

Satisfactory Academic Progress (SAP) Policy for U.S. Federal Aid Recipients

According to U.S. Federal regulations, students receiving U.S. federal loans need to fulfill certain academic eligibility requirements and progress to ensure continuity of aid throughout their course of study towards obtaining their degree.

This policy is applicable to the U.S. Direct Federal loan programs that include: Direct subsidized, Direct Unsubsidized, and Direct Parent/Graduate PLUS Loans.

The University's general academic rules and procedures for all educational programs are found in the University's undergraduate and graduate catalogues on the website under the academics section <http://www.lau.edu.lb/academics/>

SAP standards

SAP consists of **two components of measurement: quantity and quality**. LAU's Financial Aid and Scholarships Office (FASO) checks SAP at the end of every regular semester (Fall or Spring) or the equivalent if the student enrolls in less than full-time as per LAU's general academic requirements. Full-time enrollment is for 12 credits for undergraduate students and 9 credits for graduate students. Students will no longer be eligible for federal loans if they fail to meet both standards.

Measurement of Quantity

The completion pace is used to measure the quantitative component of SAP. The completion pace is the rate at which a student progresses towards the completion of a degree. Students are required to maintain the minimum completion rate of all attempted courses. This rate is measured by calculating the percentage of the number of Earned Credits out of Attempted Credits. Earned credits are credits that are successfully completed. Attempted credits are credits of courses registered at the end of the drop/Add period of an academic semester.

The completion pace percentage rates required for undergraduate and graduate students during their course of study are as follows:

Undergraduate Students		Graduate Students	
Attempted Credits	Percentage Rate Required	Attempted Credits	Percentage Rate Required
1 – 30	55%	Cumulative Attempted Credits at all times	67%
31 – 60	62%		
61 and above	67%		

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Failed courses (F) and those that are withdrawn (WI,WP,WF) after the drop/Add period are not counted as earned credits but count towards attempted credits.

Transfer courses credits count as Attempted and Earned Credits for the calculation of the Completion pace Rate.

Repeated courses count only once towards the completion pace requirement leading to a lower cumulative completion pace rate.

- **Maximum Total Attempted Hours**

Undergraduate and Graduate students are not making SAP once their Total Attempted Hours equal 150% of the number of hours required to complete their undergraduate degree, or once it is apparent they will be unable to complete their undergraduate degree before reaching their applicable Maximum Allowable Total Attempted Hours.

Students cannot receive loans if they enroll in more than 150% of the normal duration of the program to complete their studies. Periods of interruption (such as not enrolling) will not count towards the calculation of the maximum timeframe. If students enroll for less than full time, then the calculation will be based on the Full-Time equivalent (FTE) of their enrollment. Courses that are transferred from another institution and counted towards and academic program at LAU will be counted as attempted credits for the maximum timeframe requirement.

Examples of Maximum timeframe requirement:

If a student is enrolled in a 4 year program, then that student would be eligible to receive loans for up to 6 years. If a student is enrolled in an academic program requiring 120 credits to graduate then that student would be eligible to received loans up to 180 attempted credits.

The student must meet both components of the time frame to be able to receive loans.

- **Changing Majors**

Undergraduate students who change majors during the *Academic Year* are strongly encouraged not to withdraw from any classes as they will still be required to *successfully complete* the minimum percentage of their *Total Attempted Hours*.

Students who change majors or degree programs are at risk of exceeding their *Maximum Total Attempted Hours* before obtaining a degree. Students who decide to change majors or degree programs should do so early in their academic career so as not to jeopardize future eligibility for student financial aid at the University. Changing majors is not a justification for failing to maintain SAP.

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- **Study Abroad/Student Exchange Courses**

Hours based on enrollment in Study Abroad, or Student Exchange courses are counted toward *Total Attempted Hours*.

These courses will not count as *Successfully Completed Hours* until they are reflected on Banner by the registrar's office.

- **Dual Baccalaureate Degrees**

For students simultaneously pursuing two (or more) baccalaureate degrees, the measurement of their *Minimum Pace rate of Completion* and *Measurement of Quality* will still be based on their *Total Attempted Hours*. Their *Maximum Total Attempted Hours* will be calculated using the degree with the greater number of required hours.

Measurement of Quality

- **Minimum Overall Grade Point Average (GPA):**

All Undergraduate students must maintain a Minimum Cumulative GPA (CGPA) of 2.0 at the end of every semester to satisfy the qualitative component of SAP. All Graduate students must maintain a Minimum Cumulative GPA (CGPA) of 3.0 at the end of every semester to satisfy the qualitative component of SAP. SAP policy for undergraduates and graduates uses the official grading scale of LAU. See the Academic Rules and Procedures for more information on the University's grading scale.

<http://catalog.lau.edu.lb/2017-2018/undergraduate/academic-rules-procedures.php>

Satisfactory Academic Progress (SAP) Evaluation Process

SAP is evaluated at the end of every semester and prior to making a loan disbursement. After grades are posted on Banner, FASO evaluates each component of SAP for students receiving federal aid. Those students not maintaining SAP are informed of the specific SAP standard(s) not being met and are provided a link to the SAP Policy.

Federal Financial Aid Warning

Loan applicants and recipients who were previously maintaining SAP but are identified as failing to maintain either the *Measurement of Quantity (Minimum percentage Pace of Completion)* or the *Measurement of Quality (CGPA>2.0)* will be placed on Financial Aid Warning for one semester of enrollment during which they can receive the financial aid for

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which they are otherwise eligible. Students are informed about their status and the risk of losing their aid if they do not ensure compliance by the end of the next evaluation period. A financial aid warning does not result in the cancellation of loans, giving the students the opportunity to be compliant at the end of a year-equivalent evaluation.

Federal Financial Aid Loss (Loan Suspension)

Students who are not able to regain SAP at the end of the warning period will be placed on Loan Suspension until re-eligibility is established.

Reestablishing Eligibility and Appealing Loan Suspension status

In order to reestablish Federal Financial Aid eligibility after it is lost, a student must successfully complete coursework and meet both qualitative and quantitative SAP. Federal Financial Aid eligibility cannot be reestablished by sitting out for an academic semester.

A student may appeal the loss of eligibility (Loan Suspension) by filling a petition and submitting it along with supporting documents to FASO. The petition should explain the reasons for failure to maintain SAP due to extenuating or unforeseen circumstances. It is worth noting that financial difficulties and adjustment to overseas/college life are not considered extenuating circumstances for appealing the Loan Suspension.

The timeframe for appealing loss of eligibility is two weeks after receiving notification of suspension. Students will be notified of the appeal decision within two weeks of appeal submission date. Should the appeal be denied, the student will be notified and he or she will be responsible for paying and fees resulting from their enrollment during the period for which the appeal was submitted.

A successful appeal will lead to a “Financial Aid Probation” status for only one period during which students will continue to receive federal loans. Students who fail to remove the Financial Aid Probation will lose their eligibility and are returned to the Loan Suspension status for subsequent periods until they meet again the SAP policy requirements. Students who have been placed on Financial Aid Probation and then meet the requirements at the next evaluation will return to a good standing status with regard to the SAP policy.

Students that have exceeded the 150% time limit of completing a program cannot receive federal loans and therefore cannot appeal under any circumstances.