

Undergraduate Students

The Financial Aid Satisfactory Academic Progress Policy (SAP) is separate and different 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 3 components of Satisfactory Academic Progress. These include GPA, pace of completion and maximum time to degree. These requirements are described below.

1. GPA - students must maintain a cumulative 2.0 UCSC GPA

To maintain SAP for financial aid, students must maintain a **cumulative** UCSC GPA of 2.0. Federal financial aid regulations require students to earn a 2.0 cumulative GPA at the time 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 – students must earn a minimum number credits each year.

UC Santa Cruz offers its undergraduate students 180 credit hour, 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 5 years for students with no transfer credits (see the transfer credit conversion chart on page 2). To graduate within the maximum time frame for financial aid, a student must earn an average of 12 units per quarter. The chart at the right shows the expected pace of credit completion for Financial Aid SAP.

Minimum Credits to Earn Per Year for Full-time Students	
Academic Year	Minimum Credits Earned
1	36
2	72
3	108
4	144
5	180

To be considered making sufficient pace for Financial Aid 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.

This is referred to as the pace of completion. Transfer credits are included when measuring a student's cumulative average pace. Students must meet the pace requirement at the time SAP is measured - at the end of each academic year (including summer) to retain eligibility for financial aid.

The following chart shows 2 sample pace calculations. Enrolling in summer at a UC or at another campus may

improve a student’s pace. However, it will also reduce remaining number of quarters the student is eligible to receive financial aid. (See “Maximum Time to Degree” below.)

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 an average of 12 credits per quarter - 36 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 units 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

Transfer Credit Calculations		
From	To	Maximum UCSC quarters
0	14.9	15
15	29.9	14
30	44.9	13
45	59.9	12
60	74.9	11
75	89.9	10
90	104.9	9
105	119.9	8
120	134.9	7
135	149.9	6

Financial Aid is not available for an indefinite period of time. Full-time enrolled students are expected to complete their degree in 4 years by taking 15 credits each quarter (12 full time quarters). However, some students require extra time to complete requirements. Entering freshman students have up to 15 quarters of financial aid eligibility to complete a degree.

Credits accepted for transfer to UCSC may reduce the maximum number of quarters of aid eligibility. To convert transfer credits, refer to the chart at the left to determine number of quarters of aid eligibility. For every 15 credits accepted for transfer one quarter of aid eligibility is used.

The maximum time frame is extended for students enrolled in the Undergraduate Part-Time Program. For terms in which credits attempted are less than 12, the attempted credits are added together and the sum of attempted credits is divided by 15. The result equals the number of full-time equivalent terms a student has used and is subtracted from the maximum quarters the student is allowed – 15 for students with no transfer credits.

Financial Aid Satisfactory Academic Progress Policy

UC Santa Cruz Financial Aid and Scholarship Office

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 at: <https://fa.ue.ucsc.edu/SAPAPPEAL>

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 – September 15th
2. Winter Quarter – December 1st
3. Spring Quarter – March 1st
4. Summer Session – June 20th (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, he or she may lose eligibility for financial aid under the Financial Aid SAP policy.