



## Financial Aid Satisfactory Academic Progress Policy

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Federal regulations require institutions participating in Title IV student financial aid programs to 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 in order to be eligible for federal financial aid.

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

SAP regulations apply to all semesters and to full and part-time students. SAP will be evaluated at the end of each term (fall, spring, and summer). Students who fail to meet the following minimum standards will be ineligible for federal financial assistance until eligibility has been reestablished.

SAP standards are evaluated in the following three categories:

### 1. **Minimum Grade Point Average (GPA)**

Undergraduate students are required to maintain a minimum cumulative GPA of 2.0 at the conclusion of each semester based on all MSU and transfer undergraduate credits.

Graduate students are required to maintain a minimum cumulative GPA of 3.0 at the conclusion of each semester based on all MSU and transfer graduate credits.

### 2. **Completion of Attempted Credits**

Students must successfully complete a minimum of 66.667% of the cumulative attempted credits.

- 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; approximately the tenth calendar day of fall or spring term or fifth calendar day of summer term) 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 Credits dropped or withdrawn from after the census date and failed credits are considered attempted but not completed.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hours that are not considered successfully completed include all courses with a grade of F (Failed), I (Incomplete), W (Withdrawn or dropped), or U (unsuccessful).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 numbers of credits attempted.

### 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 Minot State University 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.

<b>Type of Degree</b>	<b>Maximum Credit Hours</b>
Associate's Degree (65 hour program)	97
Bachelor's Degree (120 hour program)	180
Bachelor's Degree (128 hour program)	192
Master's Degree (30 hour program)	45
Master's Degree (60 hour program)	90
Ed Specialist Degree (71 hour program)	106

## **Review and Notification Process**

At the end of each semester, SAP will be evaluated for all students. Students will be notified of their SAP Information, Warning, or Disqualification status via email or postal mail 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% 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 in order 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 Peer Tutoring, Counseling Services, Student Health and others) to ensure they will meet the SAP standards at the end of the Financial Aid Warning term.
- If the student doesn't meet all SAP standards at the end of the warning semester, they will lose eligibility and will be placed on Financial Aid Disqualification.

### **3. Financial Aid 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 use of the MSU Tuition Payment Plan available from the MSU Business Office or alternative education loans that do not require that the student be meeting the 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 an appeal of their disqualification related to extenuating circumstances has been approved.

#### 4. Financial Aid Probation and Plan of Study:

- 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 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 Plan of Study status 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.

#### Treatment of Non-Standard Credits

The table below identifies treatment of various types of credits and their impact on the SAP evaluation.

Type of Credit	Included in GPA Calculation	Included in Completion Rate Calculation	Included in Max. Time Frame Calculation
Incomplete	No	Yes	Yes
Remedial Courses	No	Yes	Yes
Repeated Courses	Yes, most recent grade	Yes, each attempt	Yes, each attempt
Transfer	Yes	Yes	Yes
Withdrawn/Dropped	No	Yes, if enrolled at census	Yes, if enrolled at census

#### Unofficial Withdrawal

Students who receive all failing (F) or incomplete grades in any given semester are considered to have unofficially withdrawn from that semester and are immediately placed on Financial Aid Disqualification without a Warning period first. In addition, federal regulations require that federal aid eligibility be recalculated for students who unofficially withdraw which may result in the student owing a balance to MSU. See the MSU Refund and Return of Title IV Funds Policy for more information.

#### 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 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, ND State Grant, ND Indian Scholarship, Federal Work Study, Federal TEACH Grant, Federal Perkins Loan, Federal Nursing Loan, Federal Direct Loans (subsidized and unsubsidized), Federal Direct PLUS Loan and Federal Grad-PLUS Loan, some alternative loan programs and institutional academic scholarships and waivers.

## **Reestablishing Eligibility for Financial Aid:**

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 required 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 received federal financial aid.

2. By filing an appeal of the Financial Aid Disqualification for consideration of reinstatement of eligibility.
  - If the student experienced an unusual extenuating circumstance that hindered their 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.
  - The appeal form can be found online at [MinotStateU.edu/finaid/\\_documents/forms/sap\\_appeal\\_form.pdf](http://MinotStateU.edu/finaid/_documents/forms/sap_appeal_form.pdf).
  - The appeal should include:
    - Completed appeal form
    - Letter of explanation that explains why the student failed to maintain satisfactory academic progress and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at end of the next semester. The letter should also include specific steps the student is taking to improve their SAP standing such as seeking tutoring or other academic support.
    - Academic Plan of Study prepared with their academic advisor or department chair
    - Appropriate documentation of the extenuating circumstances
  - Appeals are reviewed by the Financial Aid Office within approximately one week of receipt of all required documentation.
  - Students are notified by email of the outcome of all Financial Aid Disqualification appeals.

Rev: 8/19/16