

Financial Aid Satisfactory Academic Progress Policy Standards

Federal and state regulations require all students make satisfactory academic progress toward completion of degree, certificate or licensure requirements to receive student financial aid. All terms of attempted enrollment are considered in determining satisfactory academic progress regardless of whether aid was awarded for the term.

Failure to meet satisfactory academic progress standards results in ineligibility for state and federal aid programs (including all grants, loans, campus Work Study, Vocational Rehabilitation, Post-Secondary Childcare, Indian Scholarships, and University Scholarships).

Quantitative Standard (Pace): Completion Percentage

Financial aid standards require students to satisfactorily complete a minimum of 66.667% of their total cumulative attempted MSUM credits with a minimum grade of "D" (or "P" or "S" if enrolled on a pass/fail or satisfactory/unsatisfactory basis). Transfer credits accepted and applied to the student's program requirements count as credits attempted and completed for calculation of cumulative completion percentage.

Quantitative Standard: Maximum Credits Attempted

Credits attempted to complete a degree and receive financial aid cannot exceed 150% of the credits required to complete the degree program.

Undergraduate students become ineligible to receive financial aid funding after they have attempted 180 total semester credits at MSUM, including any transfer credits accepted and applied toward the student's general education, program or degree requirements. Grades of Failed (F), Failure for Non-Attendance (FN), Unsatisfactory (U), Incomplete (I), No Credit (NC), In Progress (IP), Withdrawn (W) and blank (Z) for courses taken at MSUM count as credits attempted but not completed.

Students who are enrolled in an undergraduate program and seeking a **second bachelor's degree, teacher certification or licensure** are limited to 60 attempted semester credits in an approved degree plan.

Graduate students are limited to 52 attempted semester credits.

Students seeking a **specialist** degree are limited to 53 attempted semester credits beyond their first graduate degree. Students who have completed only a bachelor's degree are limited to 105 attempted graduate semester credits if seeking a specialist degree.

Qualitative Standard: Grade Point Average

Undergraduate: Attempted credits include all courses on student records after the fifth class day, including withdrawals, incompletes, repeats, non-credit and remedial courses. Undergraduate students are required to achieve the following cumulative grade point average at the points indicated:

0 - 29 attempted credits: 1.8

30 – 59 attempted credits: 1.9

60 or more attempted credits: 2.0

Graduate: Beginning with the first attempted credit, graduate students must maintain a minimum 3.0 GPA.

Evaluation Period:

Monitoring satisfactory academic progress begins with the first credit attempted and is done at the end of every semester (fall, spring and summer).

Failure to Meet Standards:

Quantitative: Completion Percentage

If at the end of a semester a student fails to meet MSUM Satisfactory Academic Progress completion percentage standards, MSUM will allow that student to retain his or her financial aid eligibility under a **warning status** for one semester.

If at the end of the warning semester a student meets MSUM's cumulative quantitative standards, MSUM will end the student's warning status.

If at the end of the warning semester a student fails to meet MSUM's cumulative quantitative standards, the student will be placed on **financial aid suspension**.

Quantitative: Maximum Credits Attempted

Financial aid eligibility is limited to 150% of the credits required to complete the student's academic program. If at the end of a semester a student exceeds the maximum credits attempted standard, the student is suspended from financial aid eligibility.

Programs that require longer than the maximum credits attempted limits must have individual approval from the Office of Scholarship and Financial Aid through an appeal process. Students must submit for review a signed statement explaining why the program has not been completed within the allowable maximum time frame; an academic plan approved and signed by their advisor indicating the semesters remaining for degree completion; a course plan for each remaining

semesters; and projected graduation date. Appeals for credits in excess of 150% solely to improve GPA are not approved unless the course is part of an approved academic plan. Submission of an appeal does not indicate automatic approval of the academic plan. Each appeal is reviewed on a case-by-case basis.

Qualitative:

Students who are in good standing at the beginning of the term but fall below the minimum cumulative GPA at the end of the term will be placed on warning for one term.

Students on warning at the beginning of a term who do not meet the minimum cumulative GPA at the end of the term will be suspended.

Students may immediately be suspended from financial aid eligibility in the event of extraordinary circumstances where it becomes readily apparent that a student has not maintained satisfactory academic progress.

Suspension For Not Maintaining Qualitative Standards:

Students who are suspended the first time for insufficient GPA may not return to MSUM for one semester (not including summer term). Second and subsequent suspensions last one calendar year.

Other Factors:

If at the end of a semester a student fails to meet MSUM's completion percentage standards (quantitative) and/or cumulative GPA standards (qualitative) the student will be placed on warning for one semester. If at the end of a warning period a student does not meet MSUM's completion percentage and/or cumulative GPA standards, the student will be placed on suspension from class enrollment and financial aid eligibility.

If MSUM determines it is not possible for the student to raise his or her GPA or course completion percentage to meet MSUM's cumulative standards before the student reaches 150% of the program length for which he or she is receiving financial aid, MSUM will suspend the student from financial aid eligibility immediately upon completion of the evaluation.

It is possible for students to be placed on financial aid suspension for failure to meet more than one type of Satisfactory Academic Progress standard.

Students who have not received financial aid in the past are immediately subject to standards when they apply for financial aid.

Notification:

Students who fail to meet the minimum standards will be notified by email letter when they are placed on warning or suspension.

Appeals:

Quantitative financial aid suspension (completion percentage or maximum credits attempted) may be appealed to the Office of Scholarship and Financial Aid. Appeals are made on the basis of extraordinary or mitigating circumstances (including but not limited to major illness, death in the family, serious accident, etc.), or the successful completion of additional coursework. The appeal must state why the student failed to make satisfactory academic progress and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the end of the semester. Each case is reviewed individually. The Office of Scholarship and Financial Aid informs the student in writing within seven business days of its decision, provided adequate documentation was submitted by the student.

If the appeal is approved, financial aid eligibility is reinstated on a probation status with an academic plan for one term. Written notification will include the standards the student is expected to meet.

Progress is evaluated at the end of the next term of attendance. If at the end of a probationary term the student meets MSUM's probationary term academic plan requirements (minimum 2.01 GPA and 100% completion of credits attempted that semester, or other student specific requirements for the academic plan) but has not met MSUM's cumulative quantitative standards, MSUM will permit the student to retain financial aid eligibility as long as the student continues to meet the academic plan requirements. The student's academic progress is monitored each term.

If a student fails to meet MSUM's cumulative quantitative standards or the academic plan requirements, MSUM will suspend the student from financial aid eligibility.

If an appeal is denied, written notification will state the reason(s) for the denial and the process for appealing the denial.

If a student is not satisfied with the reason for denial of the appeal, subsequent appeals are submitted to the University Financial Aid & Suspension Appeals Committee.

Qualitative suspension (insufficient grade point average) is appealed directly to the University Financial Aid and Suspension Appeals Committee. Students who are readmitted after academic suspension will be placed on academic probation and may also need to submit an appeal for financial aid reinstatement consideration.

Students who are subject to quantitative suspension may appeal their status directly to the University Financial Aid and Suspension Appeals Committee.

Probation:

If a student's academic suspension appeal is granted, they will be on probation for their next term of attendance and placed on an academic plan.

At the end of the probation term students who have met the minimum semester standards or terms of the academic plan will be allowed to enroll and be eligible for financial aid the next term.

Re-establishing Eligibility after Financial Aid Suspension:

Students whose financial aid eligibility has been suspended may regain eligibility only through MSUM's appeal process or when they meet the institution's satisfactory academic progress quantitative standards. If Incomplete (I) credits are a factor in failure to maintain satisfactory progress, subsequent successful completion of these credits may be used to re-establish eligibility for financial aid. Paying for classes out of pocket or sitting out a period of time in and of itself is not sufficient to re-establish a student's financial aid eligibility.

Additional Elements:

Academic Forgiveness:

Credits for courses previously taken, for which academic forgiveness is granted, count in calculating percentage completion and maximum credits attempted for financial aid satisfactory academic progress.

Academic Plan:

A student who successfully appeals for reinstatement of financial aid eligibility is placed on probation and may be required to complete specific requirements contained in an academic plan developed for that student by the university.

Academic Year:

The period from August to May (Fall and Spring Semesters). Summer is a semester trailing the academic year.

Audit Courses:

Courses taken for audit are not funded by financial aid, are not used in calculating Satisfactory Academic Progress and do not count as credits attempted or earned for purposes of financial aid.

Calendar Year:

The period from January through December.

Consortium Agreements, Tri-College, Credits Enrolled At Other MnSCU Schools, Study Abroad, State University Common Market, ISEP, NSE and other travel programs:

Credits attempted and earned while participating in these programs are included in calculating satisfactory academic progress.

Evaluation Period:

Satisfactory Academic Progress is measured at the end of each term.

Financial Aid Suspension:

A student on financial aid suspension is not eligible to receive financial aid.

Maximum Time Frame:

The maximum number of cumulative attempted credits within which a student must complete his or her academic program.

Probation Status:

A student successfully appealed a financial aid suspension and regains his or her financial aid eligibility for one evaluation period (one semester). At the conclusion of the semester he or she must meet the university's cumulative GPA (see Qualitative Standards) and Completion Percentage standards (66.667% cumulative completion); or have successfully completed the probationary term requirements set by the university (2.01 semester GPA and 100% semester course completion); or met the first term requirements of their individual academic plan.

Qualitative Measure:

The Grade Point Average (GPA) a student must maintain in order to retain financial aid eligibility.

Quantitative Measure:

The "pace" at which a student must progress through his or her program in order to retain financial aid eligibility.

Remedial/Developmental Credits:

Identifies credits attempted for courses numbered less than 100, including Corrick Center courses. By MnSCU policy, up to 30 remedial credits are excluded in calculating maximum credits attempted but included in grade point average and completion percentage calculations.

Repeated Courses:

Students who repeat a course may receive financial assistance more than once for enrollment in the same course. MSUM's academic policy states when a course is repeated, each enrollment is included in calculating the percentage of successfully completed credits, and the total number of attempted credits is used to determine length of eligibility. For example, a student enrolls in a three credit course, fails it and the following semester re-enrolls in the same course and earns a C. That student would have enrolled in six credits but successfully completed only three credits. Repeating a course more than once results in removal of only one previous grade for the same course from the GPA calculation. Once a student receives a passing grade, the course may not be retaken again for a higher grade unless the student's program of study requires a specific minimum grade. A student cannot receive financial aid for more than one repetition of a previously passed course.

Required Completion Percentage:

The percentage of cumulative attempted credits that a student must successfully complete in order to retain financial aid eligibility.

Transfer Credits:

Transfer credits accepted by and applied by MSUM toward a student's general education, program or degree requirements apply toward the percent completion and maximum credits attempted calculations. Grades associated with these credits are not used in calculating MSUM's cumulative GPA.

Treatment of Grades:

Credits attempted: the number of credit hours for which a student is officially enrolled at the end of the free drop/add period each semester. Credits with grades of F, FN, I, W, IP, NC and Z count as credits attempted.

Credits earned: grades designated as A, B, C, D (including pluses and minuses), or P and S. Credits with grades of F, FN, I, W, IP, NC and Z do not count as credits earned.

Percentage completion is calculated by dividing the number of earned credits by the number of attempted credits:

$\text{Earned credits} \div \text{Attempted credits} = \text{percentage completion}$

GPA calculation: includes grades of A, B, C, D, F, FN, and pluses and minuses associated with a letter grade.

Warning Status:

A status under which a student shall continue to retain her or his financial aid eligibility for one evaluation period despite a determination that she or he has not met an institution's grade point average standard, completion percentage standard or both.

Withdrawals:

If a student withdraws from MSUM before eligible financial aid awards are disbursed, the student may be eligible for a post-withdrawal disbursement of financial aid earned; or may forfeit financial aid, as defined by Federal and State program regulations. If a student withdraws from all enrolled courses for any reason during the semester after financial aid has been disbursed, the University refund policy will be followed.