



# **Pontificia Universidad Católica Madre y Maestra (PUCMM)**

Financial Aid Office  
(William D. Ford Direct Loan Program)

## ***ACADEMIC STANDARDS AND PROCEDURES***

The academic standards and procedures applicable to all PUCMM students, including those who receive Federal Direct Loans, are contained in the General Academic Regulations and in the current Academic Regulations of Graduate students; however, the following requirements policies and provisions apply specifically to students receiving Federal Direct Loans.

## ***REQUIREMENTS TO MAINTAIN THE ELIGIBILITY IN THE DIRECT LOAN PROGRAM***

- Be enrolled at least half time with courses of the study program.
- For academic programs lasting more than two years, federal regulations require the student to have a C average or equivalent at the end of the second year in order to continue receiving loans.
- Not being on second probation. The student who is in his first academic probation will be notified through a communication from the financial aid office informing him that if he/she falls to second academic probation, in the next period he/she will not be able to receive the Federal Direct Loan, since he/she will not be eligible.
- Be enrolled at least half time, that is six credits per semester or summer. A previously approved subject may only be repeated once. If the student decides to enroll the subject for the third time, it will not be taken into account to determine their enrollment status, for example half time, three quarters of time or full time.

## ***REQUIREMENTS TO MAINTAIN THE ELIGIBILITY IN THE DIRECT LOAN PROGRAM***

Federal Regulations of the United States Department of Education require that students who receive funding from the Department of Education meet satisfactory academic progress standards to continue receiving assistance from the Federal Government. The review of satisfactory academic progress is made at the end of each payment period.

The following satisfactory academic progress standards apply to the students of the Pontifical “Madre y Maestra” Catholic University (PUCMM) participating in the Federal Direct Loan Program William D. Ford, which includes Subsidized, Unsubsidized, and Plus loans.

## ***Satisfactory Academic Progress Policy***

For the student to be eligible for the Federal Direct Loans, he/she must maintain satisfactory academic progress. There are three (3) components of satisfactory academic progress the student must meet:

1. **Qualitative academic progress** refers to the cumulative grade point average. The required cumulative GPA to measure qualitative academic progress of students receiving Federal Direct Loans at PUCMM is a minimum of 2.0, in all terms studied.
2. **Quantitative academic progress** refers to the rate or amount of credits the student registers and approves. To calculate the quantitative academic progress, the total credits approved is divided by the total of credits attempted (registered) in each term and year studied. For the student to have satisfactory academic progress, he must approve the 66.67% of attempted (registered) credits, which shall be measured at the end of each semester. Attempted credits include:
  - Credits of remedial courses
  - Withdrawn courses, once classes have begun
  - Failed courses
  - Repeated courses for a second time
  - Courses with incomplete grades
3. **The maximum timeframe for completing the career** is set at 150% of the published length of the study program in force to the career. For a career with a duration of four years, the maximum time to complete it, receiving Federal Funds is 6 years (4 x 1.50).

*To measure Satisfactory Academic Progress according to the requirements of the Federal Loans Program of the United States of America, the following parameters are also taken into consideration:*

### **1. Transferred Credits**

Validated credits from other institutions are counted as attempted (registered) and as approved credits.

Transferred students must meet the same satisfactory academic progress requirements. I.e., maintain a cumulative GPA of 2.0 in all periods, approve 66.67% of all attempted (Registered) credits and meet the 150% maximum period of time considered by the career's study program.

### **2. Courses repeated a second time**

A previously approved course may be repeated only once. If the student decides to register it for the third time, it will not be considered as attempted or approved course to determine satisfactory academic progress.

### **3. Exempt courses**

Exempt courses will be counted as attempted (registered) and as approved.

#### **4. Major changes**

The student can make a maximum of two majors changes. For the purpose of satisfactory academic progress, will be taken into account the amount of credits validated from the prior major and counted as attempted (registered) and approved. Additionally, the time of study in the previous career is calculated, as the student may not exceed 150% of the maximum timeframe to receive Federal Funds.

#### **Regarding the Maximum Eligibility Timeframe**

To calculate the maximum period of eligibility, the total credits of the program are calculated and multiplied by 150%. This result indicates the maximum amount of credits that the student can take to reach 150% (for example: for a program with a grand total of credits of 226 equals  $226 \times 150\% = 339$ . 339 is the maximum amount of credits the student can attempt.

At the end of each period, the total amount of credits that the student has attempted is reviewed in order to verify that they do not exceed the total amount of credits to be attempted.

To ensure the student's pace of academic progress, at the end of each semester the following formula is used:

$$\frac{\text{Total credits approved in the academic program}}{\text{Total credits attempted in the academic program}}$$

In the result, the student must have a percentage greater or equal to 67% to qualify to receive federal loans. This measure is used to guarantee that the student finishes the program in the maximum eligibility timeframe of 150%.

Students who have taken more than 150% of the total time of the published length of the study program do not meet Satisfactory Academic Progress requirements and are therefore not eligible to receive Federal Direct Loans at PUCMM.

#### **Evaluation of Satisfactory Academic Progress (SAP), and Notification and Appeal Process**

The student whose satisfactory academic progress is not in compliance with the Federal Regulations will be notified in writing of such deficiency.

Financial Aid Warning status is determined at the end of the period in which the student did not meet the evaluations requirements of Satisfactory Academic Progress. Warning status is notified to the student through a letter.

The first time the student does not meet Satisfactory Academic Progress requirements, will be placed on Financial Aid Warning and will continue to receive financial aid for one additional semester, taking into account that the 150% maximum timeframe considered by the career's study program is not exceeded.

The student may be in financial aid warning status more than once during the career.

After the end of the warning period, the student who does not meet the satisfactory academic progress requirement loses eligibility for receiving Federal Funds.

The student may appeal the decision of the Financial Aid Office within ten days regarding the unsatisfactory academic progress after receiving the notification, for which it is required that at least one of these circumstances is present:

1. Death of a relative
2. An injury or illness of the student
3. Problems or household losses due to natural disasters or force majeure such as fire, flood, storm or other special circumstances.

In these cases, the student must provide the Financial Aid Office official evidence to document his appeal, such as:

1. Documentation on the circumstances
  - a) Death certificate
  - b) Medical certificate
  - c) Police certification or from the entire managing natural disaster or other accredited documentation attesting the special circumstance.
2. Letter from the student explaining how the special circumstance prevented him/her from having satisfactory academic progress, and what has changes in his situation that will enable him to meet this requirement for the next period.
3. A written work plan or letter from the director of the career indicating courses or credits and the minimum GPA required for the student to improve his academic status.

An Evaluation Committee made up by: the Dean of Students, the Dean of the Career, The Director of the Career, and the Financial Aid Office will assess the student's appeal request. The Financial Aid Office will be in charge of coordinating the Committee and notifying the conclusions to the student.

The appeal decision may be:

- a reinstatement of eligibility for the Direct Loans, or
- a financial probationary period with conditions, or
- a denial of Federal Direct Loans.

The probation status is one in which the student submitted an appeal and was approved.

Any conditions related to the financial probation status will be notified in writing to the student. Some conditions imposed by the Committee may include raising the GPA at the end of the period, meeting with his career Director to develop an academic plan to ensure future academic progress or others. At the end of the subsequent semester, the satisfactory academic progress will be evaluated again according to the SAP policy and based on any conditions related to the appeal decision. Failure to meet the SAP requirements or any appeal conditions will result in denial of the Federal Direct Loans.

The Financial Aid Office will notify the student the results of the appeal within a week.

The student cannot appeal SAP in the same year on different reasons if eligibility was not re-established after the first appeal.

Students may submit an appeal each time they are notified they have lost eligibility for Federal Direct Loans for reasons of unsatisfactory academic progress.

The student may regain eligibility for Federal Loans if he/she meets the requirements of satisfactory academic progress. Once the student regains eligibility will be able to receive the Direct Loans funds up to the total amount that corresponds for the academic period in question.



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### ***SATISFACTORY ACADEMIC PROGRESS FOR GRADUATE PROGRAMS***

To keep their eligibility for Federal Direct Loans, graduate students must maintain a B or equivalent average of 3.0 at the end of their first year and approve the 66.67% of the credits attempted. As well as not exceeding, the 150% of the maximum timeframe of the published length of the study program, for example:

<b>Graduate published program length</b>	<b>150% Maximum timeframe</b>
1 year	1.5 years
2 years	3 years
3 years	4.5 years

The evaluation of satisfactory academic progress is made at the end of the of each payment period.

Graduate students must be enrolled in an eligible program at least half time, that is three (3) credits per semester or summer and six (6) credits to be enrolled full time.