

# STUDENT FINANCIAL SERVICES POLICIES

## Student Rights & Responsibilities

**Please note: Students can only be communicated with (or responded to) via their CSU Pueblo student email accounts in regards to Financial Aid.**

**As a student at CSU Pueblo you have the right to:**

- Know all the types of financial assistance available to our students, including federal, state, and institutional sources.
- Change or decline any financial aid awarded.
- Appeal financial aid eligibility

**As a student at CSU Pueblo you have the responsibility to:**

- Accurately and honestly complete the Free Application for Federal Student Aid (FAFSA) and CSU Pueblo Foundation School Application each year by the priority deadline of March 1<sup>st</sup>
- Use financial aid solely for expenses related to attendance at CSU Pueblo.
- Be admitted in a degree-seeking program in order to receive financial aid.
- Maintain at least 6 credit hours of enrollment per semester to maintain eligibility for certain financial aid.
- Keep your address updated with Student Financial Services.
- Notify Student Financial Services if you are attending two schools at the same time. (You may not receive financial aid at two schools at the same time.)
- Read and understand the Satisfactory Academic Progress Policy, the Withdrawal Policy, and other general policies related to financial aid.
- Drop or officially withdraw from CSU Pueblo if you are unable to attend classes.
- Report all scholarships that you receive to Student Financial Services. (All scholarships are counted as part of your financial aid and may impact other financial aid.)
- Pay any balance to CSU Pueblo that is not covered by financial aid.
- Monitor your CSU Pueblo e-mail account for important financial aid information.
- View your balance due, financial aid offer, and other individual student information via your student portal.

## Satisfactory Academic Progress Policy (SAP)

As a standard for participating in any federal student aid program, CSU Pueblo is required by the U.S. Department of Education to apply reasonable standards for measuring whether a student is making progress toward a degree. The state of Colorado also requires that students meet Satisfactory Academic Progress (SAP) in order to receive any state-funded student assistance. Both of these requirements are met and apply to CSU Pueblo institutional financial aid eligibility by measuring student academic performance at the end of each payment period (period of enrollment/semester) against the following qualitative and quantitative standards:

### Cumulative Grade Point Average (GPA)

2.0 for undergraduate programs, 3.0 for graduate programs. GPA is not rounded: 1.99 does NOT meet the 2.0 requirement.

### Completion Percentage (Pace)

At least 67% of all credit hours attempted must have successfully passing grades (all students must complete coursework with successfully passing grades by the end of each period of enrollment/semester. Successfully passing grades are S or D- and higher; all others (U, F, W, I, AU, and repeated coursework – see below) count as unsuccessful credit hours attempted. Completion rate is also not rounded: 66.99% does NOT meet the requirement.

**Course repetition:** Students are allowed to repeat a course and have it count toward enrollment for financial aid eligibility only once. Each attempt at the course, however, will count toward a student's pace, and all prior attempts with lower grades will count as unsuccessful credit hours attempted. Please note this is specifically in reference to repeating identical coursework at CSU Pueblo. Credits accepted as transfer credits that may count as equivalent to coursework offered here at CSU Pueblo do not count as course repetition.

**Withdrawals:** Withdrawals do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both pace and maximum time frame. Please note that a withdrawal (grade of W) has great distinction from courses which are simply dropped (no grade and no record of attempt).

**Unofficial Withdrawals:** Students who do not earn passing grades for the period of enrollment (the grade point average for the period of enrollment is 0.00) are placed on Financial Aid Suspension without warning period (see Evaluation below for more details on Student Financial Services Suspension) unless cumulative SAP standards are met.

**Incompletes:** At the time of evaluation (the end of each period of enrollment/semester), Incompletes (grade of I) do not affect a student's cumulative GPA for SAP, but count as credit hours attempted toward both pace and maximum time frame. Students with grades of Incomplete which become new letter grades prior to or during a subsequent period of enrollment/semester which may affect financial aid eligibility for that period of enrollment/semester can contact Student Financial Services for further evaluation.

**Transfer credits:** Transfer credits do not count toward a student's cumulative GPA for SAP, but do count as both attempted and completed credit hours (100%) toward pace and maximum time frame.

### Maximum Time Frame

Undergraduate students - attempted credit hours may not exceed 150% of the degree/certificate program

Graduate students - attempted credit hours may not exceed 100% of the degree/certificate program

Note that both Pace and Maximum time frame are measured in credit hours only, regardless of full time or part time attendance.

All students enrolled at CSU Pueblo are evaluated for SAP at the end of each period of enrollment/semester, after the Registrar's Office has released official grades. Students can find their SAP status within the Financial Aid menu on PAWS. Listed here you will find each status and definition:

- **Eligible** – Student is eligible for financial aid. This category may include students with no SAP issue at all, students who have appealed successfully and have successfully completed their Probation period of enrollment, students who have successfully completed their Probation period or their Academic Plan, and students who have independently regained eligibility.
- **Warning** – First period of enrollment/semester where cumulative minimum SAP requirements are not met. This status does not apply to those with a 0% Pace or 0.00 GPA in their initial period of enrollment/semester with CSU Pueblo. Warning status is not appealable but students are still eligible for financial aid.
- **Suspension** - Failing to meet minimum SAP requirements outlined above. Students may appeal eligibility. Please see below for appeal procedures.
- **Probation** - Allows the student to regain minimum cumulative requirements after one period of enrollment/semester after approval of a SAP appeal and successfully completing other appeal requirements. Student will be eligible for aid for one period of enrollment/semester only on this status.
- **Academic Plan** - Allows the student to meet SAP requirements over a period of time. The student's status will be reviewed at the end of each period of enrollment/semester to determine if they can remain on an Academic Plan status by meeting semester based SAP academic plan requirements. Failure to meet semester minimum requirements will result in student returning to a suspension status.

## Appeal Procedure

Students may appeal SAP suspension twice during the course of their degree completion. Students may appeal their SAP Suspension by emailing the Student Financial Services main email at [financialaid@csupueblo.edu](mailto:financialaid@csupueblo.edu). The appeal must explain what extenuating circumstances occurred and a plan for corrective action. Students must also submit any third-party documentation of their extenuating circumstances. Students exceeding maximum time frame must also provide a graduation plan showing remaining required courses for degree completion. The Financial Aid Committee will review the students appeal and render a decision. The Committee may ask for additional information or an academic plan. The Committee's decision is final. Students will be notified of the Committee's decision via their campus email account. Students who have an appeal approved will generally have one semester to correct their deficiencies, or must meet the requirements set by the academic plan. Students whose appeals are not approved may regain financial aid eligibility only by meeting the SAP cumulative standards.

## Appeal Deadlines

- Fall – First Friday of Fall semester
- Spring – First Friday of Spring semester
- Summer – Students planning to attend summer courses need to plan for payment of their bill knowing in advance they are aid ineligible and their appeal may not be reviewed or approved until the coming regular semester.

**The above deadlines are priority deadlines for SAP appeals. Appeals may be submitted after this date, but Student Financial Services cannot guarantee review before the drop period or reinstatement of financial aid eligibility.**

## Academic Plans

All students who appeal successfully and are subsequently placed on Academic Plan or Probation will automatically have a minimum Academic Plan consisting of at least 2.0 GPA and 67% completion

rate (3.0 GPA and 100% completion rates for graduate students) within subsequent periods of enrollment/semesters. The Financial Aid Committee will further develop Academic Plans for individual students based on their particular situation and content of appeal on a case by case basis. The requirements of these more rigorous plans will be made in writing and signed by the student prior to a subsequent financial aid disbursement, and the Academic Plans will be monitored by the Financial Aid Committee or designee.

Note that the SAP policy differs from CSU Pueblo's Good Academic Standing policy (see Catalog), and in particular the difference between a SAP Academic Plan and the Academic Improvement Plan from the Pack Center. The SAP policy reviews both Pace and Maximum time frame, in addition to GPA, and all attempted credit hours are included in reviewing student eligibility, including those excluded by the Registrar's Office in Fresh Start situations. These two policies also have separate appeal procedures.

This SAP policy supersedes all other CSU Pueblo SAP policies published on the web and/or in prior catalogs.

## Total University Withdrawal Policy

Students, who totally withdraw from the University, for any reason, when it is passed the drop period, must initiate the Official Withdrawal process by contacting the Pack Center. A withdrawal from the University is not considered official until the following three required steps are completed:

1. Students must begin the Official Withdrawal Form with your advisor.
2. Students must speak with a Financial Aid Counselor.
3. Students must speak with student billing to discuss any balance owed or payment arrangements.
4. Students must turn in the Official Withdrawal Form with all required signatures from the above named offices to the Registrar's Office to finalize the withdrawal.

This process ensures proper notification of instructors for grading purposes.

Please note that Official Withdrawal will affect the degree completion rate of the student and may affect their eligibility for financial aid. Please review the University's Satisfactory Academic Progress Policy (SAP) at: <https://www.csupueblo.edu/student-financial-services/general-policies/index.html> (<https://www.csupueblo.edu/student-financial-services/general-policies/>).

Students who totally withdraw from the University after the drop period through 60 percent of the semester will have their tuition and fees prorated. A federal formula is used to determine the amount of federal financial aid earned by the student, which will be calculated for students who withdraw within 60 percent of the semester based on the percentage of the semester completed. If the student received less assistance than the amount earned, the student may be able to receive those funds. If the student received more assistance than earned, the excess funds must be returned. CSU Pueblo returns those funds on the student's behalf. The amount of federal financial aid unearned will be deducted from the adjusted tuition and fee amounts credited to the student's account; however, there may be additional institutional charges that were not covered by federal financial aid and will be reflected in the total amount owed by the student. Students may use the following calculation to estimate the amount of Title IV aid he or she earned prior to the withdrawal date.

# of days student completed<sup>1</sup>/total # of days in period of enrollment = percentage of aid earned

<sup>1</sup> Scheduled breaks of five or more days will be excluded from calculation.

Students who complete an Official Withdrawal after 60 percent of the period of enrollment will not have their tuition and fees adjusted or the federal financial aid received adjusted. Please note that federal financial aid received may not cover the total amount of institutional charges owed by the students. Students can review their account balance through their PAWS account.

Students who complete Official Withdrawals within 60 percent of the period of enrollment and did not receive federal financial aid will have their tuition and fees prorated based on the day the Official Withdrawal was initiated by the student through the Pack Center.

Students who do not complete the Official Withdrawal process will potentially receive all failing grades on their transcripts and will be required to repay their unearned federal financial aid based on 50 percent of the semester unless their instructor completes and submits to Student Financial Services the Verification of Attendance form proving they were in attendance passed 60 percent of the semester. Total withdrawals will not be processed after the last scheduled class day of the semester.

Students who cease attendance from the University and drop all courses during the drop period will receive a 100 percent tuition refund and will be responsible for repaying all of their financial aid funds received back to the University. Students are not eligible to receive federal financial aid when they have dropped all courses and no longer attend. Please review the Financial Aid Policies for more information.

## Last Date of Attendance

Student Financial Services processes federal student aid for CSU Pueblo students each academic year. As a part of the Program Participation Agreement with the Department of Education (ED), CSU Pueblo agrees to award these funds in compliance with Title IV regulations. One of these regulations requires students to meet all eligibility requirements at the time of aid disbursement. This includes student enrollment and participation in all courses for which he/she receives Title IV aid. **When a student withdraws from one or all courses during the term or if the student is awarded a non-passing grade (F or U)**, as an institution, CSU Pueblo is required to document that the student did participate in any or all courses for which he/she received Title IV aid, and to document the last day that the student attended/participated.