



Satisfactory Academic Progress (SAP) Appeal Packet

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Introduction to Satisfactory Academic Progress

To maintain eligibility for federal and private financial aid programs, a student must enroll in an eligible degree program and make satisfactory academic progress (SAP). This is federally mandated and required to ensure that recipients of federal financial aid administered by Student Financial Aid meet qualitative and quantitative progress toward a degree. SAP is measured by two general factors: (1) whether a student is maintaining the minimum prescribed cumulative grade point average (GPA) in place for their program and (2) whether a student is successfully completing their courses at a pace leading to degree completion in an appropriate time frame.

Institutional aid may have different individual award eligibility requirements unique and separate from the policies herein. Some external private aid also requires students to meet the progress minimums stipulated in the SAP policy. Students should carefully monitor all terms and conditions for financial aid awards they are receiving to ensure they maximize their aid eligibility.

The official Regent University Satisfactory Academic Progress Policy is disclosed online at regent.edu/SAP. A short summary of SAP requirements is contained within this document for ease of student reference.

Minimum Cumulative GPA

A student's SAP is measured based on their cumulative Regent GPA as of the end of the most recent semester of enrollment.

- Undergraduate students and students in the J.D. and LL.M. must maintain, at minimum, a 2.00 GPA.
- School of Divinity students (except those in the D.Min., Ph.D. and Th.M.) and students in the M.S. in Cybersecurity must maintain, at minimum, a 2.50 GPA.
- All other graduate and doctoral students (including School of Divinity students in the D.Min., Ph.D. and Th.M.) must maintain, at minimum, a 3.00 GPA.

Repeat Course Policy: If a student repeats a previously taken course in a subsequent semester, the new grade will *replace* the old grade rather than offsetting it within the cumulative GPA calculation. If the minimum prescribed cumulative GPA is the only SAP standard a student is not meeting, retaking failed courses is the fastest way to regain SAP standards and federal aid eligibility.

Example: An undergraduate student enrolls in 12 credit hours during their first semester and fails all of these courses. At the end of the first semester, their GPA is 0.00. During their second semester, they retake the same 12 credit hours and receive a B average for the semester. At the end of this second semester, their GPA has updated to 3.00 because the new grades replaced the old grades.

Courses that are transferred in to Regent University from another school do not affect a student's Regent GPA and therefore have no bearing on a student's SAP when it comes to their cumulative GPA.

Required Completion Rate

A student's SAP is measured based on their overall completion rate as of the end of the most recent semester of enrollment, and is based on the percentage of cumulative attempted credits they have successfully completed. Successful completion is defined as grades other than F, I, IP, W, WF, WX, FX, NP, NG or AU.

- Undergraduate students must successfully complete, at minimum, 67% of all attempted credits on the undergraduate level.
- Graduate students must successfully complete, at minimum, 50% of all attempted credits on their degree level.

Repeat Course Policy: If a student repeats a previously taken course in a subsequent semester, the retaken course will count as a new attempted course for completion rate purposes. This means that, unlike with GPA, a student may not be able to fully correct their completion rate by retaking failed or dropped courses.

Example: An undergraduate student enrolls in 12 credit hours during their first semester and fails all of these courses. At the end of the first semester, their completion rate is 0%. During their second semester, they retake the same 12 credit hours and receive a B average for the semester. At the end of this second semester, their completion rate has increased to 50% because they have successfully completed 12 credit hours out of 24 attempted credit hours.

Courses that are transferred in to Regent University from another school count as both attempted and successfully completed courses for the purposes of determining a student's Regent completion rate. Each course a student transfers in to Regent will therefore improve their completion rate just as if they took and passed that course at Regent.

Maximum Time in Program

A student's SAP is measured based on how long they have been enrolled in their program. For graduate and doctoral students, this program time limit is expressed in calendar years and is measured from the start of the student's first semester in the degree. Gaps in enrollment are counted against the program time limit for SAP measurement purposes.

- Students enrolled in a Master's or Juris Doctor program may not enroll in excess of five (5) calendar years from the beginning of the semester in which the program began, including periods of non-enrollment.
- Doctoral students and students enrolled in the Master of Divinity may not enroll in excess of seven (7) calendar years from the beginning of the semester in which the program began, including periods of non-enrollment.

For undergraduate students, the program time limit is measured based on how many credit hours the student has attempted. Gaps in enrollment are not counted against an undergraduate student's program time limit for SAP measurement purposes.

- Undergraduate students' attempted credit hours cannot exceed 150% of the total number of credits required to complete the student's degree program.

SAP Warning

Federal regulation requires SAP assessments to be performed no less than annually for all students. When a student fails to meet SAP requirements, federal regulation requires that the student become immediately ineligible for further federal financial aid. A school may, at its discretion, elect to perform SAP assessments for all students once per semester. Schools that agree to the increased frequency of reviews are able to offer students failing the GPA or completion rate components of SAP a grace semester, which allows the student one semester of continued access to federal student aid while they work to regain SAP eligibility. This is known as SAP Warning. Regent University performs SAP assessments every semester and we are therefore able to extend a SAP Warning grace semester to our students.

Exception: No exception is available to schools to allow students who have reached their program time limit access to a warning semester.

Students are informed that they have been placed in a SAP Warning status by Student Financial Aid via an email to their Regent account. The SAP Warning status will be held for students to use when they are ready to resume coursework; however, it will be considered used for any semester where the student has attempted credit hours. Students are encouraged to connect with the Office of Advising prior to utilizing their SAP Warning period. If a student is unable to regain SAP good standing during their warning semester, they become ineligible for federal financial aid.

Academic Standing vs. SAP Warning: SAP is not the same as academic standing. A student who has an academic petition approved that affects their academic standing (such as a grade change, academic probation or readmission) is not guaranteed an equivalent modification to their SAP standing. A student whose petition for academic probation was approved must still complete the full SAP appeal process as outlined in this packet. Their appeal will be reviewed with the same strictness as any other appeal.

Grade Changes

A student's SAP standing is evaluated after grades post at the end of each semester. Grade changes that result from an approved academic petition or from a student completing an incomplete course do **not** retroactively affect the SAP measurement. SAP will not be reassessed based on the grade change until the next regularly scheduled SAP assessment. This may result in a student being SAP ineligible despite their Regent academic record showing they are meeting the required SAP standards.

A student in this situation is still considered SAP ineligible despite their academic standing, since the SAP evaluation is a snapshot of the student's academic status at the time of evaluation, not a reflection of their current academic status. Remember that SAP is not the same as academic standing for aid eligibility purposes.

Incomplete Requests: Students should take special care when requesting "Incomplete" grades for courses in progress; those courses will not improve a student's GPA and will temporarily worsen their completion rate regardless of any final grade that is later awarded. Receiving an "Incomplete" grade can sometimes result in a student failing their SAP standards and losing eligibility for federal aid. A student in this situation cannot have federal aid eligibility reinstated once an "Incomplete" grade is updated to a final letter grade, even if the final letter grade raises their GPA or completion rate above the required minimum. However, the student's academic performance at the time of a SAP appeal review will be taken into consideration.

Changes in Major or Degree Program

A student's SAP eligibility is based on their academic performance in all courses on their degree level. Regent University degree programs are generally divided into five levels for SAP assessment purposes:

- Undergraduate coursework, which includes all bachelor's and associate degrees across all majors.
- Graduate coursework, which includes all master's degrees except those in the School of Divinity.
- Divinity coursework, which includes all master's degrees in the School of Divinity.
- Doctoral coursework, which includes all post-graduate coursework. (Despite their name, the Master of Theology (Th.M.) and Master of Laws (LL.M.) are both post-graduate degrees and included in the doctoral level.)
- The Juris Doctor.

A student who has taken courses in more than one degree in the same level is assessed for SAP based on all the courses they've taken from all degrees on that level. Their grades from all courses on that level are combined to form their cumulative GPA, all attempted and completed courses on that level are combined to form their completion rate, and their time frame is assessed based on when they first began taking courses in the first degree on that level.

A graduate or doctoral student who graduates from their previous program before enrolling in a new program or who switches to a substantially different program may receive an exception to the program time limit based on their new program. This is assessed on a case-by-case basis.

Satisfactory Academic Progress Appeal Procedure

Establishing and maintaining a satisfactory academic progress standard is a requirement for all schools who offer Title IV (federal) student aid. Limited authority is given to Student Financial Aid to provide approval for continued access to Title IV financial aid if a student's failure to meet SAP performance requirements was due to an extenuating circumstance.

Appeals must adhere to each of the requirements outlined in this document to be eligible for approval. Student Financial Aid otherwise cannot override a student's accurately assessed SAP standing to provide them with continued access to federal financial aid.

It is the student's responsibility to read all SAP appeal instructions and to submit a satisfactory appeal that meets the criteria below. If a student is unclear about any aspects of the SAP appeal requirements, it is incumbent upon the student to contact Student Financial Aid requesting clarification and guidance prior to submitting the SAP appeal. Once an appeal is submitted, a final decision will be made based on the information and associated documentation provided within the initial appeal document.

Existence of Extenuating Circumstances that Prevented Academic Success

For the purposes of federal student aid, the student's academic performance is understood to be representative of their overall ability to succeed in that academic program. When a student chooses to submit a SAP appeal they are certifying their belief that they are academically able to meet the performance requirements for their program, and that their failure to do so was the result of an extenuating circumstance outside of their control.

A SAP assessment is based on the student's cumulative performance in their program; therefore, it is possible that a student may not meet their program's minimum performance standards for several semesters before their cumulative performance falls below the SAP requirement. When a student makes the case that extenuating circumstances caused them to fail a SAP standard they therefore need to provide evidence of this for each semester where they did not meet SAP minimum performance requirements, even if they retained overall SAP eligibility for that semester.

An approvable SAP appeal must account for any of the previous six semesters of enrollment in which the student's semester GPA and semester completion rate did not meet their program's SAP standards. Additionally, a student who exceeded their maximum time frame must explain, in total, a number of semesters of past performance that equals or exceeds the number of semesters they have left in their program if they study half time. Any student who has questions about which semesters they need to explain should contact Student Financial Aid for clarification.

Each extenuating circumstance must meet the following criteria:

- **Unforeseeable:** The circumstance must be unforeseen and outside the student's ability to mitigate. Students are expected to enter the semester in a place of academic readiness, and to make appropriate adjustments early (such as deferring enrollment for a semester, lightening course load, etc.) to mitigate obstacles to academic success.
- **Unique:** Students have a great deal of ownership over their academic journey, and adjustments frequently must be made to balance academic achievement with other life events. A single, recurring extenuating circumstance cannot form the basis for SAP appeal approval when academic performance requirements are not met for multiple semesters. Students also may not reuse an extenuating circumstance on a new SAP appeal that they provided as an extenuating circumstance on a previously approved SAP appeal.

The examples below represent circumstances and expected challenges that will **not** generally be accepted as extenuating unforeseeable circumstances for SAP appeals.

- **Work/School Balance:** Students are expected to plan for the time investment needed for study and adjust either courseload or work hours to obtain the needed balance. Work/school balance issues are therefore not generally acceptable as unforeseeable extenuating circumstances beyond a student's control. Exceptions to this may exist for uniformed public officers called upon unexpectedly, with a contractual and moral obligation to serve.
- **Pre-Existing Medical Condition:** Reasonable accommodation for students with disabilities is available through the [Disability Services Office](#). Accommodations exist to support students in achieving academic success and do not waive or adjust the minimum SAP performance standards in place for all students. Students with disabilities are not required to seek accommodation; however, in the context of a SAP appeal review it is recognized that the ability to seek accommodation needed for academic success is within the student's control.

Some examples of extenuating circumstances that merit an appeal include:

- The death of a loved one
- Serious medical illness of the student or for a person dependent upon the student for care
- Serious psychological difficulty
- Unexpected change in employment (job loss, relocation, etc.)
- Unexpected change in household (divorce, child custody, etc.)
- Unexpected onset of homelessness or new severe risk of homelessness
- Natural disasters impacting the student's geographic area
- Required uniformed public service (e.g., military deployment)

[Expectation of Student Readiness to Succeed](#)

Extenuating life circumstances can derail a student's ability to succeed. When pursuing a SAP appeal, the student certifies their belief that they are now in a position of readiness for academic success. A student should not appeal until the circumstances that prevented their prior ability to succeed are no longer obstacles to current or future success. Approval of an appeal relies on the documented evidence provided by the student that their extenuating circumstance will no longer prevent their academic success.

Examples of documentation evidencing readiness to succeed include:

- A signed doctor's note indicating the patient had a medical condition that would impact academic performance and that the condition is no longer expected to prevent academic success.
- A statement from a counselor indicating the patient is fit for return to normal academic activities.
- Court documentation showing proceedings have been finalized.

Clear evidence of ability to succeed must be in place before Student Financial Aid can extend additional eligibility for aid to a student who has not met the SAP performance requirements. While it is our belief that all students have the ability to be academically successful, we recognize that the time must be right and the academic program itself must be a fit to the student's unique needs.

Supporting Documentation

A student must provide valid supporting documentation for each extenuating circumstance listed on the appeal. Documentation must originate from a neutral, professional third party and comply with the [Third Party Documentation](#) policy. The documentation provided may be subject to verification with the issuing entity.

Expectation of Completeness

A SAP appeal should only be submitted to Student Financial Aid when it is fully complete and ready for committee review. Students may submit documentation prior to submitting the appeal form; however, the committee will review the appeal once it has been submitted, and no new, additional documentation may be submitted after the initial appeal is submitted. Students should treat this appeal process with the same care with which they would undertake a final assignment for one of their university courses. Students will need to set aside time to carefully prepare their appeal prior to submitting it for review. A student is allowed to submit only one SAP appeal per session. Once a student has already had two appeals denied for the current semester, he/she is not eligible to appeal again until the following semester.

Students remain ineligible to receive financial aid assistance or deferment of payment until the SAP appeal process concludes and Student Financial Aid reviews the appeal decision, which does not take place until after grades are posted for the preceding semester. Students must plan to pay all tuition, fees, and other educational expenses prior to appeal approval. Payment extensions cannot typically be granted for SAP appeals that are pending review by Student Financial Aid.

Approval Requirements

Financial Aid Officers have a burden of care in representing the student, the school, and the Title IV aid program when utilizing authority to extend aid eligibility to students who have not met the SAP academic performance requirements. It is both our legal and ethical obligation to grant exceptions only when truly appropriate. Approval is therefore based on the following:

1. Clearly documented evidence of extenuating circumstances outside the student's control
2. Clearly documented evidence that the circumstance directly caused the student to fail the SAP performance requirements
3. Clearly documented evidence that the student is now in a place of readiness to be academically successful

We are prohibited both by law and our faith from "rubber stamping" student SAP appeals, which is the practice of unscrupulously approving appeals in order to receive revenue from students on financial aid (who are often taking on loan debt or are using an aid program with lifetime limits in place). Not only must extenuating circumstances have existed, but the evidence must also lead us to a confident belief that the student is positioned to succeed academically in our school going forward if an appeal is granted. If, based on the evidence provided, we cannot reasonably conclude this to be true, it is our legal and ethical obligation to refrain from overriding the student's accurately assessed SAP standing.

How to Submit This Form

This form must be returned to Student Financial Aid. It can be scanned and emailed to faforms@regent.edu, faxed to [757.352.4118](tel:757.352.4118), or mailed to *Student Financial Aid Office, 1000 Regent University Drive, Virginia Beach VA 23464*.

Important: Carefully read this document in full and review your appeal for completeness prior to submission. It is highly encouraged that you contact the Student Financial Aid Office to ensure all required items are addressed in your appeal prior to submission.



Satisfactory Academic Progress (SAP) Appeal Form

Name: Olivia Smith

Student ID: B01234567

Regent Email: olivs23@mail.regent.edu

Part 1: Statement of Extenuating Circumstances

Instructions: Describe the unique, extenuating circumstances that prevented you from meeting the satisfactory academic progress standards for your program. A different extenuating circumstance must be provided for each semester where your academic performance did not meet SAP minimum requirements. Please make sure to include specific dates when explaining your circumstances: at minimum, these dates must include the month(s) and year(s) impacted.

The best answers to this question are concise, yet clear, without extraneous context or unrelated information. For example, a student who ruptured their appendix in November 2022 and had an emergency hospitalization could say, "In Fall 2022, I was unable to meet SAP requirements due to receiving treatment for an urgent medical condition from November to December 2022."

Remember that a different extenuating circumstance must be provided for each of the semesters in question. If additional room is needed, please use a separate sheet of paper to continue your answer to the question. See the instructions in the preceding pages for specific criteria defining a sufficient extenuating circumstance.

In Spring 2020, I was so excited to be starting my program when the pandemic hit (obviously). I got sick in April 2020 and had to go to the hospital. It was a bad time. I got better and did okay in Summer 2020, but then I got sick again in Fall 2020. I had pneumonia and had to go to the hospital in November 2020 again. I was so sick, but I got better. It was still the pandemic and I didn't want to worry about school, so I took some time off. I thought I was going to be ready in Fall 2022, but right after I started back my doctor told me I had to have emergency surgery. I had surgery in September 2022, but I've healed now and I'm ready to get back to it.

Part 2: Academic Readiness to Succeed

Instructions: Explain how each of your extenuating circumstances cited above has been alleviated to allow you to be academically successful now. If your circumstances are ongoing and will likely continue to affect your academic success, you should wait to submit your appeal until the circumstances are no longer ongoing, because any extenuating circumstances that are approved on this appeal cannot be used on a subsequent appeal, regardless of whether they continue to affect you.

Example Statement: "My medical condition from Fall 2022 is now under control. My treatment means that it no longer affects my day-to-day life, and it will not interfere with my ability to be successful in school."

I recovered from COVID and pneumonia already in 2021 and I haven't had any more issues with those. I don't have any of that "long COVID" so I'm okay there. My doctor says I'm okay after my surgery. I'm moving around again and back to work as of October and excited to do my classes for the spring. Satan has tried to hold me back but God is good and I am going to get my degree!

Part 3: Supporting Documentation from a 3rd Party

Instructions: Provide the name of each document you have attached to your appeal that supports the extenuating circumstances you described in Part 1. Next to the name of each document, provide the circumstance it relates to (if multiple extenuating circumstances exist). Attach additional sheets if necessary.

Extenuating Circumstance	Document
COVID in Spring 2020	BrandName Slogan letter
Pneumonia in Fall 2020	BrandName Slogan letter
Surgery in Fall 2022	Sentara letter

Instructions: Provide the name of each document you have attached to your appeal that supports the statements regarding how the extenuating circumstances you cited have been alleviated, such that you are now in a place of readiness to academically succeed. Next to the name of each document, provide the circumstance it relates to (if multiple extenuating circumstances exist).

Extenuating Circumstance Alleviated	Document
Recovered from COVID	BrandName Slogan letter
Recovered from Pneumonia	BrandName Slogan letter
Recovered from surgery	Sentara letter

Signature & Statement of Understanding

My signature certifies and confirms that I have read and understood all instructions and policies contained in this packet. Furthermore, I provided complete, accurate, and current information to the best of my knowledge. **I understand that any third-party documentation submitted with this appeal may be subject to verification with the issuing entity. I understand that my appeal must be complete (inclusive of documentation) prior to submission and that I am able to submit only one SAP appeal per semester.**

Student Signature: Olivia Smith

Date: 12/5/2023