

Financial Aid

Norwich University is an approved institution for Title IV Federal Student Aid programs such as the Federal Pell Grant, Direct Loans, Federal Work-Study, and Supplemental Education Opportunity Grant. Norwich students receive funding from a variety of federal, state, local, private and institutional programs. Norwich students also receive funding based on their own, or their parent's military service; or from scholarships offered by organizations outside the University.

Students with questions about the financial aid application process or available programs may contact the Office of Financial Aid for assistance via e-mail at nufinaid@norwich.edu (nufinaid@norwich.edu), or by phone at (802) 485-2850. Scholarships are awarded on a funds-available basis, and all students who apply are evaluated for eligibility. Eligibility for scholarship is determined by a number of factors and students will receive the scholarships for which they are most eligible and may receive only one of the premier scholarships recognized by the University. Scholarships and other financial aid may pay for tuition, fees, room and board, as well as other university expenses.

All US citizens, permanent residents and eligible non-citizens are encouraged to file the Free Application for Federal Student Aid (FAFSA) each year of enrollment.

Additional information for eligible non-citizens may be found on the FAFSA website (<https://studentaid.ed.gov/sa/fafsa/>). The FAFSA may be filed online each year starting October 1 for the next award year.

International students seeking first time enrollment in programs offered at the Northfield, Vermont campus only, are encouraged to file the International CSS Profile prior to their entry term of enrollment. The International CSS Profile will assist Norwich University in determining eligibility for institutional need-based grant funding.

Students are invited to review the Financial Aid website (<https://www.norwich.edu/financial-aid/>) for additional information about specific aid programs, key eligibility requirements, and federal rules and regulations.

Satisfactory Academic Progress (SAP) Policy

Federal regulations require schools to have a Satisfactory Academic Progress (SAP) policy to enforce the statutory requirement that a student must be meeting satisfactory academic progress toward degree completion to remain eligible for Federal Student Aid funding. Specific rules for State and institutional programs will vary.

The policy is based on cumulative outcomes and includes transfer credits and all periods of enrollment during which the student is enrolled in Norwich University courses. This regulation applies to all students regardless if they are seeking or receiving aid for the period of enrollment.

This policy is fully separate from the Norwich University Academic Probation and Suspension process. (*Please see Academic Standing, Class Levels, Re-Admission section for more details*)

The Norwich University SAP policy applies to all Norwich University Students and includes the following:

- Qualitative measure – the cumulative grade point average of 2.0 or higher at the second year. See chart in Undergraduate programs for specific measures.
- Quantitative measure of progress – 67% percentage of attempted credit hours applicable to the students' degree are completed (for this calculation, the Financial Aid Office rounds up/down from 66.5% for final determination of eligibility)
- Maximum time frame – Students are given 150% of the published program length of the student's current degree program to complete all degree requirements

The SAP policy at Norwich University has been developed to ensure that the financial aid program at Norwich University adheres to the requirements set forth by federal aid regulations. An assessment of SAP will be made after each term of enrollment for all students.

Qualitative Measures – Required GPA

Course withdrawals, incomplete courses, and pass/fail graded courses are not counted in the student's grade point average and are not counted in the qualitative measure of the SAP policy. Incomplete grades will be counted as failed grades for financial aid Satisfactory Academic Progress review purposes after 30 days from the end of each term. If a grade is changed prior to the start of the next term the student may be reevaluated.

Undergraduate programs require the following grade point average to be considered in good standing, based on the progression of credits earned by the student.

Number of Credits Earned	Minimum Cumulative GPA
1-29	1.6
30-44	1.7
45-59	1.8
60+	2.0

Graduate program students must achieve and maintain a 2.0 cumulative GPA requirement to remain eligible for financial aid. Students may be expected to achieve and maintain a higher cumulative GPA (3.0 in most majors) to be considered eligible for continued enrollment in their academic program. Students who become ineligible for enrollment as a degree-seeking student also become ineligible for financial aid funding regardless of cumulative GPA.

Quantitative Measures – Attempted/Earned Credits

The quantitative measurement of SAP is monitored according to the following guidelines:

- Pace of Progress: Students must complete at least 67% of their attempted courses throughout enrollment to sustain a proper "pace of progress" toward degree attainment. This measurement includes withdrawals, incomplete courses, and failed graded courses. This measurement indicates whether or not the student's academic outcome trajectory makes it possible for them to complete their degree requirements prior to attempting 150% of the total credits needed for program degree requirements (also see Maximum Time-frame).
- Undergraduate students must maintain the 67% "Pace of Progress" throughout enrollment.
- Graduate students must meet the 67% Pace of Progress after attempting 18 credit hours and they must maintain the 67% Pace of Progress throughout the remainder of enrollment beyond 18 attempted credit hours.
 - Example: For a program requiring 124 credits, the student must complete their program by the time they have attempted 186 credits. If a student in this program has completed only 80 credits of the first 150 attempted, they would no longer be eligible for aid because they have 44 required credits remaining (124 minus 80) but only 36 remaining credits of financial aid eligibility.
- Course withdrawals and incomplete courses are counted in the credit hours attempted, but not credit hours earned
- Transfer-in credit hours are included in the review of quantitative SAP measurements
- Courses that are retaken will be counted twice in the total attempted credits calculation

- Example: if a student retakes a previously completed 3-credit course to improve their GPA, that course will be counted twice in total credits attempted for a total of 6 attempted credits, regardless of the grade outcome for either attempt
- A completed credit indicates that the student attended the full term and received a grade other than Incomplete or fail. A completed credit can be either a pass/fail grade or an A through F letter grade
- Pass/Fail graded courses count as attempted and/or completed credits for quantitative measurement purposes

Maximum Timeframe

- Maximum Time-frame: Students are eligible for Federal Student Aid Program funding for maximum time-frame lasting 150% of the normal time needed to complete their program of study. This measurement is based on a comparison of the number of credit hours completed in relation to the number of credits attempted toward degree requirements, quantitative measures. The measurements are not based on calendar dates.
 - General examples: Undergraduate students may receive aid for up to six years of enrollment toward attainment of a four-year degree and graduate students may receive aid for up to three years toward attainment of a two-year degree.
 - Specific example: Undergraduate students in programs requiring 120 credits to graduate are eligible for aid for up to 180 attempted credits.
- Students with Pace of Progress trajectories indicating it is no longer mathematically possible to complete their degree within the 150% maximum time-frame requirement become ineligible financial aid regardless of GPA at the time it is discovered degree attainment is no longer mathematically possible within the maximum timeframe.

Good Standing

To be considered in Good Standing for financial aid SAP, students must be meeting both the qualitative and the quantitative SAP requirements for their academic program within the maximum timeframe requirements.

When Students Fall Below Standards

Students not meeting the qualitative or quantitative measurements receive information describing how their academic measures impacts their eligibility for funding. Here are key terms related to the SAP policy and procedures.

Maximum Timeframe – 150%

Once the institution becomes aware that a student will not complete their degree requirements within 150% of the published program length, the student becomes ineligible to receive Federal Student Aid funding.

Warning

After the first semester not meeting the standard on either qualitative or quantitative measurements, the student receives a Warning Letter. The purpose of this letter is to remind the student of Satisfactory Academic Progress requirements and to provide information about the campus-based resources available to help them succeed in the classroom. The student is not required to submit any documentation at this stage. Funds for the next term are disbursed at the scheduled times.

Suspension

A student in Warning status that does not return to Good Standing in both the cumulative qualitative and quantitative measurements, and is not outside of the maximum timeframe requirement, after enrollment in a subsequent term, the student is ineligible for financial aid and is placed in suspension status. This may be due to not meeting either the cumulative qualitative or quantitative measurement for the 150% maximum timeframe requirement.

Financial Aid SAP Suspension status is effective immediately. For example, if a student is ineligible based on the review at the end of Fall Semester, aid is suspended for financial aid for the next term of enrollment (typically Spring) and moving forward until the student is meeting SAP again.

Students placed in Suspension status are notified of the reason they are ineligible to receive aid. The suspension letter includes information related to academic progress expectations and describes the process for filing a petition/appeal for reinstatement if unusual circumstances have impacted the student's ability to succeed in class.

Students ineligible for financial aid in suspension status are considered to be self-pay students for any period of enrollment they attend prior to receiving approval of their Petition for Reinstatement.

Petition for Reinstatement

Students placed into SAP Suspension status who have unusual circumstances are encouraged to file their appeal immediately after being notified of their Suspension status.

The petition form directs the student to provide a signed statement indicating the reasons that impacted their inability to remain in Good Standing and what they have done to eliminate the barriers to success. The student must meet with their Academic Advisor or the Academic Achievement Center to discuss their academic support needs. An advisor/Academic Achievement Center signature is required on the form. The student must also obtain and provide a copy of an updated academic plan which describes the remaining required courses and other academic requirements for their degree.

If the student's petition is approved, the approval may be effective immediately. This means that the student could be eligible for funding for the term during which the petition is approved or for their next term of enrollment.

Not all petitions are approved. Students cannot receive approval for multiple petitions which are based on the same rationale or circumstance.

Probationary Period

Students with approved petitions receive financial aid on a probationary basis and are placed in a Probation status. Part of the appeal process is providing individual outcome requirements that must be met each term in order to remain eligible for aid until returning to Good Standing, meeting SAP. Students who do not meet the documented expectations by the end of their probationary term, are then ineligible for aid moving forward and placed back in Suspension status. An example of an individual probationary expectation is that a student may be expected to complete all of their attempted credits and receive at least a 2.0 undergraduate, or 3.0 graduate, GPA for each semester of enrollment until the student returns to "Good Standing" levels.

Regaining Eligibility

In addition to successfully appealing for reinstatement, students may regain eligibility for federal aid when they return to Good Standing based on attendance as a self-pay student.

Students demonstrating the ability to meet Good Standing expectations through completion of courses taken at another school which are transferable to their Norwich University degree may also request a reinstatement review, even if the student has had two prior Petition approvals as allowed by the SAP policy. These students are also encouraged to discuss their remaining eligibility with Financial Aid as it relates to maximum timeframe eligibility (150% of program) concepts.