Satisfactory Academic Progress Requirements

1. **Cumulative Grade Point Average (GPA)**
   Undergraduate students must maintain a minimum cumulative GPA of 2.0 or higher in order to receive financial aid. Graduate students must maintain a minimum cumulative GPA of 3.0 or higher in order to receive financial aid.

2. **Completion Rate (67% Rule)**
   All students must successfully complete 67% of all cumulative attempted credit hours. The percentage is calculated by dividing the cumulative number of earned hours the student has successfully completed by the cumulative number of hours the student has attempted. Percentages will not be rounded up.
   - Course grades of A, A−, B+, B, B−, C+, C, C−, D+, D, and DS will be considered attempted and successfully completed.
   - Course grades of F, N, and W will be considered attempted and unsuccessfully completed.
   - Course grades of P (pass) will be considered attempted and successfully completed, but it will not affect the student's grade point average.
   - Course grades of I (incomplete) or NR (no grade reported) indicate a student has not yet completed the course, therefore, will not be considered as successfully completed. An incomplete grade does not earn credit or influence the grade point average. However, an incomplete grade will count toward total credits attempted. If an "I" or "NR" grade is later changed to a grade noting successful completion, the change will be caught in the next SAP review. If a SAP ineligible student believes the changed grade will bring him/her back in line with the SAP Policy, the student may submit an appeal requesting review of eligibility.
   - Course grades of W (dropped after the 100% drop/add period) do not earn credit toward graduation or toward satisfying the minimum credit hours requirement; however, these credits will count toward your total attempted credits and could possibly affect the Maximum Timeframe requirement. Within the 100% drop/add period (usually the first week of a term), students may drop courses without a grade. These courses disappear from the academic record and will not count as attempted hours.
   - Students with transfer, Post−Secondary Educational Opportunity (PSEO), College Credit Plus (CCP), College Level Examination Program (CLEP), military, experiential learning, and/or Advanced Placement (AP) or IB (International Baccalaureate) credits will be initially considered eligible for financial aid funding and then must continue to meet the SAP requirements. Credits will be considered attempted and successfully completed and will be counted in the Maximum Timeframe requirement.
   - Remedial courses (MT099) and English as Second Language (ESL) courses will be considered as attempted credits and count towards athletic eligibility, but do not count as earned credits toward graduation. There is a limit of 12 semester hours of this type of coursework per student over his/her degree completion program.
   - Repeated courses will be considered as additionally attempted credits; however, any successfully completed course (A, A−, B+, B, B−, C+, C, C−, D+, D, DS, P grade) cannot be repeated with assistance from financial aid funds unless the student needs to meet an academic standard for a particular previously passed course, such as a minimum grade. In this case, only one repetition of the course is allowed to be funded with financial aid. Additional repeats of the course must be paid for by the student. Any unsuccessfully completed course (F or N grade) may be repeated until successfully completed. It should be noted that continuous repeats impact SAP status. Continuous repeats may be denied in a SAP Appeal review and may negatively impact the Maximum Timeframe requirement.

- Repeatable courses, such as EN232 Varieties of Literature and MU143 Wilmington College Chorale, are permitted providing the topic varies or the student does not exceed the maximum times repeatable.
- Audit courses (AU) are not counted as either attempted or completed credits and are not eligible for financial aid funding.

3. **Maximum Timeframe (150% Rule)**

   Undergraduate students must complete their program of study within 150% of the standard timeframe required to earn their degree. The Maximum Timeframe is 150% of the number of credit hours needed to complete degree requirements.

   - If SAP review determines a student cannot mathematically finish his/her degree program within the Maximum Timeframe or the student cannot raise his/her cumulative GPA to the 2.00 (3.0 graduate students) minimum requirement or meet the completion rate requirement within one semester, the student will be placed on Financial Aid Suspension.
   - Undergraduate students who change their major prior to completion may do so; however, students will be expected to complete all degree requirements before reaching 186 attempted credit hours.
   - Undergraduate students who declare a double major and/or minor will be expected to complete all degree requirements before reaching 186 attempted credit hours.
   - Students who have previously completed the requirements for a degree and who wish to earn a 2nd degree may do so; however, all attempted credits that fill degree requirements, including elective requirements, will be counted. Students working towards a 2nd degree can receive Federal Direct Loan funds only and are subject to the same borrowing limits. Limits are not increased for a 2nd degree.
   - Students who have completed the academic requirements to receive his/her degree will no longer be eligible for financial aid funding for additional classes, regardless of whether or not the student has received the degree.

4. **Federal Financial Aid Planning**

   When developing a degree plan, students should keep in mind that federal financial aid will **only cover the minimum coursework** necessary to complete a bachelor's degree. Thus, students should be careful to only enroll in courses that meet specific degree requirements. The United States Department of Education is asking colleges and universities to monitor student progress carefully to limit the time and expense needed to complete a degree. Students planning to complete a second major, a minor, or a program such as Honors, **should plan their coursework so that requirements for both are being met concurrently.**