

Policy Title	Satisfactory Academic Progress (SAP) Standards for Financial Aid Eligibility and Sap Appeals
Responsible University Office	International Engagement-North America
Policy Owner	Ania Rejman Associate Director, Federal Financial Aid
Pertinent Dates	Origination Date: April 3, 2017 Revision Date: October 18, 2023 Next Review Date: July 1, 2026

I. SCOPE OF POLICY

To ensure students receiving federal funds are aware of the Satisfactory Academic Progress Standards for Financial Aid eligibility. The Financial Aid Office review for the Satisfactory Academic Progress is done in accordance with the U.S. Title IV regulations with the purpose of ensuring that students not achieving Satisfactory Academic Progress, do not receive financial aid, and to reinstate financial aid when the student regains SAP status.

II. DEFINITIONS

Satisfactory Academic Progress (“SAP”): is the successful completion of coursework towards an eligible degree. Federal regulations require the Office of Student Financial Aid to monitor the academic progress of students receiving financial aid. To meet the SAP standards and stay eligible for federal financial aid, students typically need to maintain a certain grade point average, complete a certain percentage of attempted credits, and make progress toward completing their degree within a certain time frame.

Financial Aid Office (“FAO”): is the office that reviews the Satisfactory Academic Progress in accordance with the U.S. Title IV regulations with the purpose of ensuring that students not achieving Satisfactory Academic Progress, do not receive financial aid, and to reinstate financial aid when the student regains SAP status.

Grade Point Average (“GPA”): is the quotient obtained by dividing the total quality points by the total quality hours.

III. POLICY STATEMENT

SAP represents an acceptable level of performance in meeting degree requirements within specific time periods. Students maintain SAP by meeting the requirements of the Academic Regulations published on the American University in Cairo’s website. U.S. students who borrow federal loans have an additional level of SAP that they should maintain to keep their eligibility for federal loans and instructions for appeals.

IV. RESPONSIBILITIES

FA Bursar NY - Shree Deshpande
University Registrar – Manar Zaki (Cairo office)
Office of Student Financial Affairs and Scholarship – Carrie Johnson

V. POLICY STANDARDS AND PROCEDURES

**SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS FOR
FINANCIAL AID ELIGIBILITY****A. Satisfactory Academic Progress Overview:**

SAP represents an acceptable level of performance in meeting degree requirements within specific time periods. Students maintain SAP by meeting the requirements of the Academic Regulations published on the American University in Cairo’s website, i.e. <http://catalog.aucegypt.edu>. Students are urged to become familiar with the rules and regulations which are available in the catalog. The Registrar’s office, as well as, the FAO (for borrowers) evaluates each student’s academic progress at the completion of each semester.

U.S. students loan borrowers have an additional level of SAP which must be reviewed by the FAO at the end of each semester/payment period and prior to the disbursement of funds. This review is done in accordance with the U.S. Title IV regulations with the purpose of ensuring that students not achieving SAP, do not receive financial aid, and to reinstate financial aid when the student regains SAP status.

B. Title IV Satisfactory Academic Progress Policy

Title IV SAP (T4 -SAP) is reviewed separately from the academic progress reviews. At the end of each semester the FAO reviews borrower’s academic transcripts to determine if the student is maintaining SAP. The review includes both qualitative and quantitative elements measuring whether the student can successfully complete the degree program within 150% of the published length of the program.

The reviews are handled for each group of students as follows:

Undergraduate 1st year students with no previously attempted post-secondary coursework are considered as meeting SAP for their first semester.

Graduate Students with no transfer coursework being applied to their graduate level transcript are considered as meeting SAP during their first semester.

Continuing Students, Returning Students and Transfer Students have their last semesters transcript reviewed to determine if they are making SAP.

Evaluation Based on Qualitative and Quantitative Criteria:

There are two criteria a student must satisfy in order to be viewed as making T4 -SAP:

Qualitative (Grade Point Average), Quantitative (Attempted Credit Threshold) which includes a measurement of the pace on which the student is progressing through their program.

All non-remedial institutional and transfer coursework including repeated courses, attempted by the student regardless of whether or not the student received U.S. Financial aid for the coursework are included in the FAO's SAP review. Repeated courses and courses with grades of Incomplete or Withdrawal are not included in cumulative GPA, are included in the student's attempted credit total for the determination of Pace and Attempted Credit Threshold.

C. Qualitative Standard: The qualitative standard measures whether the student has achieved the minimum cumulative Grade Point Average required to make SAP towards the degree. A student must achieve the grade point average (GPA) at each evaluation, or if a GPA is not an appropriate qualitative measure, a comparable assessment measured against a norm. AUC's students must have achieved a cumulative average of at least a "C". Grades not included in the Grade Point Average are:

P	Pass
F	Fail
I	Incomplete
S	Satisfactory
U	Unsatisfactory
W	Withdrew
AU	Audit
IP	Incremental/In Progress

GPA: Grade Point Average is the quotient obtained by dividing the total quality points by the total quality hours. "C" Grade Point Average (2.00) is the academic standard required to graduate from the American University in Cairo.

D. Quantitative Standard/Attempted Credit Threshold: The number of credit hours for which a student may receive U.S. Federal Aid may not exceed 150% of the credit hours required to complete the degree. The quantitative measure evaluates the student's pace of progression through his or her educational program to ensure that the student will complete the program within the maximum timeframe and must provide the measurement of the student's progress at each evaluation.

For an undergraduate program, measured in credit hours, the maximum timeframe cannot be longer than 150 percent of the publish length of the educational program, as measured in credit hours. For graduate program, the maximum timeframe cannot be longer than 150 percent of the publish length of the educational program, as measured in credit hours. Full-time Egyptian graduate students take three courses or nine credit hours per semester and can take up to six credits in the summer. International students may take up to four courses or 12 credit hours per semester. Most graduate programs require 24 credit hours of coursework and a thesis. Some programs allow students to take two courses (three in the case of economics) as an alternative to the thesis. The MBA requires a minimum of 33 and a maximum of 48 credit hours. Generally, students who take a full load every semester can complete the requirements in two academic years, or in three semesters and a summer. Students taking more than 9 credits hours per semester can finish in a shorter time. Part-time students may take up to five years (six years in the case of MBA) to complete their program requirements.

The pace of progression is calculated by dividing the cumulative course credits that the student has successfully completed by the cumulative course credits that the student has attempted at each point of evaluation. Students are subject to a pace of progression rate of 66.67%.

E. Consequences of Failure to Maintain T-4 SAP

Warning Status: The first time an SAP review finds the student has not maintained T4 -SAP, the student is given the status of “Financial Aid Warning” and may continue to receive one U.S. federal loan disbursement. However, the student is expected to meet the minimum standards (2.0 GPA and a minimum 66.67% overall completion rate) by the end of the warning semester in order to continue to receive financial aid. Failure to meet the minimum standards after a warning semester results in termination of eligibility for Direct Loans.

Termination of Eligibility: the FAO will send the student written notification (in most cases by email) that their eligibility for Direct Loans has been terminated in the following cases:

- i. Students that fail to meet the requirements of the warning or probation status.
- ii. Students that may be readmitted or a first-time applicant whose prior coursework is below the minimum SAP threshold, and thus ineligible for U.S. Federal aid unless the student submits a successful appeal.
- iii. Students that have exceeded the maximum time frame limits for the degree.

F. Financial Aid SAP Appeal Process:

In some cases, students whose aid eligibility has been terminated may apply for reinstatement on a probationary basis by submitting an SAP Appeal in writing to Ania Rejman at arejman@aucegypt.edu.

- i. Death of a relative
- ii. Personal injury or illness
- iii. Other extraordinary circumstance
- iv. Documentation that the standards are now being met.

Students receiving aid on a probationary basis may be required during the probation period and subsequent semesters to maintain compliance with an academic plan developed with their academic advisor during the appeal process.

Appeal results will be determined and communicated to the student within approximately 14 days after the appeal has been received. Students submitting an SAP Appeal will be responsible for all financial obligations made to the University, regardless of whether this appeal is approved or denied.

Students who have their aid eligibility suspended after a probationary period may re-appeal and receive probationary eligibility status again only if NEW extenuating circumstances which are unique from the previous appeal can be documented as existing and now resolved.

Students whose current appeal has been denied are encouraged to submit an appeal for a future term only if there is significant improvement in performance since the previously denied appeal and they appear able to meet SAP standards within their maximum timeframe.

G. Appeals Instructions for Federal Financial Aid Satisfactory Academic Progress

Students who receive a letter terminating their eligibility for U.S. Direct Loans due to lack of SAP must submit a written letter of appeal directly to the Federal FAO. Letters must be submitted to the following email address: arejman@aucegypt.edu

Please consider the following points when submitting your appeal letter:

1. A student whose aid eligibility has been terminated may apply for reinstatement on a probationary basis by submitting a SAP Appeal letter to the Office of Student Financial Affairs & Scholarships.
2. Appeals are accepted for the following conditions only.
 - i. Death of a relative
 - ii. Personal injury or illness
 - iii. Other extraordinary circumstance
 - iv. Documentation that the standards are now being met.
3. Students **MUST** submit documentation to support the appeal. In most cases, documentation must verify (1) the dates that the extenuating circumstance occurred/existed and (2) that the extenuating circumstance has been resolved to such an extent that it will no longer impact academic performance.
4. Appeals may be submitted during the first half of the semester for which reinstatement is being sought. Appeal results will be determined and communicated to the student by email within approximately 14 days after the appeal has been received with all appropriate documentation.
5. Students submitting a SAP Appeal will be responsible for all financial obligations made to the University, regardless of whether this appeal is approved or denied.
6. Students receiving aid on a probationary basis through the appeal process may be required to maintain compliance with an academic plan assigned at the time the probationary status is granted. Failure to comply with the assigned academic plan will result in termination of future aid eligibility.
7. Students who have their aid eligibility terminated after a probationary period may re-appeal but will only be assigned probationary eligibility status if **NEW** extenuating circumstances which are unique from the previous appeal can be documented as existing and now resolved.
8. Students whose current appeal has been denied are encouraged to submit an appeal for a future term if there is significant improvement in performance since the previously denied appeal and they appear able to meet SAP standards within their maximum timeframe.

VI. FORMS/INSTRUCTIONS (if applicable)



VII. APPENDICES (if applicable)

VIII. CONTACT INFORMATION

Responsible University Official: Ania Rejman

Responsible University Office: International Engagement-North America

If you have any questions on the policy or procedure for SAP Standards for Financial Aid Eligibility and SAP Appeals, you may:

1. Call Ania at 001-646-886-7700
2. Send an e-mail to arejman@aucegypt.edu