Financial Aid Satisfactory Progress Policy

Federal regulations require that all institutions participating in the Title IV Student Financial Aid Programs establish, publish, and apply reasonable standards for measuring whether a student has maintained Satisfactory Academic Progress (SAP) in his or her course of study. Students must maintain Satisfactory Academic Progress toward completion of their degree program to be eligible for federal financial aid.

The academic record of all students will be monitored to endure compliance with the requirements specified below; therefore, the academic record of all those who have not received federal student aid in the past may impact future eligibility.

Satisfactory Academic Progress (SAP) regulations apply to all semesters and to full and part-time students. SAP will be evaluated at the end of each semester (fall, spring, and summer). Students who fail to meet the following minimum standards of satisfactory progress will be ineligible to receive financial aid until eligibility has been reestablished.

SAP Standards are evaluated in the following three categories:

1. **Minimum Grade Point Average (GPA)**
   - Undergraduate students must maintain a minimum cumulative GPA of 2.00 and attain at least a 2.00 GPA each semester based on all MSU and transfer undergraduate credits.
   - Graduate students must maintain a minimum cumulative GPA of 3.00 at the conclusion of each semester based on all MSU and transfer credits.
   - All students must attain a minimum 1.00 term GPA or face automatic academic suspension. If reinstated by the Academic Standards Committee, these students will be placed on a financial aid warning or disqualification for one semester.

2. **Completion of Attempted Credits**
   - Students must successfully complete a minimum of 66.667% (67%) of the attempted credits cumulatively and per term.
   - Attempted credits include any credits students are enrolled in as of each semester’s census date (the last day to drop a full semester course and receive a 100% refund) and any credits added after the census date. Credits dropped or withdrawn from after the census date and failed credits are considered attempted but not completed.
   - Successfully completed credits include those courses in which a student receives a passing grade (A, B, C, D, P, or S). Credit hours that are not considered successfully completed include all courses with a grade of F (Failed), I (Incomplete), W (Withdrawn or dropped), or U (Unsuccessful).
   - The percentage is calculated by dividing the total number of successfully completed credits by the total number of credits attempted.

On a semester basis, **ALL** students must complete a minimum of 25% of the total hours attempted or face immediate financial aid disqualification for future semesters. **The minimum 25% requirement does not include students that have officially withdrawn during the semester.**
3. **Maximum Time Frame**

   Students must successfully complete their degree within 150% of the published number of credits needed to complete their program of study. The maximum number of credits includes all prior credits attempted while attending MSU and any credits attempted at other colleges or universities whether or not federal financial aid was received while completing those credits. Students who are approaching the maximum attempted credit hour limit will receive a Financial Aid Information Service Indicator on Campus Connection to warn them that they are close to reaching this limit.

**ADDITIONAL STANDARDS USED TO EVALUATE SATISFACTORY PROGRESS**

   All students, including transfer students, enrolling at Mayville State University for the first time will be assumed to be making satisfactory progress.

   a) Student must be making satisfactory progress according to the requirements of the policy PRIOR to receiving financial aid.

   b) All consortium and collaborative courses will be included in the evaluation of financial aid satisfactory progress.

   c) Courses that are repeated will count in the calculation of hours attempted and completed hours earned. If a repeated course is taken for a traditional A through F letter grade, the highest grade achieved in the course will be used in calculating the student’s term and cumulative GPA.

   d) Noncredit remedial courses will be included in the satisfactory progress Pace standard and GPA evaluation. Incompletes or grade changes will be considered when evaluating satisfactory progress if notified by student that an update has occurred, or they are actively pursuing the completion of an incomplete course.

   e) Courses taken for audit only or life experience credit will not be considered for aid.

**REVIEW AND NOTIFICATION PROCESS**

   At the completion of each semester, SAP will be evaluated for all students. Students will be notified of their SAP Information, Warning, or Disqualification status via campus email and a service indicator will be posted on their Campus Connection.

**DEFINITIONS**

1. **FINANCIAL AID INFORMATION**
   - The student has reached 125% to 149.99% of the maximum attempted credit limit of 150%.
   - The student is eligible to receive federal financial aid until they have attempted 150% of the maximum credit limit.
   - If the student will not graduate before they reach the 150% maximum attempted credit limit, the student may consider filing an appeal of their status, particularly if their status is related to transfer credits that do not apply to their current degree.
2. FINANCIAL AID WARNING

- The student has not met one or more of the minimum SAP Standards.
- During the next semester of enrollment, while on Financial Aid Warning status, the student is eligible to receive federal financial aid but must meet all SAP requirements at the end of the semester to maintain future eligibility for financial aid.
- A Financial Aid Warning hold will be added to the student's Campus Connection portal. The hold is for information purposes only and will not affect the ability to drop or add classes.
- No appeal action is required on the part of the student while on Financial Aid Warning, but students are strongly encouraged to utilize all MSU Student Services (including Tutoring, Counseling, Writing Center, and others) to ensure they will meet SAP standards at the end of the Financial Aid Warning term.
- The student is eligible to receive financial aid with a warning status and federal financial aid funds will be disbursed to the student's account. Students placed on a financial aid warning are encouraged to visit with the Director of Financial Aid about their status but are not required to do so.

3. DISQUALIFICATION

- The student has failed to maintain the minimum SAP Standards.
- The student is no longer eligible to receive federal financial aid.
- Financial Aid Disqualification does not prevent a student from enrolling in classes.
- Students on Financial Aid Disqualification may consider funding methods other than federal financial aid including a Payment Plan available from the MSU Business Office or alternative/private education loans that do not require that the student be meeting SAP standards.
- Financial Aid Disqualification will stay in place until the student either completes additional coursework to bring their academic record into compliance with the standards required or until a successful appeal of their disqualification has been made and approved.

FINANCIAL AID PROBATION AND PLAN OF STUDY (POS)

- If the Financial Aid Office approves a student’s appeal of their Financial Aid Disqualification status due to extenuating circumstances, they will be placed on either Financial Aid Probation or Plan of Study status.
- Students on Probation or Plan of Study status are eligible for federal financial aid.
- Financial Aid Probation will be granted when it is reasonable to expect that the student will be able to meet the minimum SAP standards within one semester. If the student fails to meet SAP at the end of their probation term, they will return to Financial Aid Disqualification.
  - Financial Aid Plan of Study (POS) will be granted in situations where it may not be possible to meet SAP within one semester and/or the student has exceeded the maximum credit limit for their program. Students on a Plan of Study will be expected to follow the conditions of their Plan of Study each semester to maintain eligibility. Failure to follow the conditions of the Plan of Study will result in the student returning to Financial Aid Disqualification.
UNOFFICIAL WITHDRAWAL

Students who receive all failing or incomplete grades in any given semester are considered to have unofficially withdrawn from the university and are immediately placed on Financial Aid Disqualification without a warning period first. Federal regulations require that a refund calculation be done for all students receiving federal funds unless we can document an official last date of attendance beyond the 60% point in one of the student’s classes. Faculty are required to report a last date of attendance for all reported F and U grades. The calculation and return of these funds may result in the student owing a balance to the University. Pell recipients whose class activity cannot be verified may have to pay back all or a portion of their grant funds.

GRADE CHANGES

If a grade change occurs after the SAP evaluation process is completed, students may contact the MSU Financial Aid Office to review their status with the inclusion of the new grade. If the inclusion of the updated grade changes the student’s SAP Status, the status will be updated to reflect the new evaluation for the current term.

CHANGES OF MAJOR AND SECOND DEGREES

Students who change majors or pursue second degrees or second majors are still expected to meet the SAP standards for the maximum time frame. If the student has previously completed courses that are not applicable to their current degree plan, they are encouraged to file an appeal of their financial aid status.

TYPES OF AID AFFECTED BY FINANCIAL AID DISQUALIFICATION

Financial aid programs subject to the SAP standards includes Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Iraq and Afghanistan Service Grant, ND State Grant, ND Native American Scholarship, Federal Work Study, Federal TEACH Grant, Federal Nursing Loan, Federal Direct Loans (subsidized and unsubsidized), Federal Direct PLUS Loan, some alternative loan programs and institutional academic scholarships and waivers. Exceptions to this include scholarships based on participation in athletics or extracurricular activities such as music.

RE-ESTABLISHING ELIGIBILITY

Students who have become ineligible for financial aid can reestablish eligibility:

1) By successfully completing coursework without federal financial aid to bring their cumulative GPA and rate of completion to the minimum required standards by this policy.

   If it is not possible for a student to reach the cumulative minimum standards within one semester, they may consider filing an appeal based in part upon their improved academic record after successful completion of a semester in which the student did not receive federal financial aid.

2) By filing an appeal of the Financial Aid Disqualification for consideration of reinstatement of eligibility.

   a. If the student experienced an unusual extenuating circumstance that hindered his or her ability to maintain Satisfactory Academic Progress, such as the death of a close relative, an injury or serious illness, or other situation that was beyond the student’s control, they may appeal their Financial
Aid Status.

b. The written appeal must explain in detail and document the circumstances that impacted the student's academic performance. The student should describe what has changed and the specific steps he/she is taking to improve their SAP standing such as seeking tutoring or other academic support. Students appealing the maximum timeframe must explain the reason for reaching the maximum number of credits allowed and include a POS of remaining courses and date of anticipated graduation. Additional supporting documentation of extenuating circumstances may be submitted by the student or requested by the Financial Aid Director as well.

c. Appeals are reviewed by the Financial Aid Office within approximately 1-2 weeks of receipt of all required documentation.

- Students are notified by campus email of the outcome of all Financial Aid Disqualification appeals.
- If the appeal is denied, the student has the right to appeal in person or via conference call (if not on campus) to the Financial Aid Committee. The action of the Committee will be final.
- Students who are determined ineligible to receive financial aid are encouraged to remain in school to re-establish their eligibility by attaining the required minimum cumulative GPA and 67% cumulative Pace standards.

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Sponsor: Director of Financial Aid, Dean of Student Affairs