Recipients of state and federal financial aid are required to be making Satisfactory Academic Progress in accordance with appropriate guidelines. Students who fail to meet the progress requirements due to unusual circumstances that can be documented may apply for a waiver. The minimum satisfactory academic progress and waiver requirements for both federal and state programs are outlined in this chapter. Individual colleges may apply stricter standards to their student body and these standards must be published and available to students. Auditors will hold Colleges responsible for consistently applying the progress standards that appear in campus publications.

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Federal Satisfactory Progress Standard
Regulations for satisfactory progress for FSA recipients were initially published by the U.S. Department of Education in October of 1983 and were republished in December of 1987 with some minor changes. On July 1, 1994, revised regulations went into effect changing the quantitative component of institutional standards for determining satisfactory academic progress for FSA recipients. ED published further revisions to its satisfactory academic progress regulations in October 2010 that regrouped all SAP requirements into 34 CFR 668.34, mandated the use of standardized terminology, and made more explicit the conditions under which students could appeal loss of Title IV eligibility due to failure to meet an institution’s Title IV SAP standard.

Regulatory Overview
As part of its demonstration of administrative capability under Section 668.16(e) of the Student Assistance General Provisions, an institution must establish, publish and apply reasonable standards for measuring whether an otherwise eligible student is maintaining satisfactory progress in his or her educational program. In turn, every student applicant must meet the institution’s Title IV SAP standards in order to be considered eligible under the Student Eligibility provisions (Section 668.32(f)) to receive (or continue to receive) Title IV funding.

The institution’s Title IV SAP policy is considered reasonable if it meets the following provisions as specified in Section 668.34:

➤ The policy must be at least as strict as the standard of academic performance the institution applies to a student who is not receiving Title IV program assistance;

➤ The policy must provide for consistent application of the standard to all students within defined categories (such as full-time, part-time, undergraduate and graduate students) and educational programs;

➤ The policy must require students be measured under the institution’s Title IV SAP standard either at the end of each payment period or at least once annually to correspond with the end of a payment period. [Note: although the revised regulations give institutions the option of measuring SAP at the end of each payment period (semester), CUNY has opted to continue measuring SAP on an annual basis.]

➤ The review must include all semesters with attendance at the institution including any summer and inter-sessions whether or not Title IV assistance was received in those semesters/sessions.

➤ The policy must include both a qualitative and quantitative measure of progress and establish a maximum time-frame in which a student is expected to complete the program.

➤ The policy must describe how course incompletes, withdrawals, repetitions, non-credit remediation, and transfers of credit affect satisfactory progress; and finally,

➤ The policy must describe how a student who has lost eligibility due to not making SAP may re-establish eligibility for Title IV assistance.
Qualitative Measure
The regulations require that the institution specify the minimum grade point average (GPA) a student must achieve at each SAP evaluation. The most widely used acceptable norm is the academic standard set by the college’s accrediting agency to measure good academic standing.

The CUNY Manual of General Policy sets forth the minimal academic standards for retention of full-time and part-time undergraduate students. Under this standard, undergraduates are expected to maintain a minimum cumulative GPA based on the number of credits attempted as in the following table:

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>Minimum GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>.5 – 12</td>
<td>1.50</td>
</tr>
<tr>
<td>13-24</td>
<td>1.75</td>
</tr>
<tr>
<td>25 - upward</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Only those credits used for calculating the cumulative GPA required to meet the college’s minimum retention standard are used to assess whether a student meets the qualitative component of the Title IV SAP standard. The phrase “credits attempted” is defined differently when referring to the quantitative measure of progress (see p.5-5 for more information).

The regulations also stipulate that, if enrolled in an educational program of more than two academic years, a student must have a GPA of at least “C” or the equivalent at the end of the second academic year. This means that a student must maintain a minimum 2.0 GPA after being at the school for four semesters or six quarters without regard to enrollment status and superseding the above table.

Graduate students are expected to maintain a minimum GPA of 3.0 or higher.

Quantitative Measure
To quantify academic progress, an institution must set a maximum time-frame of no more than 150% of an academic program's published length as the maximum time-frame in which the student is expected to finish the program. The college must also specify the pace at which a student must progress through his or her educational program to ensure that the student will complete the program within the maximum time-frame by establishing a minimum percentage of credits a student must successfully complete each academic year. Remedial course-work is not considered in the calculation of the progress toward completion for Title IV purposes.
CUNY’s Title IV Satisfactory Academic Progress Standard

The guidelines that follow were first published by the Office of the Vice Chancellor for Student Affairs on May 19, 1995 and have been subsequently revised to satisfy the requirements of the revised SAP regulations set forth in 34 CFR 668.34 which took effect July 1, 2011.

Undergraduate Students

In order to be making satisfactory academic progress toward a degree, for purposes of receipt of Title IV student financial assistance, an undergraduate student must meet the minimum standards specified below.

A. Minimum GPA – achieve at least the GPA required to meet the college’s minimum retention standard; if enrolled in a program of more than two years, achieve at least a “C” average, or its equivalent, at the end of the second academic year, or have an academic standing consistent with the requirements for graduation.

B. Maximum Time-frame – may not attempt more than 150% of the credits normally required for completion of the degree.

C. Pace of Progression

- for baccalaureate programs, accumulated (or earned) credits must be equal to or greater than a certain percentage of the total credits attempted according to the following (also see CUNYfirst setup tables on p. 5-11):

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>15</th>
<th>30</th>
<th>45</th>
<th>60</th>
<th>75</th>
<th>90</th>
<th>105</th>
<th>120</th>
<th>135</th>
<th>150</th>
<th>165</th>
<th>180</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Credits</td>
<td>0</td>
<td>5</td>
<td>16</td>
<td>27</td>
<td>42</td>
<td>50</td>
<td>63</td>
<td>72</td>
<td>84</td>
<td>95</td>
<td>108</td>
<td>117</td>
</tr>
</tbody>
</table>

- for associate degree programs, accumulated credits must be equal to or greater than a certain percentage of the total credits attempted according to the following (also see CUNYfirst setup tables on p. 5-12):

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>6</th>
<th>12</th>
<th>18</th>
<th>24</th>
<th>30</th>
<th>36</th>
<th>42</th>
<th>48</th>
<th>54</th>
<th>60</th>
<th>66</th>
<th>72</th>
<th>84</th>
<th>90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credits Earned</td>
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<td>2</td>
<td>4</td>
<td>6</td>
<td>13</td>
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<td>33</td>
<td>39</td>
<td>44</td>
<td>49</td>
<td>55</td>
</tr>
</tbody>
</table>

All undergraduate students (whether aid recipients or not) will be measured against each of the three SAP components at the end of the spring term to determine eligibility for receipt of Title IV student financial assistance in the upcoming year.
Graduate Students
In order to be making satisfactory academic progress toward a degree, for purposes of receipt of Title IV Federal Student Assistance, a graduate student must meet the minimum standards specified below.

A. **Minimum GPA** – maintain a minimum GPA of 3.0 or better, or have an academic standing consistent with the requirements for graduation.

B. **Maximum Time-frame** – may not attempt more than 150% of the credits normally required for completion of the degree.

C. **Pace of Progression** – must accumulate credits toward the degree greater than or equal to two-thirds the cumulative credits attempted at the institution.

All graduate students will be measured against each of the three SAP components at the end of the spring term to determine eligibility for receipt of Title IV student financial assistance in the upcoming year.

**Determining Attempted Credits and Accumulated Credits**
Attempted credits, as defined in this section, pertain to the courses and credits that must be included in the quantitative measure of progress to calculate pace of progression and maximum time-frame. The accumulation of attempted credits usually reflects the semester course enrollment maintained in a student’s permanent record at the college and will usually reflect a student’s enrollment as of the Form A date. Accumulated credits should reflect credits that the student has earned towards the completion of the degree program in which the student is enrolled.

In applying the Title IV SAP standard, the college must address how the following types of courses, situations, and procedures may affect a student’s GPA and pace of progression:

1. **Remedial Courses**
Since remedial courses and the remedial component of developmental and compensatory courses do not carry degree credit, the non-credit component of these courses is not included in the total cumulative attempted credits or accumulated credits for determining pace of progression. However, the credit-bearing portion of compensatory or developmental courses would be included in the cumulative earned and/or attempted credit totals for determining pace.

2. **Withdrawals**
Since the Form A date usually reflects a student’s course load for the term, net of program adjustments, withdrawals as part of the program adjustment period (i.e., “drops”) will not be included as cumulative attempted credits. Withdrawals which are recorded on a student’s permanent record will be included as cumulative attempted credits and will have an adverse effect on a student’s ability to meet the pace of progression standard.

   **NOTE:** Retroactive “non-punitive” administrative withdrawal activity may result in the requirement for the student to repay any assistance received as a result of the student’s enrollment at the time of receipt of the student assistance funds.

3. **Incomplete Grades**
Courses with incomplete grades are included as cumulative attempted credits. However, these courses cannot be used as credits accumulated toward the degree since successful completion is the criterion for positive credit accumulation. If the student fails to meet the pace of progression standard due to the lack of successful completion grades for
incomplete courses, the recording of successful completion grades within a term which brings the accumulated credit level to the appropriate standard will restore eligibility for the term and subsequent terms within the academic year.

4. Repeated Courses
Successfully completed courses can generally be accepted toward degree requirements once. However, each time a student attempts a course, even if that course is part of a forgiveness or amnesty policy whereby credits attempted and grades earned in prior semesters are excluded from the GPA, it must be included as part of the cumulative attempted credit record for the measuring of pace of progression. Therefore, repeated courses, regardless of the prior grade, reduce a student’s capacity to meet the pace of progression standard.

NOTE: the revised regulations allow students to receive Title IV aid for one-time repeat of a previously passed course as long as the student is again receiving credit for the course. Should the student subsequently fail the course, any additional attempt of that course cannot be included in the student’s enrollment status for Title IV assistance. There is no regulatory limit on the number of times a student may be paid to retake a failed course, unless the student has also previously passed that course.

5. Transfer of Credit
Transfer students from colleges inside and outside of CUNY shall have their pace of progression status initialized for purposes of satisfactory academic progress measurement by using the number of credits determined to be acceptable toward the degree as both cumulative attempted credits and cumulative earned credits earned.

Financial Aid Suspension
Undergraduate students who do not meet the minimum undergraduate standard and graduate students who do not meet the minimum graduate standard are placed on financial aid suspension and lose their eligibility to participate in federal student aid programs. Students on financial aid suspension will remain ineligible for Title IV federal student assistance until they take actions that once again bring them into compliance with the appropriate progress standard.

Right To Appeal
All students who have been placed on financial aid suspension may appeal through the normal institutional academic appeals process to retain eligibility for Title IV assistance. Students may appeal any component of the SAP standard they have not been able to meet including not meeting the minimum GPA and exceeding the maximum time-frame for program completion.

An appeal must be based upon mitigating circumstances resulting from events such as personal illness or injury, illness or death of a family member, loss of employment, or changes in the academic program. The student’s appeal must include: a) the reasons why the student failed to make SAP and b) what has changed in his or her situation that will allow the student to demonstrate SAP at the next evaluation.
The appeal may be granted if the school:

- Determines that the student will be able to meet the appropriate SAP standard by the end of the next payment period (semester); **OR**
- Develops an academic plan for the student that, if followed, will ensure that the student will either be able to meet the appropriate SAP standard by a specific point in time or achieve completion of his or her academic program.

Title IV appeals should be reviewed by a college committee who can make an accurate academic assessment of the student’s capability to meet the appropriate SAP standard by the next payment period/semester. If the committee determines that the student should be able to meet the SAP standards by the end of the next semester, the student may be placed on financial aid probation without an academic plan.

If the committee determines that the student will require more than one payment period to meet SAP, it may develop an individual academic plan that outlines a detailed strategy for the student to regain SAP eligibility or attain program completion within a certain probationary time-frame. The plan can be for one payment period/semester or longer. The academic plan should specify conditions that must be met for the period covered by the appeal such as: the specific coursework that must be taken, the minimum GPA that must be attained, and the number of credits that must be successfully completed. An academic plan may take the student to program completion, rather than meeting the institution’s SAP standards at a specific point in time. Program completion, or graduation, should be always regarded as the ultimate attainment of SAP, and the possibility of a student finishing their program of study is a strong argument for a favorable appeal.

Although financial aid personnel may participate in the appeal process, the Financial Aid Office should not be the determining office responsible for considering, reviewing, or granting an appeal. Financial aid personnel also may not put together academic plans. These must be designed, maintained and tracked by an academic office (e.g., academic counseling, advisement, etc.).

**Financial Aid Probation**

A student who has been granted an appeal will be placed on financial aid probation. Students in this status have their eligibility for Title IV program assistance reinstated for one payment period (semester). At the end of the probationary semester, the institution must review the student’s academic progress to determine whether the student has met the appropriate SAP standard or has fulfilled the requirements specified in the student’s academic plan. A student who once again meets the appropriate progress standard after the probationary semester will continue to receive Title IV assistance until the next scheduled progress evaluation. Students who meet all the conditions of their academic plan at the end of the probationary semester will continue to receive Title IV assistance on a monitored, semester by semester basis until the next scheduled progress evaluation.
There is no limit on the number of times a student who is placed on financial aid suspension may follow the financial aid appeals procedure. Although a student may file only one appeal per payment period (semester), additional appeals to extend financial aid probation to subsequent semesters are allowed. As in the original appeal, the student would indicate the mitigating circumstances, the reasons why SAP was not achieved, and what has changed that will ensure the student will be able to meet SAP at the next evaluation. If a student fails to meet the conditions of an approved academic plan, he or she may submit an additional appeal to modify or adjust the plan for the subsequent payment period(s) documenting any unusual circumstances that prevented them from meeting the goals established by the original plan. The college may approve or decline the subsequent appeal and may create an updated plan based on the information submitted.

**Required Notifications and Monitoring**

Colleges must notify students when they are not achieving SAP, explain what steps they must take to regain eligibility, what the appeals process is, whether or not they are required to meet with an academic advisor, what forms need to be completed, etc. Additionally, all elements of the college’s Title IV SAP policy should be published on the college’s website and in the college bulletin.

The college is required to track and monitor:

- All students who do not meet SAP standards.
- All students who file an appeal and are either granted or denied that appeal.
- All students who are granted an individual specific academic plan.
- All students who are granted “probation” status.

It is recommended that an academic office such as Registrar, Academic Advisement or Counseling be responsible for monitoring the students’ progress during a probationary semester or if they are meeting the conditions of an approved academic plan(s). Documentation of the appeal, the probation and the academic plan must be retained and available for review by internal and external auditors.

**Re-establishing Eligibility**

Other than having eligibility restored through filing a successful appeal, a student on financial aid suspension may regain eligibility only by taking action that brings him or her into compliance with the appropriate progress standard. The mere passage of time is insufficient to restore Title IV eligibility to a student who has lost eligibility due to not meeting the SAP standard. Therefore, students may not re-establish eligibility solely by leaving the institution for at least one year because this action, by itself, would not bring the student into compliance for Title IV SAP.

Students who choose to remain enrolled without receiving Title IV aid may request a review of their academic record after any term in which they were on financial aid suspension to determine if they were able to re-attain the appropriate standard.
If a student is on financial aid suspension at the beginning of the academic year for not meeting one or more components of the school’s SAP standard, but meets them at some point later in the academic year, the student may regain Title IV eligibility as follows:

**Federal Pell Grant/Campus-based Funds**
For Pell Grant and campus-based programs, the student regains eligibility retroactively to the beginning of the most recent payment period during which the student once again met the school’s satisfactory academic progress standards, unless the school’s satisfactory progress policy provides for reinstatement of eligibility at some later point.

**Federal Direct Loan and FFEL Programs**
For Federal Direct and FFEL program funds, the student regains eligibility for the entire period of enrollment. Again, this period generally coincides with the entire academic year, unless the school’s satisfactory academic progress policy provides for reinstatement of eligibility at some later point.

**Treatment of Non-Standard Situations**

1. **Readmitted Students**
   A student not making SAP cannot re-establish eligibility for Title IV program assistance by re-enrolling after a one year or longer period of non-reenrollment. Upon readmission after any period of non-reenrollment, the student’s Title IV progress standing must be re-evaluated for SAP under the standard as the record stood at the end of their last term of attendance. If the student has taken any action during the period of non-reenrollment that would bring him or her into compliance with the progress standard (e.g., successfully completing transferable courses at another institution during the period of absence), this should also be factored into the reassessment. If the readmitted student has not taken any such action, or if the action taken is not sufficient to bring the student back into compliance with the progress standard, the student remains on financial aid suspension and must file a successful appeal to re-establish eligibility.

2. **Second Degree Students**
   Students enrolling for a second baccalaureate, graduate or associate degree shall have their pace of progression status initialized for purposes of satisfactory academic progress measurement by using the number of credits determined to be acceptable toward the degree as both the students’ cumulative attempted credits and cumulative earned credits.

3. **Change of Major**
   Students who change majors within the same degree or certificate program must complete the degree within the maximum time-frame, unless the institution has allowed for such changes by establishing various time-frames for different programs leading to the degree or by individually re-evaluating the time-frame for these students.

4. **Change of Degree**
   If a student changes his or her objective and begins pursuing a different degree or certificate, the institution may make the student subject to the maximum time-frame it establishes for the new objective without regard to time spent pursuing the previous degree or certificate. The institution also has the flexibility to develop a policy that is more restrictive and limits the student to an overall time-frame for the completion of his or her studies.
CUNYfirst Title IV SAP Setup Tables

Four year programs

A. Minimum GPA

<table>
<thead>
<tr>
<th>Cumulative Attempted Units From</th>
<th>Cumulative Attempted Units To</th>
<th>Minimum Cumulative GPA From</th>
<th>Minimum Cumulative GPA To</th>
<th>SAP Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.001</td>
<td>12.999</td>
<td>0</td>
<td>1.499</td>
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</tr>
<tr>
<td>13</td>
<td>24.999</td>
<td>0</td>
<td>1.749</td>
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</tr>
<tr>
<td>25</td>
<td>999.999</td>
<td>0</td>
<td>1.999</td>
<td>FAIL</td>
</tr>
</tbody>
</table>

B. Maximum Time-frame

<table>
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<tr>
<th>Attempted Maximum Units From</th>
<th>Attempted Maximum Units To</th>
<th>SAP Status</th>
</tr>
</thead>
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</tr>
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</table>

C. Pace of Progression

<table>
<thead>
<tr>
<th>Cumulative Attempted Units From</th>
<th>Cumulative Attempted Units To</th>
<th>Cumulative Earned Units Percentage From</th>
<th>Cumulative Earned Units Percentage To</th>
<th>SAP Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
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<td>14.99</td>
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<tr>
<td>31</td>
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<td>24.99</td>
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</tr>
<tr>
<td>37</td>
<td>45.999</td>
<td>0</td>
<td>34.99</td>
<td>FAIL</td>
</tr>
<tr>
<td>46</td>
<td>48.999</td>
<td>0</td>
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<td>FAIL</td>
</tr>
<tr>
<td>49</td>
<td>60.999</td>
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</tbody>
</table>
Two year programs

A. Minimum GPA

<table>
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<tr>
<th>Cumulative Attempted Units From</th>
<th>Cumulative Attempted Units To</th>
<th>Minimum Cumulative GPA From</th>
<th>Minimum Cumulative GPA To</th>
<th>SAP Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.001</td>
<td>12.999</td>
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<td>1.999</td>
<td>FAIL</td>
</tr>
</tbody>
</table>

B. Maximum Time-frame

<table>
<thead>
<tr>
<th>Attempted Maximum Units From</th>
<th>Attempted Maximum Units To</th>
<th>SAP Status</th>
</tr>
</thead>
<tbody>
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<tr>
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<td>9999</td>
<td>FAIL</td>
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</tbody>
</table>

C. Pace of Progression

<table>
<thead>
<tr>
<th>Cumulative Attempted Units From</th>
<th>Cumulative Attempted Units To</th>
<th>Cumulative Earned Units Percentage From</th>
<th>Cumulative Earned Units Percentage To</th>
<th>SAP Status</th>
</tr>
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<tbody>
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<td>30.999</td>
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<td>35.999</td>
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<td>24.99</td>
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# CUNYfirst Title IV SAP Status Codes

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<td>Meets SAP</td>
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</table>

## Key to the SAP Status Codes

SAP status codes are used on the CUNYfirst Student SAP page either in the “Calc SAP Status” field or in the “Override SAP Status” field.

**FAIL**: indicates that student has not met SAP. Its effect is to inhibit awarding/disbursement of federal student aid. Some colleges use FAIL as an override status to indicate that a student who failed SAP, filed a Title IV Appeal, and had that appeal denied. Such a student would have FAIL in both the “Calc SAP Status” field and in the “Override SAP Status” field.

**OVER**: used in the “Override SAP Status” field for students who have failed SAP but who have been granted a Title IV appeal. Students with this status are said to be meeting SAP.

**PASS**: may be used in the “Override SAP Status” field to override a FAIL status when the student has re-attained progress in a subsequent term within the school year.

**UDET**: used only in the “Calc SAP Status” field to indicate that the student’s SAP status is undetermined. It is a default status in CF delivered aid to indicate that SAP has not yet been run for that student. UDET is not assigned in the interface environment. Students who are in UDET status are assumed, for the moment, to be meeting SAP.

**WAIV**: used in the “Override SAP Status” field to waive a student who was incorrectly calculated for SAP by the software. Examples are students who have remedial units being counted in the GPA attainment calculation or for students enrolled for a second degree who are being incorrectly assessed for time-frame or pace of progression.

**PRB1, 2, or 3**: Used in the “Override SAP Status” field to indicate students who in a probationary semester as the result of a Title IV appeal. These statuses have not been made available for use by interface schools.

**WARN**: is used in the “Calc SAP Status” field to signal that a student has attempted more than 100% [but fewer than 150%] of the credits required for the degree. This is an eligible status for SAP.

The Severity Codes exist so that the proper outcome of the SAP evaluation is reached for each student. The software measures each component of SAP separately and then arranges them in a hierarchal relationship so that the final result of combining the individual components and the various override conditions yields an appropriate overall SAP status determination.
New York State Good Academic Standing Standard

Students receiving NYS awards must show evidence of good academic standing by meeting program pursuit standards and reaching specific benchmarks of academic progress. For financial aid purposes, good academic standing consists of two elements: Program Pursuit and Satisfactory Academic Progress. Program pursuit is defined as completing a certain percentage of degree-specific course work each term. Satisfactory Academic Progress has two components: students must accumulate credits toward the degree at a certain rate and maintain a minimum grade point average in each term a state award payment is received.

An award recipient who fails to maintain good academic standing by not meeting the program pursuit or the academic progress requirement loses eligibility for further NYS awards until he or she is reinstated in good standing. A NYS scholarship may be revoked if the recipient is not reinstated in good academic standing within a reasonable time.

A waiver from these requirements exists to provide qualified students experiencing temporary difficulty in maintaining eligibility with an opportunity to have uninterrupted participation in the state programs. Good academic standing requirements may be waived once.

Program Pursuit

Program pursuit is determined each time a NYS award is received whether the award is for full-time or part-time study. Half-time TAP awards for accelerated summer study are not considered part-time awards and are factored into the program pursuit calculation differently.

During each semester a NYS award is received, a student must complete a certain percentage of a minimum required course load. The percentage of course work that must be completed each semester becomes greater as a student receives additional payments until the point where a student is required complete the equivalent of 100% of the minimum required course load for any remaining payments.

Students receiving full-time TAP payments are evaluated for program pursuit using 12 semester hours as 100% of a minimum full-time course load. Students receiving APTS are evaluated using 3 semester hours as 100% of a minimum part-time course load. [Note: the State defines the minimum enrollment requirement for APTS eligibility as 3 semester hours. This definition holds at CUNY even though CUNY customarily makes no APTS awards for enrollment fewer than 6 semester hours of credit.]

More specifically, during the first and second semesters of State-supported study a student must complete 50% of the minimum credits or equated credits required for that payment. If receiving a full-time TAP payment, a student must complete at least 6 semester hours of credit to meet the 50% program pursuit requirement. For APTS purposes, 50% of the minimum part-time course load is defined as 1.5 semester hours of credit.

During the third and fourth semesters of State-supported study a student must complete 75% of the minimum credits or equated credits required for that payment. If receiving a full-time TAP payment, a student must complete at least 9 semester hours of credit to meet the 75% program pursuit requirement. For APTS purposes, 75% of the minimum part-time course load is defined as 2.25 semester hours of credit.
After the fifth semester of State-supported study, and for every semester thereafter, a student must complete 100% of the minimum credits or equated credits required for that payment.

Both degree credits and credit equivalents awarded for remedial work count toward fulfilling the pursuit requirement. In addition, all grades that indicate a student persisted throughout the semester are counted, including second and subsequent “R” grades received for the same course (which are taken to be the equivalent of an “F” grade when determining pursuit or progress). The grades at CUNY that do not count toward meeting the pursuit requirement are “W”, “WU”, “WA”, “WF” and “WN”.

Students receiving Part-Time TAP (P-TAP) are considered to be receiving a strict pro-ration of a full-time TAP award. Therefore, these students are evaluated for program pursuit using the total enrolled semester hours of credit for the term in question and applying to that number the appropriate completion percentage. For example, a student receiving P-TAP for 9 semester hours of credit would have to complete 4.5 (rounded down to 4) semester hours of credit to meet the 50% program pursuit requirement and 6.75 (rounded down to 6) semester hours of credit to meet the 75% program pursuit requirement. A student receiving P-TAP for 11 semester hours of credit would have to complete 5.5 (rounded down to 5) semester hours of credit to meet the 50% program pursuit requirement and 8.25 (rounded down to 8) semester hours of credit to meet the 75% program pursuit requirement.

Once a student receives his or her first State-aid award, he or she is “placed” on the first step of the undergraduate level progress chart. For each full-time or part-time award received, the student moves up one step on the pursuit chart. A student who fails to meet the required percentage of completed course work may not continue to receive State program funds without first re-establishing award eligibility.

The program pursuit requirements are outlined in chart form at the end of this chapter.

**Academic Progress**

To maintain award eligibility, students must meet the academic progress standard for each full-time award semester (that is, each time the student accumulates 6 payment points). This standard has two components:

1. Students must accrue a specified number of credits;
2. Students must achieve a minimum grade point average (GPA).

**Old Progress Standard – 1st NYS award received before July 1, 2006**

All students new to the program are automatically eligible for their first payment. In addition, there are no minimum credit-accumulation or GPA criteria for the second payment. In order to be eligible for the third payment, a student must have earned at least 6 degree credits with a minimum 1.00 GPA. By the fourth payment, a student must have accumulated 18 degree credits with a 1.2 GPA. A student must maintain a 2.00 GPA (“C” average) from the fifth state payment to the completion of the undergraduate degree. In addition, the student must have accumulated 31 degree credits by the fifth payment, 45 degree credits for the 6th payment, 60 credits by the 7th payment, 75 degree credits by the 8th payment, 90 credits by the 9th payment and 105 credits by the 10th payment.
2006 Progress Standard
The 2006 progress standard applies to students first receiving state aid in 2007-08 through and including 2009-10 and remedial students first receiving state aid in 2007-08 and thereafter. There are separate credit-accumulation and minimum GPA criteria for state aid recipients enrolled in two year associate degree/certificate programs or four year baccalaureate degree programs.

Two-Year Standard: All students new to the program are automatically eligible for their first payment. To be eligible for the second payment, a student must have earned 3 degree credits with a minimum .5 GPA. By the third payment, a student must have earned at least 9 degree credits with a minimum .75 GPA. By the fourth payment, a student must have accumulated 18 degree credits with a 1.3 GPA. A student must maintain a 2.00 GPA (“C” average) from the fifth state payment to the completion of the degree. In addition, the student must have accumulated 30 degree credits by the fifth payment, and 45 degree credits for the 6th payment.

Four-Year Standard: All students new to the program are automatically eligible for their first payment. To be eligible for the second payment, a student must have earned 3 degree credits with a minimum 1.1 GPA. By the third payment, a student must have earned at least 9 degree credits with a minimum 1.2 GPA. By the fourth payment, a student must have accumulated 21 degree credits with a 1.3 GPA. A student must maintain a 2.00 GPA (“C” average) from the fifth state payment to the completion of the undergraduate degree. In addition, the student must have accumulated 33 degree credits by the fifth payment, 45 degree credits for the 6th payment, 60 credits by the 7th payment, 75 degree credits by the 8th payment, 90 credits by the 9th payment and 105 credits by the 10th payment.

2011 Progress Standard
The 2011 progress standard applies to nonremedial students first receiving state aid in 2010-11 and thereafter. There are separate credit-accumulation and minimum GPA criteria for state aid recipients enrolled in two year associate degree/certificate programs or four year baccalaureate degree programs.

Two-Year Standard: Non-remedial students new to the program are automatically eligible for their first payment. To be eligible for the second payment, a student must have earned 6 degree credits with a minimum 1.3 GPA. By the third payment, a student must have earned at least 15 degree credits with a minimum 1.5 GPA. By the fourth payment, a student must have accumulated 27 degree credits with a 1.8 GPA. A student must maintain a 2.00 GPA (“C” average) from the fifth payment to the completion of the degree. In addition, the student must have accumulated 39 degree credits by the fifth payment, and 51 degree credits for the 6th payment.

Four-Year Standard: Non-remedial students new to the program are automatically eligible for their first payment. To be eligible for the second payment, a student must have earned 6 degree credits with a minimum 1.5 GPA. By the third payment, a student must have earned at least 15 degree credits with a minimum 1.8 GPA. By the fourth payment, a student must have accumulated 27 degree credits with a 1.8 GPA. A student must maintain a 2.00 GPA (“C” average) from the fifth state payment to the completion of the undergraduate degree. In addition, the student must have accumulated 39 degree credits by the fifth payment, 51 degree credits for the 6th payment, 66 credits by the 7th payment, 81
degree credits by the 8th payment, 96 credits by the 9th payment and 111 credits by the 10th payment.

Students who first received an award prior to the 2007-08 academic year will have to continue to meet the 2006-07 academic progress requirements. The new progress requirement described above does not affect these students.

Because academic progress is based on cumulative performance, grade changes and the resolution of incomplete grades affect a student’s GPA once they are part of a student’s record. These changes do not retroactively change past payments but may affect the next payment. Also note that APTS and PTAP recipients are evaluated for academic progress only when they have accrued payments equal to a full-time award semester, that is, each time 6 payment points have been accumulated.

The undergraduate good academic standing requirements are outlined in chart form at the end of this chapter.

---

**Treatment of Remedial Students**

A student shall be deemed to be in a program approved by the Commissioner for remedial study if he/she:

- Indicates the need for remediation for at least two semesters through scores on a recognized college placement exam or a nationally recognized standardized exam, as certified by the college and approved by the State Education Department;
- Is enrolled in the Search for Education, Elevation and Knowledge (SEEK) program or the College Discovery (CD) program; or
- Is or was enrolled in at least six credit hours of noncredit remedial instruction the first semester they received a TAP award.

Students meeting the definition of remedial student will not be subject to the new academic standards but rather will stay on the 2006 chart.

---

**Transfer Students**

**Number of Previous Payments**

In assessing the financial aid record of a transfer student, a receiving college must determine the number of payments a student has previously received, and whether or not a student has used a waiver. The Higher Education Services Corporation provides payment and waiver information on the payment roster.

**Program Pursuit**

The payment points which are shown on the certification roster determine the student’s placement on the pursuit chart.

**Academic Progress – Determining Grade Point Average**

Colleges may choose one of two ways to consistently develop students’ transfer grade point averages. Whichever of the two options it elects, a college must uniformly apply it to each and every transfer student.

The first option is to have a student start from scratch, and use, for the purpose of GPA development, only those courses a student actually takes at the new college.
The second option is to calculate an incoming “transfer GPA.” This and the GPA a student develops at the new college become the student’s cumulative GPA, to be used in assessing the student’s academic progress as he or she continues in the program.

**Academic Progress – Beneficial Placement**

A college must make the determination as to where to place a transfer student on the progress chart. It can either place the student at the level of credit (defined here as the number of credits assigned by the new college) or at the level corresponding to the number of payments that the student has already received. The choice is determined according to which of the two options would most benefit an individual student.

The point where a student is placed on the Good Academic Standing chart and the actual number of payments a student has received may not line up. For a transfer student, as for a student who has received a waiver, the headings in the top row of the progress chart might more appropriately be read as next payment instead of first, second, third, etc. Once placed on the chart, either by virtue of starting at step one or higher, a student must meet the appropriate program pursuit and academic progress standards to maintain eligibility each semester.

**Re-admitted Students**

A re-admitted student is one who begins a course of study, leaves, and subsequently returns to that same college. For State aid purposes, a re-admitted student may fall into one of three categories. In each of these, a student is subject to the college’s normal re-admission procedures.

If a student left the college in good academic standing and is then re-admitted, the student is eligible for NYS aid upon returning to the college. If a student left the college after having lost good academic standing and returns to the college after an absence of at least one year, the student is eligible for NYS aid upon returning to the college.

If a student left the college after having lost good academic standing and returns to the college after an absence of less than one year, there are two ways this student can regain eligibility for the first semester of the student’s return:

- the student is granted the use of a waiver, provided that he or she has not already used the waiver; or
- the student has made up the deficiency by attending without the benefit of State support another college during the semester of absence from the college of initial enrollment.

**Placement on the Chart for Re-admits**

Re-admitted students are placed on the Good Academic Standing Chart according to the rules which govern the placement of transfer students.

**Accelerated Study**

Students can receive an additional term award for attending an additional study term beyond the regular program of study for the academic year. Students can also receive an additional award for **half-time** summer attendance. At CUNY, the summer term is always the accelerated term and the term evaluation process includes both full-time and part-time summer term enrollment.
Accelerated half-time study requires being enrolled for at least six but fewer than 12 credit hours (with a minimum of three real credits). Additionally, to receive an award for half-time accelerated study, the student must have been enrolled as a full-time student in an approved program of study in New York State during the preceding spring term or the next fall term.

In order to be eligible for either a full-time or a half-time award for an accelerated term beginning after January 1, 2007, the student must complete 24 credits at the college of summer attendance in the prior two semesters. These credits may be earned in any combination (i.e., 12 + 12, 6 + 18, etc.). Up to three (3) credits in each of the prior two semesters can be non-credit remedial hours.

Progress criteria for an accelerated award are based upon the same criteria as eligibility for any academic year semester. This means that for an accelerated payment, a student must have achieved in the prior semester both the academic progress and program pursuit standards stipulated on the good academic standing chart for receipt of a “next award.” Eligibility for an award for accelerated study does not increase a student’s maximum award entitlement under TAP. TAP is still limited to 4 years at the undergraduate level and/or 4 years at the graduate level.

**Half Awards**

Any accelerated course work becomes part of a student’s cumulative GPA. Work performed in the accelerated term affects a student’s academic progress standing and therefore his/her eligibility for a next payment.

A student who has a whole number (0, 1, 2, etc.) of previous payments, and who receives a half award in the accelerated term, has his/her payment number “rounded down” for the next award. This means, for example, that a student whose total number of payments at the end of the accelerated term is 3½ will be considered as having received 3 payments for placement purposes only.

If a student has received 4 ½ payments for 4 full terms plus a half accelerated award and then received a second accelerated half payment, the payments cumulate to 5 and the student would be at the 100% pursuit level for the summer semester.

**Full Awards**

Students who receive full awards in the accelerated term are governed by the standards indicated on the Good Academic Standing chart for that payment number.

---

**Regaining Award Eligibility**

When a student does not meet the requirements outlined on the good academic standing chart either by failing to reach program pursuit and/or academic progress standards in any given semester, further NYS awards to the student are suspended. For State aid purposes the student can be said to have lost good academic standing and is therefore ineligible for his or her next award.
OSFA

There are a number of ways a student may regain eligibility:

- A student can combine two or more semesters’ work to regain good academic standing, provided that only one of those semesters is paid for through State support.
- A student may be eligible for a waiver. If the college approves a waiver, the student may continue in the State aid program without interruption.
- A student who transfers is automatically eligible for State aid in the first semester at the new college even if the student has not met the good academic standards at the college from which he or she transferred.
- A student who is readmitted into his or her college after an absence of at least one calendar year can become eligible providing he or she meets the college’s readmission requirements.

There is no provision in the State regulations that limits the number of times a student can lose good academic standing and seek reinstatement except that a student may use the waiver provision to regain eligibility only once.

A student who has been granted a waiver for failure to meet program pursuit is not stalled on the good academic standing chart while the waiver is in effect. The student is expected to meet the pursuit standard stipulated for continued participation in the program.

Waiver of Good Academic Standing Requirements

In order to provide some allowance for cases where otherwise academically proficient students experience a “bad” semester, a waiver of the good academic standing requirements can be granted. The waiver permits a student to receive a State award the semester immediately following the one in which the student failed to meet the program pursuit and/or academic progress standard. The college must have a written policy statement about the granting of waivers. Failure of the college to adhere to its published policies concerning the waiver or to maintain the necessary documentation may result in an audit disallowance. Because a waiver is to be granted only when unusual or extraordinary circumstances are present, it is not expected that the waiver provision will be used with great frequency. Therefore the following principles are to be kept in mind when establishing policies:

- The waiver should be granted only when there is reasonable expectation that a student will meet future requirements. [A college’s published waiver policy must address student eligibility requirements.]
- A student may receive a waiver of the good academic standing requirements only once. A student may receive this one-time waiver after failing to meet program pursuit guidelines, academic progress standards or a combination of both requirements during one semester. A student who uses a waiver after failing to meet, for example, program pursuit in one semester cannot receive an additional waiver for failure to make academic progress during another semester.
- The granting of a waiver must be approached in terms of the best long-range interests of the student. Use of the waiver is an important option and should only be considered with the concurrence of the student. For example, a student who is one or two credits short of the required number of credits for the next payment might be better served by taking a summer course at their own expense to regain eligibility instead of using a waiver.
• A waiver does not increase the total number of payments a student may receive. Waiver information is reported to HESC and becomes part of the student’s history of state-aid usage. HESC reports prior use of the waiver for all students, including transfer students, as part of the payment roster information.

• A waiver is not automatic. A student must apply for a waiver according to the procedures clearly established by his or her college. A college must make an assessment of the reasons for the student’s failure to meet requirements. The college must also maintain a written record of the findings and determination of each case. In issuing waivers, the college should not use a “check-off” type form with only basic information about the student. There should be a written narrative detailing the effects of the extraordinary circumstances on the student’s academic achievement and the waiver officer’s findings and determinations for granting a waiver.

Placement on the Progress Chart
A student who has been granted a waiver for failure to make academic progress is stalled on the academic progress portion of the chart for the semester during which the waiver is being used. The student is expected to use the term to advance to the level the student could not achieve without the waiver.

A student who has been granted a waiver for failure to meet program pursuit requirements is not stalled on the good academic standing chart for the semester during which the waiver is in effect. By the end of the semester covered by the waiver, the student is expected to meet both the pursuit and progress standard stipulated for continued participation in the program.

Eligibility-Related Issues
Students who apply for State awards for the first time after having already attended college are placed on the good academic standing chart in step number one, as being certified for their first payment. Because of this, a student’s academic performance prior to applying for State aid does not enter into consideration in certifying a student for the first payment. This principle also applies to college credit earned by high school students.

Change of Curriculum
Academic Progress is assessed based on accumulated credits and GPA earned toward the program of study that student is enrolled in for that term. Therefore, a change of program would exclude credits and grades for courses that no longer count towards the new program and could throw the student out of progress. In moving from one program to another, the basis for calculating both accumulated credits and cumulative GPA is changed and may differ from the cum credits and GPA showing on the transcript. State guidance does specifically prohibit using change of program as a way of circumventing the C average requirement.

A student who changes his or her major while receiving State aid may experience some difficulty in making the adjustment during the transition semester. Although a student’s continuation in the program will be governed by the same guidelines which pertain to all students in that program, the student who has been succeeding academically prior to switching majors, but loses good academic standing for State awards because of a “bad” transition semester is a likely candidate for a waiver. (Always keep in mind that there
should never be an automatic reason for a waiver to be granted; each student’s situation should be reviewed and documented individually.) Also note that all work attempted at the institution becomes part of a student’s cumulative GPA.

Unresolved (Incomplete) Grades at Time of Certification
In the case where a student has met program pursuit and academic progress standards, but has received an incomplete grade, the student can be certified as eligible for the following semester. If the incomplete grade is subsequently changed to a failure and the student’s GPA falls below the minimum level required for eligibility, the student retains the current award but would be ineligible for continued payments unless work completed during the State-supported semester is sufficient to raise the student’s GPA to at least the required minimum.

C Average Requirement
A student who has received the equivalent of two or more full years of NYS student financial aid payments [24 or more payment points] must have a cumulative C (2.0) GPA to be eligible for continued State-supported assistance. This requirement applies to all State-funded general and academic performance awards available at CUNY. If a student fails to achieve a 2.0 GPA after receiving the equivalent of 4 full-time semester TAP payments, he or she may not receive further state aid payments until a 2.0 GPA is once again achieved.

Transfer students with 24 or more payment points are assumed to have met the C average requirement in their first term of study at the new college since only courses for which the student has earned a C or better are normally accepted in transfer. [The school can also consider the actual grades of the courses accepted in transfer, but if this approach is adopted, it must be consistently applied to all transfer students.] If a student with 24 or more payment points of assistance is a readmitted or returning student, with or without transfer credits earned elsewhere, and the GPA is still less than 2.0, the student is ineligible for State-support in the initial term upon return and must attain a 2.0 GPA to regain eligibility unless the student applies for and is granted a waiver (see below).

C Average Requirement Waiver
Students may apply for a waiver of the “C” average requirement based on undue hardship resulting from circumstances that have affected their ability to achieve the required C average. If granted, this waiver and does not count as a use of the one-time only waiver of the NYS Good Academic Standing requirements [see above]. Records of the use of the waiver of the “C” average requirement are separately maintained by the college and not reported to HESC. This waiver of the “C” average requirement may be granted more than once if circumstances warrant.

Note: there can be no waiver of the C average requirement for P-TAP students because having a cumulative GPA of at least 2.00 is in the legislation as one of defining eligibility requirements of the P-TAP program.
### NYS Progress Charts

#### PROGRAM PURSUIT

Demonstrating Program Pursuit means students must receive completion grades in a minimum percentage of course work each semester State aid is received.

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<tr>
<th>To be certified for payment #</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<th>6</th>
<th>7</th>
<th>8</th>
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</thead>
<tbody>
<tr>
<td>student must have completed this percentage of a minimum full-time/part-time course load in the last semester TAP, PTAP or APTS was received:</td>
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<td>50%</td>
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<td>75%</td>
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<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

NOTE: A student receiving PTAP and APTS must meet the appropriate Program Pursuit standard every semester an award is received. For instructions on calculating program pursuit for PTAP & APTS recipients, see pp. 5-9 – 5-10 of this chapter.

#### MINIMUM GPA REQUIREMENT [for all students]

Students who have received the equivalent of 2 years of full-time NYS financial assistance [that is, accrued 24 payment points] must maintain at least a 2.00 GPA in order to receive TAP, PTAP or APTS.

#### OLD ACADEMIC PROGRESS [for students who received their first NYS award before July 1, 2006]

Meeting the Academic Progress standard requires that students (a) accumulate at least 6 degree credits by the end of the second TAP-supported semester and between 12-15 credits each semester thereafter; and (b) attain the minimum Grade Point Average as specified in the chart for each State aid payment requested.

<table>
<thead>
<tr>
<th>To be certified for payment #</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>[payment points to be accrued]</td>
<td>6</td>
<td>12</td>
<td>18</td>
<td>24</td>
<td>30</td>
<td>36</td>
<td>42</td>
<td>48</td>
<td>54</td>
<td>60</td>
</tr>
<tr>
<td>at the end of the prior semester, student must</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) have earned this # of credits:</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>18</td>
<td>31</td>
<td>45</td>
<td>60</td>
<td>75</td>
<td>90</td>
<td>105</td>
</tr>
<tr>
<td>(b) with at least this GPA:</td>
<td>0</td>
<td>0</td>
<td>1.00</td>
<td>1.20</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
</tr>
</tbody>
</table>

NOTE: A student receiving APTS or PTAP will be evaluated for the credit accrual and GPA requirements after each accrual of 6 payment points.
### 2006 ACADEMIC PROGRESS [for associate degree students who received their first NYS award in the 2007-08 through 2009-10 academic years or meet the NYS definition of “remedial student”]

Meeting the Academic Progress standard requires that associate degree students (a) accumulate at least 9 degree credits by the end of the second TAP-supported semester and between 9-15 credits each semester thereafter; and (b) attain the minimum Grade Point Average as specified in the chart for each State aid payment requested.

<table>
<thead>
<tr>
<th>To be certified for payment #:</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<td>18</td>
<td>24</td>
<td>30</td>
<td>36</td>
</tr>
</tbody>
</table>

at the end of the prior semester, student must

| (a) have earned this # of credits: | 0 | 3 | 9 | 18 | 30 | 45 |

| (b) with at least this GPA: | 0 | .5 | .75 | 1.30 | 2.00 | 2.00 |

NOTE: A student receiving APTS or PTAP will be evaluated for the credit accrual and GPA requirements after each accrual of 6 payment points.

### 2006 ACADEMIC PROGRESS [for baccalaureate degree students who received their first NYS award in the 2007-08 through 2009-10 academic years or meet the NYS definition of “remedial student”]

Meeting the Academic Progress standard requires that baccalaureate degree students (a) accumulate at least 9 degree credits by the end of the second TAP-supported semester and between 12-15 credits each semester thereafter; and (b) attain the minimum Grade Point Average as specified in the chart for each State aid payment requested.

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<td>42</td>
<td>48</td>
<td>54</td>
<td>60</td>
</tr>
</tbody>
</table>

at the end of the prior semester, student must

| (a) have earned this # of credits: | 0 | 3 | 9 | 21 | 33 | 45 | 60 | 75 | 90 | 105 |

| (b) with at least this GPA: | 0 | 1.10 | 1.20 | 1.30 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |

NOTE: A student receiving APTS or PTAP will be evaluated for the credit accrual and GPA requirements after each accrual of 6 payment points.
### 2011 ACADEMIC PROGRESS [for associate degree students who received their first NYS award in the 2010-11 academic year or thereafter and do not meet the NYS definition of “remedial student”]

Meeting the Academic Progress standard requires that associate degree students (a) accumulate at least 15 degree credits by the end of the second TAP-supported semester and at least 12 credits each semester thereafter; and (b) attain the minimum Grade Point Average as specified in the chart for each State aid payment requested.

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<td>18</td>
<td>24</td>
<td>30</td>
<td>36</td>
</tr>
</tbody>
</table>

At the end of the prior semester, student must

(a) have earned this # of credits: 0  6  15  27  39  51

(b) with at least this GPA: 0  1.3  1.5  1.8  2.0  2.0

NOTE: A student receiving APTS or PTAP will be evaluated for the credit accrual and GPA requirements after each accrual of 6 payment points.

### 2011 ACADEMIC PROGRESS [for baccalaureate degree students who received their first NYS award in the 2010-11 academic year or thereafter and do not meet the NYS definition of “remedial student”]

Meeting the Academic Progress standard requires that baccalaureate degree students (a) accumulate at least 15 degree credits by the end of the second TAP-supported semester and between 12-15 credits each semester thereafter; and (b) attain the minimum Grade Point Average as specified in the chart for each State aid payment requested.

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<td>54</td>
<td>60</td>
</tr>
</tbody>
</table>

At the end of the prior semester, student must

(a) have earned this # of credits: 0  6  15  27  39  51  66  81  96  111

(b) with at least this GPA: 0  1.5  1.8  1.8  2.0  2.0  2.0  2.0  2.0  2.0

NOTE: A student receiving APTS or PTAP will be evaluated for the credit accrual and GPA requirements after each accrual of 6 payment points.
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