the determination of Completion Rate. The Completion Rate calculation is as follows:

\[
\text{Completion Rate} = \frac{\text{Cumulative Earned Credits (including transfer credits)}}{\text{Cumulative Attempted Credits (including transfer credits)}}
\]

Grades for which credits are earned include A, B, C, D, and P. All other grades: F, NC, I, IP, W or Z do not count as earned credits but do count toward attempted credits.

Remedial courses count as attempted and earned credits. Financial aid is available for up to 30 credits of remedial level courses. Academic amnesty credits do count as attempted credits. Repeated courses, replacing any previous grades earned, count as attempted credits; the course for which the grade is replaced continues to count as attempted credits but not as earned credits.

**Maximum Timeframe**

Students who have exceeded the maximum timeframe allowed for their degree completion will be suspended from receiving financial aid. Incompletes, Withdrawals, In-Progress, Remedial courses, and Repeat credits will be included in determining cumulative attempted credits.

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

**Undergraduate Students**

Undergraduate students seeking their first bachelor’s degree must have their degree completed by the time they have accumulated 192 attempted credits. For example, bachelor degrees at MSU require 128 earned credits. The 150% timeframe maximum allows students to have 192 attempted credits.

Undergraduate students pursuing associate degrees have designated timeframes dependent on the particular program; generally the associate degree requires 60 earned credits. The 150% maximum timeframe allows students to have 90 attempted credits.

Students pursuing a second degree, certification or licensure are also subject to a maximum timeframe dependent on program requirements.

**Graduate Students**

Graduate students must have their degree completed within 150% of the timeframe designated by their program, thus the cumulative credit requirement varies by program generally ranging from 45 to 66 credits. For example, for a master’s degree that requires 48 earned credits, the 150% timeframe maximum allows graduate students to have 72 attempted credits. Other students classified as graduate students, but not seeking their first master’s degree, must complete their program within 150% of the timeframe designated by their program of study.

**Monitoring SAP Standards**

All students will be monitored for SAP Standards at the end of their first semester of attendance at Minnesota State University, Mankato. The determination of SAP Standards status will include any and all attempted credits at MSU and any transfer credits accepted. The university will monitor all three criteria at the end of each semester, after grades are recorded for the semester, generally within 5 business days of the end of the semester.

Students working on additional degrees after their first bachelor and/or master’s degree will also be monitored for all SAPS criteria.

For additional information or questions regarding SAP Standards and Policies, please refer to:

- mnsu.edu/campushub/programs/saps/
- Student Financial Services
  120 Wigley Administration Center
  Mankato, Minnesota  56001
  (507) 389-1866 (V)
  (800) 627-3529 or 711 (MRS/TTY)

mnsu.edu/campushub

This information is subject to change due to changes in federal, state, and/or institutional regulations.

A member of the Minnesota State Colleges and Universities System. MSU is an Affirmative Action/Equal Opportunity University. This document is available in alternative format to individuals with disabilities by calling the Campus Hub at 507-389-1866 (V), 800-627-3529 or 711 (MRS/TTY).

**Satisfactory Academic Progress (SAP) Standards for Financial Aid Eligibility**

Students who are suspended due to not meeting the SAP Standards 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 semesters. Suspension status for financial aid will remain in effect unless a financial aid appeal is received and approved for reinstatement by the financial aid appeals committee, or cumulative criteria are met and the Financial Aid Suspension is automatically cleared at the end of the semester that all minimum academic progress criteria are met. Students suspended for reaching maximum timeframe will only be reinstated through an approved appeal.

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

**Suspension Appeal Process**

Students who have been suspended have the right to appeal based on extenuating circumstances including but not limited to:

- Physical or mental illness, accident, or injury experienced by you or a significant person in your life. **Documentation required:** physician’s statement, police report, health care professional statement, or medical billing document
- Death of a family member or significant person in your life. **Documentation required:** a copy of the obituary or death certificate

Revised December 2007
Financial Aid Programs Impacted By SAP Standards

The SAP Standards defined in this brochure must be met by all students receiving federal, state, and/or institutional financial aid to remain eligible for these funding sources.

- Federal Pell Grant
- Federal Academic Competitiveness Grant (ACG)
- National Science & Mathematics Access to Retain Talent Grant (SMART)
- Federal Supplemental Education Opportunity Grant (SEOG)
- Federal Perkins Loan
- Federal Work-study
- Federal Stafford Loan (Subsidized and Unsubsidized)
- Federal PLUS Loan

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

- Minnesota State Work-study
- Minnesota State Grant
- Alliss Scholarships
- Need-based University Grants
- Student Educational Loan Fund (SELF Loan)
- Post-Secondary Child Care Grant Program
- Alternative Student Loans

Students who do not meet Satisfactory Academic Progress standards may still be eligible for certain alternative student loan resources. In order to determine your eligibility for an alternative student loan, you must meet with a financial aid administrator if you choose not to appeal your suspended status, or your appeal is denied. Contact the Campus Hub for an appointment.

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