completed ½ of the minimum number of units before the commencement of the semester for which aid is to be received;
6) Completion of 67% cumulative units attempted
   a) Student must complete 67% of the cumulative units attempted.
   b) Incomplete (INC), No Credit (NCR), and Withdrawal (W) designations are considered non-grades and must be 25% or less of the units attempted.

All students are monitored for SAP at the end of each semester, including the summer session for all programs that offer summer courses. All grades earned during the summer session are included in subsequent GPA calculations.

Financial Assistance Warning and Probation

If a student drops below the required GPA, s/he will be automatically placed on “SAP Warning” status for the following semester. If, after one additional semester, the semester GPA and the cumulative GPA do not reach the required levels, the student will be placed on “SAP Probation” status for one semester. While on “SAP Probation” status, the student can continue to receive financial aid only as the result of a successful appeal.

Students who wish to request an appeal due to death of a relative, injury or illness of the student or other extenuating circumstances must submit the request to the Director of Financial Aid, no later than 10 days after the start of the semester. As a part of the appeal, the student must detail the circumstances that impacted his/her performance, as well as what has changed to make rectification possible at the next point of evaluation. Appeals must be submitted with the “SAP Appeal Request to Reinstate Financial Aid Eligibility” form located at www.aju.edu.

If, at the end of the probation period, the semester GPA and the cumulative GPA do not reach the required level, the student will be ineligible for all financial aid.

Additionally, students who have failed to complete the minimum number of units will be placed on “SAP Warning” status for one semester. If, after that one semester, satisfactory academic status has not achieved, the student will be ineligible for financial aid until s/he completes the required number of units.

Students not maintaining SAP will receive a letter from the Financial Aid Office indicating any deficiencies, the actions required to resume meeting SAP, and the time in which these actions must
be completed. Students receiving such letter should see an academic counselor as soon as possible.

Definition of terms

- **Financial Aid Committee** - This committee oversees the warning, probation, dismissal, and reinstatement policies.
- **SAP Warning** - Status of students whose GPA falls below a 2.0/3.0. (Aid is continued automatically for one semester.)
- **SAP Probation** - Status of students whose GPA is below a 2.0/3.0 for two consecutive terms. (Aid is continued for one semester only as a result of a successful appeal.)

How Students with Financial Aid are Affected by:

- **Incomplete**: The Financial Aid Office will review eligibility of students with "Incomplete" ("I") grades once all of the grades have come in. This may affect students on “SAP Warning” or “SAP Probation” statuses. For example, a student with a 2.0 GPA and one "I" might remain above a 2.0 if the "I" grade is a C or higher. If it isn't, the student will be on probation for the term in which s/he registered in the class. If the student remains on probation for a second term, s/he will lose eligibility for financial assistance. For this reason among others, AJU strongly cautions any probationary student from requesting "I" grades.
- **Withdrawal from Courses**: Grades of W are counted as courses attempted and count toward the maximum timeframe. Prior to the withdrawal deadline for of each semester, a student may withdraw from any course by contacting Registrar in person. The transcript will indicate a grade of “W” for such withdrawals. All “W”s will be calculated as attempted units and could affect the quantitative area of SAP.
- **Audited Courses**: Students do not earn any academic credits for audited courses. They do not count in the calculation of "attempted or earned hours."
- **Pass/ Fail Courses**: These hours do count within the total of attempted and earned hours
- **Veterans Benefits**: Information or changes in the registration of any student receiving veterans’ benefits will be forwarded to the Director of Financial Aid whenever such changes occur.
- **Transfer credits**: Transfer student official transcripts are evaluated by the Registrar to determine how many credits will be accepted. A maximum of 70 semester credits are allowed from community colleges, and there is no maximum from accredited four-year universities.
- **Repeated Courses**: Unlike the academic rules for repeated courses, the grades for all repeated courses must be included in the calculation of GPA used for determining SAP.

Financial Assistance Termination

Students who are on Warning, then Probation, for two consecutive semesters and do not achieve the applicable SAP standards at the end of the probationary semester will have their financial assistance eligibility terminated.

Financial Assistance Reinstatement
If a student is academically dismissed for any semester and then is re-admitted to the University, financial assistance will not be reinstated until the student’s AJU cumulative GPA is raised to a minimum of 2.00/3.00.

Likewise, previous aid recipients whose financial aid eligibility has been lost via Warning and Probation will not be eligible for reinstatement until their AJU cumulative GPA is raised to a minimum of 2.00/3.00.

Students who are seeking either form of financial aid reinstatement are required to meet with an Academic Advisor to confirm classes, units, and the minimum requirements to regain eligibility by the end of a specified conditional period. The meeting must be completed before the end of the drop/add period for the initial conditional term. Confirmation and documentation of the meeting with Academic Advising, including minimum grade(s) and units required, must be submitted to the Director of Financial Aid before financial aid reinstatement will be considered.