



FINANCIAL AID IMPLICATIONS of PASS/NO CREDIT OPTION

Satisfactory Academic Progress (SAP) for Financial Aid

Q: How will P/NC impact my satisfactory academic progress (SAP) and eligibility for federal financial aid, including Pell grants, loans, and work study?

A: P/NC grades will be calculated in your Hours Earned/Pace but will not be calculated in your GPA.

P grades will be counted in your attempted and completed courses for Pace.

NC grades will only be counted in your attempted courses for Pace.

For SAP, you must maintain a GPA as listed below and complete 70% of attempted hours (Pace).

Here is the full [SAP Policy](#)

Q: What are the GPA requirements for SAP?

A: Undergraduate: All undergraduate students must maintain the following cumulative GPA:

1 to 12 hours - minimum 1.50

13 to 59 hours - minimum 1.75

60 or more hours - minimum 2.00

60 or more hours - minimum 2.50 for education majors and alternative teacher certification students

Graduate: All Master's or Doctoral students must maintain a 3.00 cumulative GPA

Q: Will a P/NC grade affect my GPA for SAP?

A: No. There is no numeric value assigned to Pass grades or No Credit grades. Therefore, if you receive all Pass/No Credit grades, your GPA will remain the same as your Fall 2019 semester GPA.

Q: Will a P/NC grade affect my Hours Earned/Pace for SAP?

A: Yes. If you receive a Pass grade, your hours earned will be the same as if you earned an A, B, C or D letter grade.

If you receive a No Credit grade, you will not earn hours for the course, the same as if you earned a grade of F.

Q: What is the Pace requirement for satisfactory academic progress (SAP)?

A: Undergraduate and Graduate students are required to complete 70% of all hours attempted. Pace is determined by dividing the total number of credit hours earned by the total number of credit hours attempted.

Attempted hours include: letter grades A, B, C, D, F, pass (P), withdraw (W), no credit (NC), incomplete (I), or in progress (IP), and repeated courses

Earned hours include: letter grades A, B, C, D; pass (P)

Example of a Pace calculation: $65 \text{ Earned hours} / 75 \text{ Attempted hours} = 86\%$

Q: How will SAP be calculated if I choose P/NC in one or more courses, but also opt for a letter grade in one or more courses?

A: The course(s) in which you receive a grade will be calculated in both your GPA and Pace rate. A grade of P/NC will only be calculated in your Pace.

- **Scenario 1:**

- An undergraduate financial aid recipient has a 2.25 GPA and 70% Pace at the end of Fall 2019:
 - Chose P/NC option for all classes
 - Earns P for all classes
 - P grades not calculated in GPA but are calculated in PACE
 - GPA remains 2.25 and Pace above 70%
 - STUDENT MEETS SAP

- **Scenario 2:**

- An undergraduate financial aid recipient has a 2.25 GPA and 70% Pace at the end of Fall 2019:
 - Chose P/NC option for all classes
 - Earns NC for all classes
 - NC grades not calculated in GPA but are calculated in Pace
 - GPA remains 2.25 and Pace below 70%
 - STUDENT DOES NOT MEET SAP

- **Scenario 3:**
 - An undergraduate financial aid recipient has a 2.25 GPA and 70% Pace at the end of Fall 2019:
 - Chose P/NC option for 1 class and letter grades for 3 classes
 - Earns a B for 3 classes and a NC for 1 course
 - Letter grades calculated in GPA and Pace
 - NC not calculated in GPA but is calculated in Pace
 - Semester GPA is 3.0 which will increase cumulative GPA and Pace remains above 70%
 - STUDENT MEETS SAP

Q: Will P/NC affect my TOPS eligibility?

A: Yes. Find TOPS FAQ's here: [COVID-19 Questions and Answers](#)