

Failure due to Attendance

If your enrollment terminates and you fail to adhere to the official withdrawal policy and deadlines, and you are receiving Title IV funds, you will be considered for the pro-rate refund policy if applicable, or the University's refund policy.

Financial Aid Warning

You will be placed on financial aid warning for one semester if you fail to meet the GPA and/or overall credit completion standards. **While on Warning you may still receive financial aid.**

You are encouraged to use the Student Success Center for helpful guidelines for improving your academic performance. For more information, visit <http://www.wilmu.edu/ssc/>

To be removed from financial aid Warning you must meet the required cumulative GPA and credit completion ratio standards by the end of your Warning semester. Your federal financial aid will be suspended at that time if you failed to meet those standards.

Financial Aid Suspension

While on Suspension, you are not eligible for most financial aid programs (the exceptions include private loan programs and outside assistance that do not require Satisfactory Academic Progress).

You may attend the University, at your own expense, until you attain the cumulative GPA and cumulative credit completion requirement. To regain financial aid eligibility your record must reflect that you have met these requirements. Once you have met the requirements, you must complete a Financial Aid appeal form and return it to our office.

Academic Suspension

If you have been suspended from the University, you are no longer eligible for any further financial aid as of the suspension date. Once you have been readmitted, you must successfully complete 12 credits without the benefit of federal financial aid and you must complete a "Request for reinstatement" form. Your financial aid status and eligibility will be determined based on Satisfactory Academic Progress standards through a review of your academic record. Re-admission to the University does not guarantee that you will be eligible for federal financial aid.



For more information, please visit
<http://www.wilmu.edu/financialaid>



WILMINGTON
UNIVERSITY

*Maintaining Your Federal
Financial Aid Eligibility*

The Financial Aid Satisfactory Academic Progress Policy for Federal Financial Aid (Title IV) Recipients mirrors the University's academic policy with regard to GPA:

- Students placed on academic probation by the University may maintain financial aid eligibility during the current academic year.
- Students who are suspended academically by the University will maintain all disbursements prior to the date of the suspension and are ineligible for all subsequent disbursements as of the academic suspension date.

In addition to GPA standards, students must progress at a 75% completion rate. That is, on a cumulative basis, students must successfully complete 75% of the credits attempted. Successful completion is defined as earning an A, B, C, or D in a course.

- Students who fall below the 75% rate will be placed on Financial Aid Warning for a semester and will remain eligible for aid if the student signs an academic Financial Aid Warning Letter, which details the academic requirements the student is expected to meet.
- Students who do not adhere to the Warning Letter contract may lose financial aid eligibility or may be placed on Warning for an additional semester.
- If obligations are not met after the latest Warning Letter, students will lose financial aid eligibility.

**Satisfactory Academic Progress for
Federal Financial Aid Recipients**

Undergraduate Students

Qualitative Standard: Undergraduate students are expected to maintain the following minimum GPA based on credits earned:

Credits Earned	Minimum Cumulative GPA
0-30	1.60
31-60	1.80
60+	2.00

GPA Review occurs at the end of every semester. Students must attain and maintain a minimum cumulative GPA based on their credits earned. The policy for students who do not meet the minimum GPA based on credits attempted is as follows:

- A student placed on financial aid warning is given one semester to improve his/her cumulative GPA. In addition, the student must sign a Financial Aid Warning Letter, which indicates students:
 - ◊ are aware that they are not making satisfactory academic progress based on cumulative GPA;
 - ◊ understand that they are on financial aid warning;
 - ◊ understand the consequence of not improving their GPAs.

If the student meets the required GPA, the student will be removed from financial aid warning.

If the student's GPA improves, but he/she still has not attained the required minimum, the student will continue to be on financial aid warning and must sign another Financial Aid Warning Letter.

Quantitative Measure – Maximum Time Frame (Maximum Number of Attempted Credits Allowed)

In addition to GPA standards, students are restricted to the maximum number of credits for which they can receive financial aid. All students are expected to complete degree requirements within 125% of the number of credits required by the program. For example, if an undergraduate program requires 120 credits, students must complete it within 150 credits ($120 \times 125\% = 150$).

Graduate Students

Qualitative Measure: Graduate students must maintain the following GPA standards to continue receiving Federal Student Aid.

Satisfactory GPA
3.00

Students who do not meet the required minimum will be placed on financial aid probation and must sign a Financial Aid Warning Contract, which indicates students:

- are aware that they are not making satisfactory academic progress based on cumulative GPA;
- understand that they are on financial aid warning;
- understand the consequence of not improving their GPAs.

Graduate students who do not attain the required 3.0 minimum cumulative GPA by the end of the next term of attendance will immediately become ineligible for financial aid.

Quantitative Measure – Maximum Time Frame (Maximum Number of Attempted Credits Allowed)

In addition to GPA standards, students are restricted to the maximum number of credits for which they can receive financial aid. All students are expected to complete degree requirements within 125% of the number of credits required by the program. For example, if a graduate program requires 36 credits, students must complete it within 45 credits ($36 \times 125\% = 45$).



For more information, please visit
<http://www.wilmu.edu/financialaid>

All Students

Maximum Time Frame

- The 125% Maximum Time Frame is based on credits earned.
- All transfer credits are included in the calculation.
- Students who complete degree requirements are considered to have reached their Maximum Time Frames and are no longer eligible for financial aid.
- Students who complete degree requirements and apply for and are accepted into a subsequent undergraduate or graduate degree program will receive a “new” 125% calculation. However, all credits attempted at Wilmington University and all transfer credits that can be included in the new degree will be counted.

Student Withdrawals-Official

If your enrollment terminates through official withdrawal and you are a recipient of Federal and/or state financial aid funds, your financial aid package must be reviewed. Federal programs are as follows: College Work-Study Program, Supplemental Educational Opportunity Grant, Pell Grant, Direct Stafford Student Loans, and the Parent/Supplemental Loan Program.

Your financial aid eligibility is based upon your cost of education (e.g., tuition, mandatory fees, room, board, books, and miscellaneous expenses). This cost of education represents actual costs incurred for the entire semester and is contingent upon your completion of that semester. When you officially withdraw, your cost of education must be recalculated to determine if an institutional refund refers to the amount paid for charges by financial aid funding and cash payments, minus the amount retained (such as room and board rebates, if applicable) for the portion of the payment period that the student was actually enrolled.

Federal regulations require that the institution return monies due to the Title IV Financial Aid Programs within thirty days of the student's withdrawal or dropout date. This computation may result in a reduction in your financial aid. The amount of funds to be returned is determined by the specific refund formulas and the University's refund allocation policy.

The University's procedure for withdrawal is to notify the Office of the Registrar in writing, and by filling out a withdrawal form. Oral requests are not accepted. Appeals should be sent in writing to the Office of the Registrar. See the section on Title IV/Refund Allocation Policy for further details.