

Satisfactory Academic Progress

Financial aid eligibility is based on satisfactory academic progress (SAP) standards that Saint Mary's University of Minnesota is required by the U.S. Department of Education to establish, publish, and apply. The Financial Aid Office measures academic performance through qualitative and quantitative components and enforces SAP standards to ensure that financial aid recipients progress toward completion of their degree. Students who fail to meet these standards become ineligible to receive financial aid until compliant with all of the requirements detailed in this policy.

1. STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Grade point average: All undergraduate students are required to maintain a minimum 2.0 cumulative GPA beginning with the first term of attendance. Graduate students are required to maintain a minimum GPA of 3.0 each semester and a cumulative program GPA of 3.0 or above.

Credit completion: Students must satisfactorily complete 67% of all credits attempted. [Graduate students must successfully meet a cumulative 67% completion rate, both semester and cumulatively.] A completed credit has a grade of A, AB, B, BC, C, CD, D, or P. Withdrawals, incompletes, and repeated courses are included in attempted credits.

Maximum time-frame: All students are expected to finish their degree within an acceptable period of time. Financial aid recipients may continue to receive federal aid through their cumulative attempted credit that equals 150% of the required number of credits needed to complete their program, including transfer credits from another college that apply to the Saint Mary's program. For example, a student seeking a degree which requires 120 credit hours could receive financial aid while attempting 180 credit hours ($120 \times 150\% = 180$). However, if it becomes mathematically impossible for a student to complete their program within 150% of the allowable timeframe, they would become ineligible for financial aid as a result of the maximum timeframe measure before attempting 150% of the published program length. Non-credit development courses do not earn academic credits and are not eligible for financial aid payment. As such, they are not evaluated in the review of the student's satisfactory academic progress.

2. DEFINITIONS/CONDITIONS

Evaluation time-frame: Evaluation of satisfactory academic progress occurs in the month following the end of each term, after final grades are posted.

Credit: A credit is the unit by which academic work is measured.

Attempted credit: An attempted credit includes all credits for which you are registered after the drop/add period each term.

Cumulative credits: Cumulative credits represent the total number of credits evaluated (attempted and earned) for all periods of enrollment at the university, including any terms for which the student did not receive aid.

Change of major and/or degree: In regards to program/major changes for SAP purposes, a student may change programs/ majors one time. This will result in the re-setting of SAP qualitative and quantitative calculations. However, any credits that are applicable to the new program/major will still be counted. If a student completes a degree program and then enrolls in another degree program, then SAP begins with the start of the new degree program.

Earned credits: Earned credits are those that are successfully completed with a grade of A, AB, B, BC, C, CD, D, and P. Grades of I, W, NC, F, and X, or drops, are not counted as earned credits. Audit credits are not counted as attempted or earned credits.

Withdrawal: After the change of registration period, a student may withdraw from a course by submitting the approved course withdrawal form to the Registrar's Office. It will result in a grade of "W." A withdrawal resulting in the grade of W will result in no credit earned and may affect satisfactory academic progress.

Grade point average (GPA): The GPA is calculated using a grade point value outlined in the catalog for grades A, AB, B, BC, C, CD, D, F, and X. Although a grade of P will count as credit earned, it carries no grade point value.

Incompletes: An "I" is included in the cumulative credits attempted. These credits cannot be used as earned credits until a passing grade is assigned.

Repeat credits: Repeats may be allowed in order to improve a grade or meet program requirements. They are included in credit completion and maximum time frame standards. The most recent grade will become the grade calculated for GPA. A student may only receive Federal financial aid to repeat a course once when the previous grade is already passing.

Transfer credits: Grades associated with transfer credits are not included in the cumulative GPA calculation. Credits accepted by the university are included with attempted and earned credit totals, and those that are applicable to the current degree program apply toward the maximum time-frame calculation for that program.

Postsecondary Enrollment Options (PSEO): Credits earned while a PSEO student at Saint Mary's University will be included in the cumulative credit completion standard, GPA, and maximum time-frame calculation. PSEO credits earned at another postsecondary institution will be treated as transfer credits for federal financial aid purposes.

Consortium/joint program credits: Credits accepted by the university are included with attempted and earned credit totals.

3. IMPLEMENTATION

Academic progress for every financial aid applicant will be monitored after each semester. All of a student's academic coursework is considered in the review process, whether the student received aid that term or not. The assessment will be based on the student's entire academic record, including all transfer credit hours accepted.

Financial aid warning status

If the student does not meet either the GPA, credit completion, or maximum timeframe standard, the student will be placed on financial aid warning for the next registered term and is notified via campus email that they are being automatically placed on Warning Status. While on warning status, students are eligible to receive financial aid.

To be removed from financial aid warning status the student must meet cumulative GPA and credit completion standards. Students who do not come back into SAP compliance at the end of the warning term will be placed on financial aid suspension. A student who has reached the maximum time-frame prior to completing the program will no longer be eligible for financial aid.

Financial aid ineligibility/suspension

Students who continue to not meet the minimum cumulative GPA, credit completion, or maximum timeframe standard, will no longer be eligible for federal, state, or institutional aid. Students may be eligible for private loan programs and outside assistance that does not require SAP.

Provided the student's academic status allows for registration, they may attend the university at their own expense until both the minimum cumulative GPA and credit completion requirements have been met.

Saint Mary's University may immediately deem a student ineligible for financial aid in the event of extraordinary circumstances, such as a student who registers for but does not earn any credits for two consecutive terms, or a student who demonstrates an attendance pattern that abuses the receipt of financial aid.

Students who failed to meet these standards due to unusual circumstances may appeal the financial aid SAP suspension status.

4. RIGHT TO APPEAL

Financial aid ineligibility/suspension

A student who is unable to achieve satisfactory academic progress and is suspended from receiving financial aid has the right to appeal based on unusual or extenuating circumstances, such as illness, injury or other special circumstance. The student may appeal the financial aid suspension status at any time during the term if the following situations apply.

The record shows that the student has earned the required cumulative minimum GPA and credit completion ratio to meet SAP standards.

Unusual circumstances interfered with the student's ability to meet SAP standards, including but not limited to:

- Illness, accident, or injury experienced by the student or a significant person in the student's life.
- Death of a family member or significant person in the student's life.
- Divorce experienced by the student or parent.
- Reinstatement after an academic dismissal or extended break in the student's enrollment.
- Personal problems or issues with spouse, family, roommate, or other significant person.

To appeal, students must submit to the Financial Aid Office the following:

1. A statement from the student explaining the nature of the extenuating circumstances that contributed to the SAP deficiency.
2. Third-party documentation to support the circumstances.
3. An explanation of how the barriers/circumstances to academic success have been removed.
4. If compliance cannot be achieved in one semester, an approved academic plan must be developed by the student and Dean of Student Success (undergraduate) or program director (graduate).

Financial aid probation

If the student successfully appeals the financial aid ineligibility/suspension status, the student will be placed on financial aid probation for their next registered term. While on probation, students are eligible to receive financial aid. Financial aid probation is limited to one semester.

Students who fail to fulfill the requirements of the Academic Plan become ineligible for financial aid. Once ineligible, students may choose to enroll without benefit of financial aid. If the standards are met, financial aid eligibility is restored for subsequent terms.

