

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/](http://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](http://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).

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## 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 is 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

## Satisfactory Academic Progress Standards

**Students receiving financial aid are required to maintain certain academic standards. Failure to meet and maintain these standards may result in the loss of eligibility to receive certain funding sources.**

Federal and State regulations require that students who are receiving financial aid meet certain eligibility criteria. One of these criteria is referred to as Satisfactory Academic Progress (SAP) Standards. SAP Standards apply to both graduate and undergraduate students.

Satisfactory Academic Progress has three academic criteria which are monitored for students receiving financial aid. All three must be met.

- Grade Point Average (GPA)
- Completion Rate
- Maximum Timeframe

SAP Standards apply to a student's cumulative post-secondary academic record including transfer credits and transfer GPA, regardless of whether or not a student has applied for or received financial aid during those semesters, and/or how much time has passed between semesters. Please be aware that suspension for financial aid eligibility purposes may be different than academic suspension; refer to the Academic Affairs website:

[mnsu.edu/acadaf/pdfs/RevisedSAP\\_Prob\\_Susp.pdf](https://mnsu.edu/acadaf/pdfs/RevisedSAP_Prob_Susp.pdf)

Also refer to your academic department or College for more information regarding their academic progress requirements.

### Cumulative Grade Point Average

- Undergraduate students must maintain a 2.00 cumulative GPA.
- Graduate students must maintain a 3.00 cumulative GPA.

### Cumulative Completion Rate

Undergraduate and graduate students must maintain a cumulative completion rate of at least 67%. Incompletes, Withdrawals, and In-Progress count as attempted credits but do not count as earned credits for

## 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.

- Divorce experienced by you or parent.  
*Documentation required:* attorney's letter on law firm's letterhead or copy of divorce decree
- Personal problems or issues with your spouse, family, roommate, or other significant person.  
*Documentation required:* written statement from medical doctor, counselor, attorney, or other professional advisor
- Exceeding timeframe by pursuing a second undergraduate or dual degree program, changing your major, or transfer credits.  
*Documentation required:* Plan of Study on appeal form

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 available at the Campus Hub and must be submitted by the deadline indicated on the Appeal Form for the academic semester for which the student is requesting funds.

Appeals are reviewed on an individual basis and a notification of the decision will be sent generally within 10 business days of receipt of the appeal. Communication regarding your status may be by e-mail, please check your MSU e-mail account regularly. 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 semester if they do not meet the current semester's deadline, the appeal was submitted incomplete, or if the appeal is denied.

**Please note that the submission of an appeal of suspended status does not guarantee reinstatement of financial aid eligibility. No awards will be disbursed without an approved appeal; awards will be cancelled from your record within 5 to 10 business days of the SAP Standards appeal deadline, if no approved appeal is on file. Students are responsible for any institutional charges they incur for the term(s) they are suspended, regardless of the status of the appeal. Please refer to the policy regarding Exception for Financial and Registration obligation at:**

[mnsu.edu/campushub/programs/saps/](https://mnsu.edu/campushub/programs/saps/)