

Policy Analysis Brief: Villa Maria College Satisfactory Academic Progress Policy

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Executive Summary

Federal and state regulations require academic institutions that distribute financial aid through various programs like Title IV, Pell, and the Say Yes Program in Buffalo to assess students on academic progress each semester in order to retain eligibility to receive funds. At Villa Maria College, the Satisfactory Academic Progress (SAP) policy holds students accountable for maintaining good academic standing but with an increasingly diverse population of incoming students, there is no guarantee that the full impact of failing to meet SAP is clear to students, particularly those who are under-represented, first generation, or Pell Grant recipients. While the SAP standards cannot change due to federal and state financial aid requirements, the format of communication with the students could be improved by taking advantage of low-cost texting solutions, remind students about campus resources preemptively, and maintain an encouraging tone when communicating with students, regardless of their academic status. Together, this would allow for real time communication channels to connect students with resources and ensure that the complexity of the SAP policy is fully understood without discouraging the student from attending a higher education institution. In this way, the SAP policy can work as an incentive for students to pursue academic excellence rather than a deterrent to obtaining a degree.

SAP Policy Overview

Due to federal and state regulations, academic institutions that disperse financial aid through Title IV and other federal and state financial aid programs must report on academic progress for students to maintain aid eligibility by demonstrating progress toward degree attainment each semester. At Villa Maria College, this policy is the Satisfactory Academic Progress (SAP) policy, and is connected to federal, state, and institutional financial aid eligibility

and academic standing. SAP is measured based on cumulative GPA, credits attempted compared to credits earned, and the pace in which students are earning credits. At the end of each semester, academic progress is evaluated and an academic standing is assigned to each student at the institution, potentially resulting in a financial aid warning period or even the loss of federal financial aid (*Villa Maria College catalog, 2022*). Not only does this encourage accountability and measure the disbursement of financial aid, it can also act as an impetus for students to improve performance so they do not lose their aid.

This policy is particularly important for Villa Maria College, as 99% of degree seeking students enrolled at the institution receive financial aid (*Financial aid, 2022*). In addition, the college has the “highest percentage of Pell-eligible students of any private college in Western New York” which means that students are relying on financial aid to pursue a degree (*Diversity, equity, and inclusion, 2022*). The creation of federal financial aid, and the resulting evaluation through academic progress, is a way to measure the impact of this policy and maintain an aspect of accountability for the students utilizing the program.

The Higher Education Act of 1965 (HEA) introduced a network of policies and procedures related to increasing student assistance, particularly with the development of Title IV and the Pell Grant program (Cervantes et al., 2005). Title IV was introduced as a form of need-based financial aid “intended to be the foundation for all federal need-based student aid awarded to undergraduates” (Dortch, 2021, p. 1). Although there have been some adjustments to the policy since 1965, the focus on offering support for under-represented students has continued to expand as access and interest in pursuing higher education increases alongside the need for financial support. Offering financial support, particularly through grants, tends to “improve enrollment, persistence, credit accumulation, and degree attainment” for students (Schudde &

Scott-Clayton, 2016, p. 948). Title IV represented a way for state and federal organizations to mediate cost as a barrier to educational attainment which could then improve the financial ability of individuals to pursue higher education (Cervantes et al., 2005). As a federal financial aid program, there are stipulations for both students and institutions about how the funds are distributed, retained, evaluated, and in some instances, returned. These requirements, collectively known as “academic progress” or “satisfactory academic progress,” were introduced as an amendment to the HEA in 1976 and, although institutions are allowed some flexibility when defining the concept, there are certain stipulations they must follow when evaluating degree progression (Schudde & Scott-Clayton, 2016).

The intent of the policy is that, by consistently measuring academic progress each semester, higher education institutions are maintaining a culture of accountability, both for the students pursuing their degrees and the state and federal regulating bodies overseeing the disbursement of financial aid. The language utilized within the catalog allows room for interpretation, which can potentially be viewed as unclear and ambiguous, but also permits institutions to tailor the requirements to fit within the parameters of their institutional academic policies (Schudde & Scott-Clayton, 2016). Additionally, although the SAP policy is present in the college catalog at Villa Maria College, the policy implications assume that individuals are entering college already knowledgeable about financial aid terms and regulations. While the college catalog is publicly available on the institution’s website, this also implies that individuals know the SAP policy is housed within the catalog, understand the financial requirements, and know that the SAP policy exists in the first place (Castleman & Meyer, 2019). Changes to the visibility of the program, as well as clarifying the expectations for the students, institutions, and

federal organizations could improve student outcomes overall, particularly for under-represented and first generation students.

SAP Policy at Villa Maria College

Within the SAP policy pages of the Villa Maria College catalog, there are a variety of sections outlining the process of losing and regaining eligibility, the appeals process, probationary periods, various progress charts detailing the necessary pace for students in two year and four year degrees, and details about academic progress requirements for Title IV funds, TAP funds, and Say Yes Scholars who receive state aid for attending Buffalo Public schools with slightly different requirements for their eligibility (*Villa Maria College catalog, 2022*). While each higher education institution will have slight variations within the academic progress policies, the general requirements remain similar in that students must be making progress toward their degrees within a certain timeframe to remain eligible for financial aid. Financial aid requirements are reported to state and federal regulating bodies in order to track and manage the distribution of funds.

Since federal financial aid is dictated by federal policies and regulations, Villa Maria College is required to assess degree progress and ensure students are accountable for maintaining academic standards. Academic progress generally indicates that students must be on pace to earn a cumulative 2.0 GPA, successfully complete two thirds of attempted coursework, and graduate within 150% of the normal time allotted for degree completion (Schudde & Scott-Clayton, 2016, p. 946). At Villa Maria College, there is a degree of leniency to better suit the student population, particularly with the cumulative GPA. According to the catalog, as long as students are earning at least a 1.3 GPA in an associate degree program or a 1.5 GPA in a bachelor degree program in their initial semester, they are considered on pace to meet satisfactory academic progress (*Villa*

Maria College catalog, 2022). This means that the student may retain their financial aid, although they might be required to complete an appeal still. There must be significant progress toward a 2.0 in the following semesters, as a 2.0 is required for graduation, but by allowing room for adjustment to college expectations and financial aid requirements, the SAP Policy is designed to remove some of the barriers to access. This leniency does not apply to the Say Yes Program eligibility, as that is a local financial aid program with unique requirements. However, students within the Say Yes Program are still evaluated for satisfactory academic progress despite the additional expectations.

As Title IV financial aid funds are the “first generally available aid program for postsecondary students,” it is understandable that the requirements for maintaining this aid have developed along with the changing student population (Cervantes et al., 2005, p. 20). The SAP Policy at Villa Maria College, and other institutions, is intended to encourage degree attainment within a reasonable timeframe, and can act as an incentive for students to meet academic standards. However, financial aid and academic applications, requirements, and sustainment can be challenging and act as an impediment for students if they do not fully understand the implications of these policies. The SAP policy and requirements for maintaining aid are not intended to be a punishment if students have academic difficulties, which is why there is an appeal process available for students (*Villa Maria College catalog*, 2022). However, when this is not communicated and “students are not fully aware of SAP policy, then its effectiveness as an incentive may be undermined” (Schudde & Scott-Clayton, 2016, p. 949). The SAP policy can, and should, influence student behavior but this is contingent upon students being aware of what the SAP policy is assessing, how it is utilized for financial aid and academic progress, and the reasons behind the assessment (Walser, 2015, p. 60).

When appropriately communicated, failure to meet federal and state requirements for financial aid could have a variety of impacts on students who may be in academic jeopardy. For students who are academically prepared to continue pursuing a degree, failing to make academic progress could be the impetus for them to work harder, refocus on classes, or seek out additional help (Schudde & Scott-Clayton, 2016). For students who are either not fully equipped to be in college – academically, personally, financially, or any combination thereof – the threat of losing financial aid could help them realize that they are either not ready to take on the monetary risk and should stop out to avoid the financial burden or that they need to work harder to make the risk worth it (Schudde & Scott-Clayton, 2016). Regardless of the decision students make in this matter, they need to have access to all of the information and be able to communicate with resources who can help them navigate their options. Villa Maria College’s catalog includes reference to the Office of Financial Aid, the Office of Academic Affairs, and the Student Success Center, all of which are available to help students with the SAP policy.

Villa Maria College’s SAP policy is related to similar policies of assessment and accountability at other higher education institutions as federal, state, and institutional financial aid is contingent upon student progress within an academic program. There are multiple levels of accountability built into financial aid policies, including the SAP policy. While federal financial aid regulating bodies are holding the institution responsible for accurately reporting and disbursing aid to students, the institution is then responsible for assuring students make required progress toward their degrees while maintaining good academic standing (Cervantes et al., 2005; Schudde & Scott-Clayton, 2016). Although this accountability and assessment is built into the final assigning and reporting of academic standing at the end of each semester, it is unclear what is being done proactively to ensure students are on track to maintain good standing. Proactive

communication and academic support could improve SAP outcomes, particularly when students are reminded about resources on a consistent basis and not only when they are already placed on academic warning (Headlam et al., 2019).

Recommendations

Accountability within higher education institutions is “most effective when faculty, staff, students, and administrators work together” (Walser, 2015, p. 59). Because of this, Villa Maria College should ensure that individuals across the entire organization understand not only the Satisfactory Academic Progress policy, but the intention behind the requirements and the necessary steps students should be taking to maintain good academic standing. Students need to understand why the policy was developed, where they can find more information about it, and the long-term implications of not meeting SAP. Without full understanding or with poor communication, the “effect of SAP requirements may be punitive – simply removing students from aid eligibility – rather than formative” (Schudde & Scott-Clayton, 2016, p. 949). In the same way, before you can assess an organization or hold individuals accountable, there needs to be an understanding of how something is intended to work (Walser, 2015, p. 65). By involving all parties in the communication surrounding academic progress and academic good standing, everyone is accountable for identifying the appropriate next steps.

Maintaining clear communication with an encouraging tone is a vital part of the SAP policy working to benefit everyone within a higher education institution, even those who are in academic good standing (Headlam et al., 2019). Not only should Villa Maria College reach out to students who are failing to meet SAP standards, but they should also proactively communicate with students in good standing about resources they can utilize or strategies they can implement to ensure they finish each semester strong (Headlam et al., 2019, p. 30). Waiting for students to

be in academic jeopardy before connecting with them about the SAP expectations limits the time students have to develop beneficial habits and identify appropriate resources on campus. Positive and preemptive discussions about satisfactory academic progress could also decrease the number of individuals failing to meet SAP each semester (Headlam et al., 2019).

Villa Maria College should develop stronger communication methods for distributing policy information, not only to students, but to faculty and staff who might be a resource for an individual struggling to meet or understand academic goals. Particular attention should be given to communication to under-represented populations, first generation students, and Pell Grant recipients as they likely have had less exposure to higher education regulations and policies (Schudde & Scott-Clayton, 2016). One way to engage with students at a more personal level is by employing “nudging” through text messages, particularly during freshman year when students are most likely to encounter unknown or confusing terms surrounding federal financial aid requirements (Castleman & Page, 2016). Nudging involves targeted texting outreach at specific times during the semester with messaging focused on key concepts like reapplying for FAFSA, checking their academic status, goals for maintaining aid, or even the time frame for submitting SAP appeals to regain federal aid. Not only will this remind students of important information and hold them accountable for following through on requirements, but it will also open a communication channel between students and faculty or staff who are able to help answer questions in real time (Castleman & Page, 2016). This is a low cost strategy that can “help an increasingly diverse population of students to access higher education and to persist and succeed once they have matriculated” (Castleman & Page, 2016, p. 410).

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