

# University Policies

<b>Policy Name:</b> Student Financial Aid Eligibility: Satisfactory Academic Progress Standards (SAPS)	<b>Effective Date:</b> December 9, 2011
<b>Custodian of Policy:</b> Vice President for Finance and Administration	<b>Last Review:</b> August 2008 (Standard) September 2011 (Expedited)
	<b>Next Review:</b> September 2013

## Policy

Federal and State regulations require students receiving financial aid to meet Satisfactory Academic Progress Standards (SAPS). All degree-seeking students must meet both the qualitative and quantitative measures to remain eligible.

### Qualitative Measure of Progress (Grade Point Average):

**Grade Point Average (GPA)** applies to a student's Minnesota State University, Mankato (MSU) cumulative academic record regardless of whether or not a student has applied for or received financial aid during those terms, and/or how much time has passed between terms.

Minimum Cumulative Grade Point Average required for SAPS:

- Undergraduate students must maintain a 2.00 MSU GPA
- Graduate students must maintain a 3.00 MSU GPA

Grade Point Average (GPA) is the total number of quality points earned by the student, divided by the total number of credit hours attempted on a regular grade basis. Please refer to the University Grading Policy for quality point calculations.

### Treatment of Grades and Credits:

- Courses in which a P or NC is earned are not included in the GPA calculation.
- Courses re-evaluated under the Minnesota State University, Mankato Academic Re-Evaluation Policy are not included in the GPA calculation.
- Audited courses are not included in the GPA calculation.
- Courses for which a financial aid consortium/common market agreement has been established are included in the GPA calculation.
- All remedial/developmental courses are included in the GPA calculation.
- The last grade earned in a repeated course will be the student's final, "official" grade and the only grade included for that course in the GPA calculation.
- Transfer credits are not included in the GPA calculation.

Quantitative Measures of Progress (Completion Percentage and Maximum Timeframe):

**Completion Percentage** applies to a student's cumulative academic record that includes Minnesota State University, Mankato (MSU) credits and credits transferred from other postsecondary institutions, regardless of whether or not a student has applied for or received financial aid during those terms, and/or how much time has passed between terms.

Undergraduate and graduate students must maintain a cumulative completion rate of at least 67%.

The Completion Percentage is calculated as follows:

$$\text{Completion Percentage} = \frac{\text{Cumulative Earned Credits}}{\text{Cumulative Attempted Credits}}$$

Cumulative Earned Credits = Number of credits marked A (+/-), B (+/-), C (+/-), D (+/-), and P.

Cumulative Attempted Credits = Number of credits marked A (+/-), B (+/-), C (+/-), D (+/-), P, F, NC, I, IP, W, and Z).

Treatment of Grades and Credits:

- Satisfactory course completion is defined as the completion of courses which have received grades of A (+/-), B (+/-), C (+/-), D (+/-), and P.
- Courses assigned grades of F, NC, I, IP, W or Z are not completed in a satisfactory manner.
- Courses with assigned grades of I (Incomplete), W (Withdrawal), and IP (In-Progress) count as attempted credits but do not count as earned credits for the determination of Completion Percentage.
- Courses assigned a grade of P under the Academic Re-Evaluation Policy count as attempted credits and earned credits; courses assigned a grade of NC under the Academic Re-Evaluation Policy count as attempted credits but not as earned credits.
- Audited courses are not included in the calculation of completion percentage.
- Courses for which a financial aid consortium/common market agreement has been established count as attempted credits and earned credits.
- All remedial/developmental courses count as attempted and earned credits.
- Repeated courses count as attempted credits each time a course is taken, but are only included once as earned credits.
- Transfer credits count as attempted credits and earned credits.

**Maximum Timeframe** applies to a student's cumulative academic record that includes Minnesota State University, Mankato (MSU) credits and credits transferred from other postsecondary institutions, regardless of whether or not a student has applied for or received financial aid during those terms, and/or how much time has passed between terms.

The maximum timeframe allowance is 150% of the minimum required credits for the particular program of study: degree, certificate, or licensure.

Treatment of Grades and Credits:

- All postsecondary academic credits, including PSEO, attempted at Minnesota State Mankato are included in the Maximum Timeframe calculation, with the exception of audited courses and the first thirty (30) remedial/developmental credits.
- Courses with assigned grades of I (Incomplete), W (Withdrawal), and IP (In-Progress) are included in the Maximum Timeframe calculation.
- Credit-bearing courses with grades computed under the Academic Re-Evaluation Policy are included in the Maximum Timeframe calculation.
- Audited courses are not included in the Maximum Timeframe calculation.
- Courses for which a financial aid consortium/common market agreement has been established are included in the Maximum Timeframe calculation.

- The first thirty (30) remedial/developmental credits are excluded from the Maximum Timeframe calculation.
- Repeated courses are included in the Maximum Timeframe calculation each time a course is taken.
- Transfer credits are included in the Maximum Timeframe calculation.

#### Evaluating Satisfactory Academic Progress Standards:

All student academic records will be evaluated to determine whether they meet SAPS at the end of their first term of attendance at Minnesota State University, Mankato, and subsequent terms of enrollment thereafter.

The University will evaluate student academic records with regard to defined qualitative and quantitative criteria at the end of each semester when grades are due and recorded for the term.

Students whose financial aid eligibility is impacted by the SAPS evaluation will be notified of their status in writing; this communication is sent electronically to the student's university e-mail account.

#### Consequences of not meeting Satisfactory Academic Progress Standards:

Students not meeting SAPS requirements for Cumulative Grade Point Average at the time of the term review will be placed in financial aid warning status provided s/he is not currently on financial aid probation or suspension. Financial aid eligibility is retained while the student is in financial aid warning status.

Students not meeting SAPS requirements for Completion Percentage at the time of the term review will be placed in financial aid warning status provided s/he is not currently on financial aid probation or suspension. Financial aid eligibility is retained while the student is in financial aid warning status.

Students not meeting the SAPS requirements for Maximum Timeframe at the time of the term review will be immediately placed on financial aid suspension without being placed in financial aid warning status.

Likewise, if the evaluation of academic records projects it to be mathematically impossible for a student to meet the required Cumulative Grade Point Average and/or Completion Percentage requirements within the timeframe allowed, they will be immediately placed on financial aid suspension without being placed in financial aid warning status.

Students placed on financial aid warning status will have the next academic term (Fall, Spring, Summer) for which they are enrolled to meet SAPS requirements. Achieving the required Grade Point Average and Completion Percentage will result in reinstatement of financial aid eligibility following the close of that term. Failure to achieve the required cumulative MSU GPA and/or completion percentage will result in suspension of financial aid eligibility following the close of that term.

#### Financial Aid Suspension:

Students who are suspended due to not meeting the SAPS requirements are ineligible for the financial aid funding from all funding programs identified. The ineligibility is effective immediately and includes any funding not yet disbursed to a student, including future and previous terms.

Suspension status for financial aid will remain in effect until all required satisfactory academic progress qualitative and quantitative measures are met and/or an appeal is submitted and approved.

Students who are ineligible for financial aid funding due to SAPS suspension may still attend MSU unless suspended from the institution for other reasons, i.e. academic suspension, judicial suspension, etc.

### SAPS Suspension Appeal Process:

Students whose financial aid eligibility has been suspended for not meeting the SAPS qualitative and/or quantitative measures have the right to appeal based on extenuating circumstances that occurred during the terms of academic difficulty and that directly affected academic performance including, but not limited to:

- Physical or mental illness, accident, or injury experienced by student or by significant person in student's life
- Death of a family member or significant person in student's life
- Divorce experienced by student or his/her parent
- Personal hardship or issues with spouse, family, roommate, or other significant person

Students who have been suspended also have the right to request a review of their status based on the following situations:

- Pursuing a second undergraduate or dual degree program
- Pursuing multiple undergraduate majors for first bachelor's degree
- Pursuing a graduate degree with licensure
- Changing academic major, if due to extenuating circumstances

Students who choose to appeal their suspension status must complete and return an appeal form with appropriate documentation. Documentation requirements will vary based on the student's individual situation. A statement of support and assessment of future progress potential from an academic advisor, faculty member or professional staff member in a position to address the situation will be required for all appeals. Appeal forms are provided with the notice of suspension and are also available at the Campus Hub. Appeals must be submitted by the deadline indicated on the Appeal Form for the academic term for which the student is requesting funds.

Appeals are reviewed by the Financial Aid Appeals Committee appointed by the Director of Financial Aid. Communication regarding the student's appeal decision is sent by hardcopy via U.S. mail as well as electronically sent to the student's university email account. Appeals submitted after the deadline date of the semester will be returned without being considered. Appeals submitted incomplete will not be reviewed. Students may appeal the following term if they do not meet the current term's deadline, if the appeal was submitted incomplete, or if the appeal is denied.

Students who submit an appeal of suspended status are not guaranteed reinstatement of financial aid eligibility and are responsible for any institutional charges incurred for the term(s) suspended, regardless of the status of the financial aid appeal, except as provided by the Satisfactory Academic Progress Exception for Financial and Registration Obligation Procedure, effective May 15, 2006.

### Reinstatement of Financial Aid Eligibility:

Reinstatement of financial aid eligibility under this policy occurs when:

- the Grade Point Average and Completion Percentage criteria have been met; or
- the Financial Aid Appeals Committee approves the student's appeal

Students whose financial aid eligibility has been reinstated will be notified of their status in writing; this communication is sent electronically to the student's university e-mail account.

The Financial Aid Appeals Committee may require a student with an approved appeal to meet certain academic term progress measures to retain financial aid eligibility; in these cases the student will be placed in a financial aid probation status. Financial aid probation status may be in effect for one or more academic terms, depending on the individual situation. While on financial aid probation, the student must achieve academic term progress measures of at least 2.50 MSU GPA and 100% completion percentage.

A student placed on financial aid probation who achieves the required cumulative Minnesota State, Mankato Grade Point Average and cumulative Completion Percentage for SAPS will have his/her financial aid eligibility reinstated. A student placed on financial aid probation who fails to meet the cumulative Minnesota State, Mankato cumulative Grade Point Average and/or cumulative Completion Percentage for SAPS but who meets the required academic term progress measures will have financial aid eligibility continued through his/her next term of enrollment. A student placed on financial aid probation status who does not achieve the required cumulative Minnesota State, Mankato Grade Point Average and cumulative Completion Percentage and who also fails to meet the required academic term progress measures will have his/her financial aid eligibility suspended.

Students whose financial aid eligibility has been reinstated and who subsequently fail to meet Satisfactory Academic Progress Standards (SAPS) will be placed in financial aid warning status, subject to the requirements as outlined above.

If a student is placed on suspension of financial aid eligibility following a reinstatement, a new or updated written appeal for consideration of reinstatement will be required.

#### Financial Aid Programs Impacted by SAPS:

All students receiving federal, state, and/or institutional financial aid must meet Satisfactory Academic Progress Standards (SAPS) defined by this policy to remain eligible for the following funding sources:

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (SEOG)
- Federal TEACH Grant
- Federal Perkins Loan
- Federal Work-study
- Federal Direct Loan (Subsidized and Unsubsidized)
- Federal Parent Loan for Undergraduate Students (PLUS)
- Federal PLUS Graduate Student Loan

Other financial aid programs also require that students meet SAPS. These programs include, but are not limited to:

- Minnesota State Grant
- Minnesota Post-Secondary Child Care Grant
- Minnesota State Work-study
- Minnesota GI Bill
- Minnesota Tribal Scholarships
- Alliss Scholarships
- Need-based University Grants

Students who do not meet SAPS may still be eligible for certain private student education loan resources. Students in financial aid suspension status who wish to pursue these loan options are required to meet with campus financial aid advising staff in order to determine eligibility.

Non-institutional scholarships and external agency funding (i.e. JTPA, DRS, Vocational Rehabilitation, etc.) may or may not require a student to meet SAPS. Students should contact the appropriate funding provider for information.

## **Rationale**

This Minnesota State University, Mankato Student Financial Aid Eligibility policy is established in accordance with the guidelines for administration of Federal Title IV, HEA programs and programs of aid as authorized under Minnesota Statutes 136 A, and Minnesota State Colleges & Universities Board Policy 2.9 & Procedure 2.9.1.

The institutional policy for financial aid eligibility purposes maintains standards that are at least as strict as the requirements of the institutional policy for Academic Probation, Suspension, and Reinstatement for Undergraduate Students.

This policy is subject to change due to changes in federal and/or state regulations and/or MnSCU Policy.