Lebanese American University
Beirut, Lebanon

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

Updated February 2024

According to U.S. Federal Regulations, the Lebanese American University (LAU) is required to establish a Satisfactory Academic Progress (SAP) policy in order to monitor the academic progress of students receiving U.S. federal loans. The purpose is to assess the students' eligibility to receive federal aid during their entire program of study. This Policy applies to TIV, graduate and undergraduate, students pursuing their BS or Masters programs.

The University's academic rules and scholastic standing for all educational programs are found in the University's undergraduate and graduate catalogues on the website https://catalog.lau.edu.lb/2023-2024/undergraduate/academic-rules-procedures.php

The university's institutional financial aid eligibility process for undergraduate students can be found on our website https://www.lau.edu.lb/apply/financial-aid/need-based-financial-aid.php under the "Eligibility" and "Disqualification" components. It is worth noting that LAU financial aid eligibility policy is less strict than the below policy.

Programs Subject to SAP Policy

To be eligible for US federal student loans SAP. This policy applies to all students taking federal Loans at LAU, specifically Direct Subsidized, Unsubsidized, and PLUS loans (graduate or Parent). It applies to all federal loan recipients, including graduates, undergraduates, part-time and full-time students. Students must be studying at least half-time in order to be eligible for federal loans. Students who are taking out a loan for the first time during their enrollment at LAU will also need to demonstrate that they have met the SAP requirements throughout their degree so far.

Satisfactory Academic Progress (SAP) Evaluation Process

Keeping in mind that Federal Loans are disbursed to graduate and undergraduate students enrolled at least half-time (6 credits or more) during the Fall and Spring semesters, SAP is evaluated for both category of students at the end of every semester and prior to making a loan disbursement. After grades are posted on Banner (the official system used for our student academic records), the Financial Aid and Scholarships office (FASO) evaluates each component of SAP for students receiving federal aid. Those students not maintaining SAP are informed via email of the specific SAP standard(s) not being met and are provided a link to the SAP Policy.

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). Students will no longer be eligible for federal loans if they fail to meet either one of the standards. The standards of SAP assess a student's academic progress using both qualitative and quantitative measurements, including the GPA, the Completion Pace, and the Maximum Timeframe requirements.

Measurement of Quality

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

Undergraduate Students (students pursuing Bachelor's Degrees)

All Undergraduate students (regardless of the program or the number of credits registered) must maintain a Minimum Cumulative GPA (CGPA) of 2.0 at the end of every semester to satisfy the qualitative component of SAP. The SAP policy for undergraduates uses the official grading scale of LAU. The Scholastic standing and the university's grading scale are found under the Academic Rules and Procedures in the academic catalogue https://catalog.lau.edu.lb/2023-2024/undergraduate/academic-rules-procedures.php

Graduate Students (students pursuing Master's Degrees)

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. The SAP policy for graduates uses the official grading scale of LAU. The Scholastic standing and the university's grading scale for graduate students can be found under the Academic Rules and Procedures in the academic catalogue. https://catalog.lau.edu.lb/2023-2024/graduate/academic-rules-procedures.php

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.

➢ **About Courses**

Transferred courses that are transferred from another institution and counted towards an academic program at LAU will be counted as attempted credits and Earned credits for the maximum timeframe requirement.

Repeated courses are counted in the attempted credits and thus counted towards the 150% timeframe.

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.

Incomplete grades are not counted as earned nor attempted credits until the grade is changed to a regular grade. A student must complete all requirements within eight weeks of the following semester in which he/ she is enrolled. If the requirements are not duly completed by that deadline announced in the academic calendar, the grade of I will turn into F.

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

Degree / Length	Maximum time frame	Completion Percentage rate
BS/BA (3 years)	4.5 years	Students must pass at least the equivalent of 67% of the attempted credits in any given academic year
BS/BA (4 years)	6 years	Students must pass at least the equivalent of 67% of the attempted credits in any given academic year
BE/Bpharmacy/ B. Arch (5 years)	7.5 years	Students must pass at least the equivalent of 67% of the attempted credits in any given academic year
MA/MS	Academic Rules and Procedures | Academic Catalog 2023–2024 | LAU	The number of credits required by each program with a maximum 6 additional credits for repeats.

- **Maximum Total Attempted Hours**

Undergraduate students are not making Satisfactory Academic Progress if 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 are not making satisfactory academic progress to complete their studies as described above. 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 but more than half time, then the calculation will be based on the Full-Time equivalent (FTE) of their enrollment.

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.

- **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 Bachelor 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.

Federal Financial Aid Warning

Loan applicants and recipients who were previously maintaining SAP but are identified as failing to maintain under either the *Measurement of Quantity* (*Minimum percentage Pace of Completion*) or the *Measurement of Quality* (CGPA 2.0 for undergraduate and 3.0 for graduate) will be placed on Financial Aid Warning for one semester of enrollment during which they can receive the federal loans for which they are otherwise eligible. Students are informed about their status and the risk of losing their loans 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 semester 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 Loan 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 any dues 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.

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