

I. Purpose

Federal regulations require institutions to establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose of awarding financial assistance under the Title IV programs authorized by the Higher Education Act of 1965 as amended (34 CFR 668.34).

Tennessee Tech University complies with this requirement by monitoring each student's inclusive combined cumulative grade point average (GPA), inclusive combined pass-rate (PACE= percentage of credit hours passed divided by credit hours attempted), and overall maximum time frame for completion of the student's program of study. Inclusive combined includes ALL college level and remedial/developmental coursework (Tennessee Tech and transfer credit).

II. Review

This policy is reviewed every four (4) years or as needed when Federal Policy updates are made.

III. Scope

This policy is applicable to Federal Title IV programs, State Programs (inclusive of the Tennessee Student Assistance Award and the Tennessee Education Lottery Scholarship), and may be applicable to institutional programs. References to financial aid within this policy apply to these programs. The following standards apply whether or not a student received financial aid during the period(s) being measured.

This policy is used to determine satisfactory academic progress for financial aid. Students should reference the Tennessee Tech undergraduate and graduate catalogs for academic regulations used to determine acceptable academic standing, whether or not the student is receiving financial aid.

IV. Policy

Federal, State and other regulations require the Office of Financial Aid at Tennessee Tech University establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose of awarding financial assistance under federal Title IV programs, Tennessee Student Assistance Awards. This may also be applicable to institutional programs. Federal law requires that the financial aid academic standard must be at least as strict as the institution's standard for students enrolled in the same educational program who are not receiving Federal Title IV assistance.

For SAP purposes, the Federal government requires that Tennessee Tech University use coursework completed at Tennessee Tech University in addition to transfer hours, which apply to your degree as outlined in your degree plan.

To be considered for financial aid students must maintain satisfactory academic progress in their selected course of study as set forth in this policy. There are three specific standards related to staying in good academic standing in order to receive financial aid.

1. **Qualitative Standard (GPA)**: Students must maintain GPA criteria as follows:
 - 1.6 for 0-29 earned hours
 - 1.8 for 29.01-50 earned hours
 - 2.0 for > 50 earned hours

Federal law requires that for programs longer than two (2) academic years, students must have a "C" average or its equivalent by the end of the second (2nd) year (regardless of how many credits they have accrued) or have an academic standing consistent with the requirement for graduation. Tennessee Tech University elects to use the same academic standard as stated in the academic regulations in the undergraduate and graduate on-line catalogs as appropriate.

Graduate students must meet the academic requirements set forth in the graduate catalog as applied to their program.

2. **Quantitative Standard (PACE)**: Students must complete and pass at least 67% of all attempted courses.

Pace is progression toward completion of the student's program of study. Federal law requires that students must progress toward completion of the eligible program of study at a percentage rate that will allow the student to complete the program within the maximum timeframe allowed for the program. This limitation may also be applied toward state and institutional scholarship programs.

Both undergraduate and graduate students must minimally pass sixty-seven percent (67%) of their cumulative inclusive combined credits attempted to remain in good standing for financial aid. Grades of "A", "B", "C", "D", "P", or "S" count as credit hours passed. All courses for credit will be counted as hours attempted including withdrawals ("W"), incompletes ("I"), repeated coursework, and coursework graded as "U", "AU", "X", "CU", "F", "IF" and "NF". Inclusive combined includes ALL college level coursework and remedial/developmental coursework (transfer coursework included). The sixty-seven percent (67%) pass rate is determined by dividing the cumulative inclusive combined number of credit hours the student has passed by the inclusive combined cumulative number of hours the student has attempted.

Students who have not achieved an inclusive combined pace of sixty-seven percent (67%) will be terminated from financial aid for subsequent semesters. See Section VIII. Financial Aid Appeals. Students may still be eligible for emergency short-term loans, other University funds, and alternative loans during periods of termination from financial aid.

***COVID-19:** Please note that Tennessee Tech will continue processing SAP following our normal policy, but we will allow leniency in quantitative only (PACE) as applicable to courses with PASS/FAIL due to COVID-19, Spring 2020.

3. **Maximum Timeframe Standard:** Students may only receive Title IV assistance up to 150% of the program's published length.

Federal law allows students to receive Federal Title IV assistance up to one hundred fifty percent (150%) of the program's published length. At Tennessee Tech, this limitation is also applied toward State programs and may be applicable to institutional programs.

Undergraduates: The maximum timeframe for the completion of a baccalaureate degree is limited to one hundred fifty percent (150%) of the program's published length. Most undergraduate baccalaureate programs at Tennessee Tech require one hundred twenty (120) credit hours. Therefore, the maximum attempted undergraduate college level credit hours allowed for most programs is one hundred eighty (180) credit hours. The one hundred eighty (180) credit hours include all transfer attempted undergraduate college level credit hours and all Tennessee Tech attempted undergraduate college level credit hours. See Section VIII. Financial Aid Appeals.

Graduates: The maximum timeframe limitation for completion of a graduate degree is one hundred fifty percent (150%) of the program's published length as established by the Tennessee Tech Graduate Office in the graduate online catalog. The limitation by program includes all transfer attempted graduate level credit hours and all Tennessee Tech attempted graduate level credit hours. See Section VIII. Financial Aid Appeals.

Additional Bachelor's Degree: Students who have already earned a bachelor's degree, but are working on another undergraduate degree, may be eligible to receive Federal Stafford Loans at the undergraduate limit. Students must submit a Financial Aid Appeal. See Section VIII. Financial Aid Appeals. With an approved appeal, the SAP Appeal Committee will allow one hundred fifty percent (150%) of the additional hours needed to complete an additional bachelor's degree to the existing overall credit hours previously attempted for the first (1st) bachelor's degree. This new value will establish the new maximum timeframe that the student can receive financial aid.

Teacher Certification: Students working on teacher certification must provide a plan of the course requirements to complete the certification in lieu of submitting an appeal.

Students who have completed all undergraduate course requirements and are eligible to graduate, but do not graduate (for any reason), are ineligible for financial aid. Reasons not acceptable for further financial aid include, but are not limited to; raising GPA to meet graduation requirement, needed to pass writing proficiency exam, wanting to complete a minor or second major (double majors).

Please note that federal policy allows for 150% of the total hours in a program to complete the degree, so changes of major and students choosing to enroll concurrently for dual degrees may not be an acceptable reason for an appeal to be approved.

If at any time it is determined a student cannot complete their program within the 150% maximum allowable timeframe, they are no longer eligible for financial aid.

Students with an academic history showing patterns of enrollment with inability or unwillingness to progress, such as numerous Satisfactory Academic Progress appeals, changes of major, withdrawals, repeats, incomplete's, or enrollment inconsistent with the student's educational objective, may be regarded as ineligible for future financial aid.

V. Additional Information

Academic Fresh Start: For students who choose to participate in academic fresh start (refer to the undergraduate or graduate online catalogs for details), it should be noted that the related coursework must still be counted for financial aid SAP. Depending upon the student's academic history, the student might be ineligible for financial aid. In such cases, the student has a right to appeal. See Section VIII. Financial Aid Appeals.

Transfer and Repeat coursework: Accepted transfer credits must count as both attempted and completed hours. All attempted undergraduate and graduate college level credit hours are included in both the pace and maximum timeframe measurements, inclusive of credit hours associated with all repeated coursework. When determining a student's enrollment status for Federal Title IV purposes, Tennessee Tech cannot pay for more than one (1) completed repetition of a previously passed course. The Tennessee Education Lottery Scholarship Program has additional rules related to repeated coursework. Remedial courses may be included. However, enrichment and ESL courses ARE NOT taken into consideration for SAP calculation.

Withdrawals: Withdrawing from courses may impact your financial aid awards. Before withdrawing from class, you should contact your academic advisor to determine the consequences. Students who totally withdraw and receive aid may owe the university money. Withdrawing from all courses for two consecutive semesters may result in the loss of financial aid eligibility.

Incompletes: Incomplete courses are assigned a grade of "I" and are not considered to be complete. These courses will not be included in the total credits earned until the final grade has been submitted. Incomplete courses attempted at a previous institution will be included in attempted hours but cannot be included in earned hours. SAP appeals can be processed with a limit of up to *one* institutional incomplete, as listed on the transcript. More than one incomplete listed on a submitted appeal will prevent review of the SAP appeal.

Documented Disability: Students who are aware of learning or other disabilities should immediately contact the Accessible Education Center (AEC) so that appropriate accommodations can be made. A student with a documented disability and functional

limitations is still held to the same satisfactory academic progress expectations as other students.

Prerequisites: Prerequisites can be excluded from a student's attempted hours in the calculation of maximum timeframe if they are listed in the published degree program.

Dual Enrollment/Credit by Exam: Credits earned by dual enrollment are considered in the SAP process. Credit by exam (ex. AP or IB courses) is not applicable to the qualitative standard for the SAP process.

VI. Frequency of Review

The Office of Financial Aid at Tennessee Tech evaluates student academic progress at the end of each Spring semester for entering, continuing, and transfer students who have submitted a FAFSA for the New Year and weekly thereafter as new FAFSA's arrive. Students with an approved appeal will have progress evaluated at the end of the term in which the student has appealed, and each term thereafter in which they remain on a Financial Aid Plan.

Academic progress can be re-evaluated at any time throughout the year, as identified by a member of the Office of Financial Aid.

Students who have not received financial aid in previous years but are applying for financial assistance for the first time will also be held to the requirement of maintaining SAP. Progress is reviewed for all semesters of a student's enrollment regardless of whether the student was eligible for financial assistance during a term.

VII. Notification to Students

Students not maintaining any one or more SAP standard(s) will be placed on financial aid termination and will receive a Missing Information Notice through their campus email directing them to their Eagle Online account for status updates. Financial aid termination does not prohibit you from continuing your education at Tennessee Tech. It does prohibit you from receiving Federal and State aid and may prohibit institutional aid until you meet the required standards. Students who fail to meet one or more SAP standards have the option to appeal this termination if they had significant mitigating circumstances which seriously affected academic performance. When a student appeals, the decision of the appeal will be sent via email to the student's Tennessee Tech email account.

Processing for completed appeals is approximately two (2) business weeks. Once an appeal is processed, the decision notification is sent to the student's campus email account. If the appeal is approved, the student will be directed to the conditions of the approval for reinstatement of aid eligibility. Once the student reviews and agrees to the terms and conditions of the approved appeal, financial aid may be received for that term if otherwise eligible. The terms and conditions are binding. Additional information about specific Financial Aid Plans may be found in "ACTIVE MESSAGES" through the students Eagle Online account under "Financial Aid Status". See section VIII for additional information on Financial Aid Appeals.

VIII. Financial Aid Appeals

There are limited options for appealing the status of financial aid termination based on lack of satisfactory academic progress. Please be aware that depending on the timing of when the appeal is submitted, the appeal may not be reviewed prior to when registration fees are due for the upcoming semester. Students may need to be prepared to pay registration fees. If the appeal is approved after the semester begins and before the SAP appeal deadline, the student will be considered for financial aid, if otherwise eligible. If the student pays registration fees out-of-pocket, there is no guarantee that the appeal will be approved. In-person appeals are not permitted, and retro-active appeals will not be considered. Currently enrolled students appealing for MAX Timeframe *only* may submit an appeal to be reviewed for the following term.

A student who fails to meet one or more SAP standards and has mitigating circumstances can appeal by submitting a completed and signed SAP Appeal Form, along with all required documentation. Failure to provide any required documentation can result in the denial of your appeal. The outcome of your appeal will depend on the nature of your circumstance(s) and the quality of documentation that you provide. In some cases, the SAP Appeal Committee may choose to return an appeal to the student for revision. Possible revisions may include inconsistencies with academic plan or insufficient statements, extenuating circumstances, or documentation. Resubmission of appeal with requested corrections does not imply a guarantee of approval. All appeals must be submitted for the term indicated on the appeal form no later than the published last day to drop a full-term course with a "W".

A. Approved SAP Appeals

Students who are successful in their appeal will be placed on a Financial Aid Plan developed by the Office of Financial Aid and monitored each term. If the student fails to meet the standards outlined in the plan, the student will no longer be eligible for financial aid until either the student re-establishes eligibility on their own or submits a subsequent appeal that is approved. Subsequent appeals submitted that include the same extenuating circumstance(s) listed in previously approved appeals may not be considered. Students who are on a Financial Aid Plan are required to successfully complete a minimum of 75% of all attempted courses EACH semester, as well as receiving a grade of "C" or better in EACH course completed. Failure to complete these requirements will result in a loss of financial aid. Students who violate the terms and conditions of their Financial Aid Plan must address those specific violations in subsequent appeals.

Students who have been previously approved but do not attend the semester they appealed for may request their approval be carried over by contacting the Office of Financial Aid. The Office of Financial Aid reserves the right to determine if a previous approval decision stands.

B. Denied SAP Appeals

If the SAP Appeal Committee denies the appeal, you will remain on financial aid termination.

If your appeal is denied, this does not keep you from continuing your education. Denial of an appeal simply means you cannot receive federal, state and some institutional aid. Students

may utilize alternative student loans through a private lender as an alternate source of funding.

Students may appeal the committee's denial decision by submitting a new appeal for the same term. The appeal of a denied decision is reviewed by a director of Financial Aid.

IX. Reinstatement of Eligibility

Students may re-establish eligibility for financial aid by achieving the satisfactory academic progress standards. Once eligibility has been re-established, the student must contact the Tennessee Tech Office of Financial Aid to request reinstatement of their financial aid.

Updated: March 11, 2026

Last Reviewed: March 2026.

References: Higher Education Act of 1965 (34 CFR 668.34).