

Financial Aid Satisfactory Academic Progress Policy

UC Santa Cruz Financial Aid and Scholarship Office

Undergraduate Students

The Financial Aid Satisfactory Academic Progress Policy (FA SAP) is separate from the campus Academic Standing and Minimum Progress policies. Undergraduate students may refer to the Navigator <http://reg.ucsc.edu/navigator/> for more information on campus academic progress policies.

To remain eligible for financial aid, a student must meet three components of FA SAP. These include GPA, Pace of Completion, and Maximum Time to Degree. These requirements are described below.

1. GPA - Maintain a cumulative 2.0 UCSC GPA

To maintain FA SAP, students must maintain a **cumulative** UCSC GPA of 2.0 up to the current active term. Federal financial aid regulations require students to earn a 2.0 cumulative GPA at the time FA SAP is measured at the end of each academic year. The academic year for financial aid purposes includes the summer term which follows spring.

For all students, a UCSC GPA is calculated from graded UCSC courses, courses taken through the Education Abroad Program, and courses taken on another UC campus in an Intercampus Visitor Program. The UCSC GPA is displayed on the official transcript. Courses taken through the Domestic Exchange Program and UC Extension are not calculated in the UCSC GPA.

2. Pace of Completion – Earn a minimum number credits each year

UC Santa Cruz offers its undergraduate students 180 credit hours, or 4 year Bachelor Degree programs. Full-time enrolled undergraduates are expected to complete their degree in 4 years by completing 45 credits each academic year. However, because some students require additional time, financial aid is available for up to 225 credits. To graduate within the maximum time frame for financial aid, a student must earn an average of 12 credits per quarter. This is referred to as the pace of completion. The chart at the right shows the expected pace of credit completion for Financial Aid SAP.

To be considered making sufficient pace for FA SAP:

- All students must earn a cumulative average of 12 credits per enrolled quarter unless they are in the [Undergraduate Part-Time Program](#).
- Students in the Undergraduate Part-Time Program must earn a minimum of 80% of credits they attempt.

Minimum Credits to Earn Per Year for Full-time Students	
Academic Year	Minimum Credits Earned
1	35
2	72
3	108
4	144
5	180

Transfer credits, including college credits taken in summer and at another college campus during or prior to joining UC Santa Cruz, are included when measuring a student's cumulative average pace. Students must meet the pace requirement at the time FA SAP is measured - at the end of each academic year (including summer) to retain eligibility for financial aid.

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The following chart shows two sample pace calculations. Enrolling in summer at a UC or at another campus may improve a student's pace; however, it will also reduce the number of eligible credits of a student's financial aid eligibility (See "Maximum Time to Degree").

Pace of Completion: Minimum Credits per Year Examples

At the end of spring quarter of her first year, Sally Slug has completed only 32 credits as a full-time student. Sally knows she needs to have completed 35 credits by the end of the academic year to be considered making minimum progress. She realizes that she will have to enroll in Summer Session and successfully pass 4 credits to maintain SAP for financial aid purposes.

Sam completed 45 credits at the end of spring. He doesn't need to take Summer Session because he meets the SAP pace requirement for financial aid purposes. His average earned credits exceed the 12 credits per enrolled quarter requirement.

Minimum Credits Per Year- Examples								
	Fall Earned Credits	Winter Earned Credits	Spring Earned Credits	Total Earned Credits	Meeting SAP?	Summer Earned Credits	Academic Year Totals	Meeting SAP?
Sally	10	12	10	32	N	6	38	Y
Sam	15	15	15	45	Y	0	45	Y

3. Maximum Time to Degree - requirements must be completed within a maximum time frame

In accordance with Academic Senate guidelines, students are expected to satisfy all requirements for a degree by completing 180 quarter credits within 12 quarters. Some students may require more quarters of enrollment in order to satisfy all requirements for their program of study. It is necessary for you to obtain permission from your college to continue your enrollment at UCSC if you have been enrolled for 13 or more regular quarters at UCSC or elsewhere, or if you exceed 225 credits. Academic Senate regulations [10.1.1](#) and [6.2.4](#) contain the general policies on completion of 180 credits.

You may receive financial aid for attempted credits not to exceed 150% of the published length of your program(Federal Student Aid Regulation [34 CFR 668.34](#)) , if needed to complete degree requirements. The attempted credit limit applies to time you have spent at any college or post-secondary institution, including non-AP college transfer credits earned in high school, quarters during which you withdrew, and quarters in which you did not receive financial aid. It does not include quarters when you were not registered.

The published length for an undergraduate degree at UC Santa Cruz is 180 credits. Students are only eligible to receive financial aid for up to 270 attempted credits, including accepted transfer credits for degree completion of one major and/or graduation requirements.

A student is ineligible (via the maximum time frame element) when it becomes mathematically impossible for them to complete the program within 150% of its length for an undergraduate program, or within the maximum time frame established by the school for a graduate program.

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SAP Review

All periods of enrollment count when measuring Financial Aid SAP, even periods when a student does not receive financial aid. Financial aid eligibility will be suspended for students who do not meet one or more of the Financial Aid SAP requirements.

GPA and Pace requirements are measured at the end of each academic year - at the end of spring quarter. Or, if a student enrolls in summer courses, these requirements will be measured at the end of summer.

The Maximum Time to Degree requirement is measured at the end of each term of enrollment.

Completed Program

Students are expected to graduate when all of the requirements of their undergraduate program are completed. Students admitted to a 2nd BA program are eligible for federal student loans only.

Incompletes and Withdrawals

Credits or grade points are not awarded for classes for which a student receives a W (withdrawn) notation. Courses in which the interim grades "I" (incomplete) and "IP" (in progress) are assigned earn no grade points or credit until the interim grade is replaced by a final letter grade. Courses in which a W, I, or IP is earned are counted as "credits attempted" for the pace measure but because no credits are earned for W, I, or IP grades, these grades will not improve a student's pace toward graduation.

Repeated Courses

Undergraduates may repeat courses in which they earn a D, F, or No Pass. (Also, some courses are repeatable for credit, as indicated in the catalog course description.) Courses in which a D or F is earned may not be repeated on a Pass/No Pass basis. For the first 15 credits of repeated courses, the original grade and corresponding grade points earned are excluded in calculating the GPA and only the grade and grade points from the repetition are used. After the 15-credit maximum is reached, the GPA is based on all grades assigned and grade points earned. Credit is not awarded more than once for the same course, but the grade assigned each time the course is repeated is permanently recorded on the official transcript.

Each time a class is taken, it is considered an attempt with respect to calculating pace of completion for Financial Aid SAP purposes, regardless of whether the course is subsequently repeated for a better grade.

Appeals

To be considered for continued financial aid eligibility, students may submit an appeal in cases where there have been extenuating circumstances beyond the student's control which prevented him/her from meeting Financial Aid SAP requirements. Examples include the death of a close relative, change of major, a serious injury or an illness. Appeals may be submitted on-line via the link on the corresponding To-Do List (e.g. Financial Aid GPA Below Minimum, Financial Aid Pace Below Minimum, SAP Max Crdt of FinAid Compltd).

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Students who appeal for fall quarter and wish to include coursework taken at another institution in the current summer must submit a copy of their summer transcript. This is not necessary for students who enroll in summer at UCSC.

Appeals must be submitted to the Financial Aid and Scholarship Office by the appeal deadline prior to the start of the quarter for which the student wishes to receive aid.

Deadlines for appeals due to failing SAP Measures

1. Fall Quarter – Add/Drop/Swap Enrollment Deadline as Defined on the Academic and Administrative Calendar
2. Winter Quarter – Add/Drop/Swap Enrollment Deadline as Defined on the Academic and Administrative Calendar
3. Spring Quarter – Add/Drop/Swap Enrollment Deadline as Defined on the Academic and Administrative Calendar
4. Summer Session – Add/Drop/Swap/Enrollment Deadline (Required for failing to meet time to degree measure only)

Financial Aid Probation

If financial aid eligibility is regained as the result of an appeal, the student will be considered to be on Financial Aid Probation for the period of the plan. Progress per the plan will be monitored at the end of each term. Aid eligibility will be reinstated if the student meets the requirements of the approved academic plan by the end of the established probationary period. If the student fails to meet Financial Aid SAP standards (as defined by the academic plan), or if the student does not follow the academic plan, the student's aid eligibility will be suspended. No further appeals will be granted unless the student can demonstrate there were extenuating circumstances beyond the student's control which prevented meeting the requirements of the academic plan. These circumstances must be different circumstances than those for which a prior appeal was granted.

Continued Enrollment without Financial Aid

If a student is denied aid as a result of Financial Aid SAP rules, the student may continue coursework at UCSC without the benefit of federal, state or campus financial aid if they are eligible to enroll under campus Academic Standing and Minimum Progress rules. It may be possible for students to receive loans and scholarships from private sources.

It is important to remember the Financial Aid SAP policy is different than the campus Academic Standing and Minimum Progress policy, so while a student may be permitted to enroll under the campus Academic Standing and Minimum Progress policy, they may lose eligibility for financial aid under the Financial Aid SAP policy.