



## SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

**Purpose:** This policy establishes the minimum qualitative and quantitative standards students must meet to maintain Satisfactory Academic Progress in order to continue receiving federal student aid, California State aid, and Cal Maritime Institutional aid.

**Scope:** This policy applies to all undergraduate and graduate student enrolled full-time, part-time, ¾ time or ¼ time at The California Maritime Academy (CMA).

**Policy:** The Director of Financial Aid is responsible for administering this policy and ensuring compliance.

Federal regulations require students maintain Satisfactory Academic Progress (SAP) to remain eligible to receive financial assistance. The SAP policy governs eligibility for all federal and state financial aid programs. (Note: The SAP Policy for financial aid is separate, different but not any stricter from the CMA Academic Standing Policy, which pertains to eligibility to remain enrolled in courses at CMA).

There are two components required to maintain SAP: a **qualitative** measure, demonstrated by grade point average (GPA), and **quantitative** measure which include both a measurement of pace of progression towards a degree and a maximum timeframe for completion of a program of study.

### SAP Standards Information

Degree	Minimum Cumulative GPA	Minimum Cumulative Pace of Progress	Maximum Time Frame of Aid Eligibility for Degree Completion
Undergraduate (1st Bachelors)	2.0	66.67%	150% of published degree length
Graduate Degree (Master'S)	3.0	66.67%	150% of published degree length

#### Qualitative Standard

Undergraduate students must maintain an academic year, cumulative GPA of at least a 2.0 (C average) and graduate students must maintain an academic year, cumulative GPA of at least a 3.0. The academic year for financial aid purposes runs from fall term to the end of spring term. Summer is an optional term and any units taken will be evaluated at the next SAP evaluation period.

Courses with F and NC grades are included in the GPA calculation as "zero" earned grade points. Students academically disqualified by CMA are ineligible for financial assistance until official re-admittance to the Academy.

#### Quantitative Standard

The Quantitative Standard has two components: Pace of Progression and Maximum Timeframe.

**Pace of Progression:** Full time students are expected to complete their degree within 8 terms (4 years). However, because some students need additional time, financial aid is available for up to 6 years for students without

transfer credits.

To ensure students are making progress towards their degree, CMA requires that they complete 67% of all attempted units in their program based on cumulative units. Courses with F, NC, W, I and WU grades taken at CMA will be included in the cumulative units attempted.

Maximum Timeframe: Federal regulations stipulate the maximum timeframe for completion of a degree is 150% of the published length of time required to complete the program. Transfer credits applied to outstanding degree requirements will be counted as both attempted and completed units when determining both pace of progression and maximum timeframe. Remedial coursework is not included in the maximum attempted and completed unit calculation.

Major	Units Needed for Degree	Max Units Allowed to Meet SAP
Business Administration-IBL Major	120	180
Facilities Engineering Technology Major	153	229
International Strategy and Security Major	120	180
Marine Engineering Technology Major	158	237
Marine Transportation Major	148	222
Mechanical Engineering USCG LIC Majors	172	258
Mechanical Engineering Majors	147	220.5
Oceanography Major	120	180

### Repeated Coursework Policy

- A student may receive federal financial aid when repeating a course that was previously failed.
- A student may receive federal financial aid to repeat a previously passed course (with a D- or better, including CR grade) **one additional time**, whether or not a student received federal financial aid for an earlier enrollment of the course.
- Once a student has completed any course twice and earned a passing grade (with a D- or better, including CR grade) they are no longer eligible to receive federal financial aid for that course.
- If a student retakes a course that is no longer eligible for financial aid, the units are excluded from the total enrollment and the student's financial aid will be adjusted to exclude these units.
- All repeated courses are counted as attempted units for Financial Aid Satisfactory Academic Progress.

Course Examples	1st Class Attempt	2nd Class Attempt	3rd Class Attempt	Would 3rd Attempt be Eligible for Federal Financial Aid?
Example 1	F	D	Enrolled	Yes (student passed course one time, eligible for 3rd attempt).
Example 2	D	C	Enrolled	No (student passed course twice, not eligible for 3rd attempt).
Example 3	D	F	Enrolled	No (student passed course first attempt, on the second attempt they failed, no longer eligible for federal financial aid on 3rd attempt).
Example 4	W	F	Enrolled	Yes (student has not yet passed course, the 3rd attempt is eligible for federal financial aid).
Example 5	F	F	Enrolled	Yes (student has not yet passed course, the 3rd attempt is eligible for federal financial aid).

## Transfer Credits

Credit hours transferred from other schools that are accepted toward completion of the Cal Maritime program count as hours attempted and hours completed. These are also factored into the Maximum Time Frame.

A maximum of 70 units of transferable credit from a 2-year institution will be counted based on CSU and Cal Maritime Policy.

Units from a 4 year institution are not limited to 70; however, transfer credit may be excluded by request if it cannot be used to meet any Cal Maritime Degree requirements (including general electives).

## SAP Evaluation Period

Financial Aid SAP will be evaluated at the end of the Spring semester once grades have been finalized and posted. Your SAP status is calculated using your entire academic record from all schools attended, *even if you did not receive financial aid*. Courses taken in the Summer, Fall, and Spring will be evaluated at the end of the next Spring semester. Students will be notified via email to the @csum.edu email account on the outcome of their SAP status, this includes “meets” and “not meets” statuses.

SAP Status	Description	Action Options	Impact on Aid Eligibility
<b>Meets SAP</b>	You meet all SAP Standards	No Action Required	Eligible for Aid
<b>Not Meets SAP</b>	You did not meet one or more of the SAP Standards (GPA, Pace) after a Warning Semester <b>OR</b> You have exceed the Maximum Time Frame	Submit an Appeal <b>OR</b> Continue to enroll without aid & work to improve SAP Status through academic work	Not Eligible for Aid
<b>Warning</b>	Only schools that review satisfactory progress at the end of each payment period may place students on financial aid warning as a consequence of not making satisfactory progress	Status does not apply at CMA	Status does not apply at CMA
<b>Probation</b>	SAP Appeal Approved	Probation status is for next 2 terms of enrollment	Eligible for Aid

## Incomplete and Withdrawals

Letter grades of W, WU, NC, I, and IC are all considered towards units attempted for pace of measure but because no credits are earned, these grades will not improve a student's pace towards graduation.

## SAP Disqualification

Students who fail to meet the SAP standards will be SAP disqualified and ineligible for Federal and State financial assistance. If during the SAP review process it is determined a student will not be able to meet the quantitative measure (maximum timeframe) by graduation, the student will be ineligible for future financial assistance.

## Appealing and Reinstatement of Financial Aid Eligibility

To regain eligibility for financial aid, students may submit an appeal in cases where there have been extenuating circumstances beyond the student’s control which prevented him/her from meeting SAP requirements. Examples include the death of a close relative, a serious injury, or an illness. There are three critical elements to filing a successful appeal:

- An explanation why the student failed to meet the academic the academic standards
- What has changed to ensure success in future coursework and;
- An academic plan (signed by an academic or major adviser) that demonstrates the student will be able to meet SAP standards within one year or by a specific point as defined by the plan.

Students who regain eligibility as a result of an appeal will be considered to be on Financial Aid Probation for the period of the plan. Students who fail to meet SAP standards (as defined by the academic plan) or does not follow the academic plan will be ineligible to receive financial aid. No further appeals will be granted unless the student can demonstrate there were extenuating circumstances beyond the student's control which prevented meeting the academic plan. The circumstances must be different circumstances than those for which a prior appeal was granted.

**Continued Enrollment without Financial Aid**

Students who are denied aid as a result of Financial Aid SAP policy may continue coursework at Cal Maritime without the benefit of federal or state or campus financial aid. It may be possible for students to receive loans and scholarships from private sources only.