### Minimum Standards of Satisfactory Academic Progress

To retain eligibility, financial aid recipients must show satisfactory progress based on the following qualitative and quantitative standards:

<table>
<thead>
<tr>
<th>Component</th>
<th>Qualitative Standard</th>
<th>Quantitative Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cumulative Grade Point Average (GPA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate Level Students</td>
<td></td>
<td>2.00 Cumulative GPA</td>
</tr>
<tr>
<td>Graduate Level Students</td>
<td></td>
<td>3.00 Cumulative GPA</td>
</tr>
<tr>
<td>Teacher Certification Level Students</td>
<td></td>
<td>2.50 Cumulative GPA</td>
</tr>
<tr>
<td>2nd Baccalaureate Level Students</td>
<td></td>
<td>2.00 Cumulative GPA</td>
</tr>
<tr>
<td>Teacher Certification Program of Study</td>
<td></td>
<td>60 cumulative attempted hours</td>
</tr>
<tr>
<td>2nd Baccalaureate Program of Study</td>
<td></td>
<td>60 cumulative attempted hours</td>
</tr>
</tbody>
</table>

### 2. Maximum Time Frame for Program of Study

Students will be limited to the following number of cumulative attempted hours toward their program of study to retain financial aid eligibility:

- Undergraduate Program of Study: 180 cumulative attempted hours
- Graduate Program of Study: 54 cumulative attempted hours
- Teacher Certification Program of Study: 60 cumulative attempted hours
- 2nd Baccalaureate Program of Study: 60 cumulative attempted hours

### 3. Successful Credit Hour Completion Rate

Satisfactory academic progress requirements are monitored for ALL enrollment periods, including those for which financial aid was not received. NOTE: Summer guest students are not eligible to receive financial aid. To retain financial aid eligibility, students must successfully complete/earn a minimum of 67% of ALL attempted course work during the student’s college career; this will allow the student to remain on track to complete the program of study within the maximum time frame allowed. Attempted course work includes credit-by-exam hours (such as CLEP, Advanced Placement, etc...), high school concurrent hours as well as all registered hours at MSU as of the census date (12th class day in a long semester and 4th class day in the summer term) for each enrollment period whether or not the student earned a grade or received credit. And, all transfer credits accepted by MSU are included as attempted credit hours.

\[
\text{Completion Rate} = \frac{\text{Hours Earned}}{\text{Hours Attempted}} \times 100\% \text{ or } \frac{\text{Hours Earned}}{\text{Hours Attempted}} \times 100\% \text{ to meet the minimum } 67\% \text{ completion rate.}
\]

### Examples of Completion Rate:

\[
\text{A student has attempted } 64 \text{ cumulative hours and has earned } 44 \text{ hours. The completion rate is } \frac{44}{64} = 68.75\%.
\]

### Examples of Completion Rate:

\[
\text{A student has attempted } 100 \text{ cumulative hours and has earned } 65 \text{ hours. The completion rate is } \frac{65}{100} = 65\%.
\]
d. Repeated Coursework
For financial aid purposes: A student who ‘repeats’ coursework (ie: enrolls for the same course more than one time) is allowed to include the repeated coursework when determining the student’s enrollment status (full-time, three-quarter-time, half-time or less-than-half-time); grants/loans may be used to pay for the repeated coursework. However, federal regulations impose limitations on repeated coursework with regards to TITLE IV federal funds, which includes Pell Grant, Direct Subsidized/Unsubsidized Loans, Parent/Graduate PLUS Loans, Perkins Loan, SEOG Grant and TEACH Grant. (NOTE: other state/institutional aid (grants/loans) may be adjusted as well IF the reduced Title IV federal cost-of-attendance results in less eligibility for state/institutional aid.) Therefore, in order to receive Title IV federal funds (as above), a previously PASSED course may be repeated only ONE TIME and the student may receive Title IV federal funds for this repeated course only ONE TIME. If this passed course continues to be repeated more than once, Title IV federal funds will no longer pay for this repeated course. And, in 'Block Credit' situations in which the university requires a student to successfully complete a group of courses before being allowed to proceed to the next group of courses, Title IV federal funds will not be used to pay for previously PASSED repeat courses due to other failed coursework. And, Title IV federal, state and institutional aid will pay for unlimited repeats of FAILED courses (ie: F, NC, W, WF’s) as these limitations permit only to PASSED courses. And, a student may receive federal, state and institutional aid for non-credit or remedial coursework for no more than one year; once the student has reached the one-year limit, federal, state and institutional aid may not be used to pay further remedial coursework, new or repeated. And, repeated courses (both passed and failed) will affect Satisfactory Academic Progress (SAP) as in a repeated course (along with the original attempt) must be counted towards the maximum time frame (as explained in #2 above). NOTE: the student will be charged $100 per semester credit hour for courses taken at MSU for a third or more time.

e. Course Incompletes are not considered earned hours until the student successfully completes the coursework and advises the MSU Financial Aid Office at which time the Satisfactory Academic Progress (SAP) requirements will be manually reviewed to determine the student’s current standing. If the student fails to advise the MSU Financial Aid Office, the successful completion of the Incomplete coursework will be calculated as part of the typical SAP review.

The following are considered hours attempted and successfully completed:

- Grades of A, B, C, D, or CR for Undergraduate Level Students
- Grades of A, B, C, D, or CR for Graduate Level Students

Review and Reinstatement Policy

The Financial Aid Office will review the above minimum standards of academic progress at the end of every semester/term (or, Fall semester, Spring semester and Summer terms (combined)) to determine each applicant’s aid eligibility for the upcoming enrollment period.

* FA WARNING: The first time SAP is not met, the student will be placed on FA Warning but remains eligible to receive financial aid for only one upcoming semester/term; to remove FA Warning, the student must successfully complete the minimum standards for Satisfactory Progress (or, 67% cumulative completion rate with relevant cumulative grade point average) at the end of the semester/term. Continued eligibility will be determined at the end of every semester/term

* FA SUSPENSION: Failure to remove FA Warning (as detailed above) AND failure to meet Satisfactory Progress at the end of the semester/term (or, 67% cumulative completion rate with relevant cumulative grade point average), will result in FA Suspension and cancellation of aid; the student will be notified accordingly. To remove FA Suspension, the student must successfully complete the minimum standards for Satisfactory Progress (or, 67% cumulative completion rate with relevant cumulative grade point average); FA Suspension must be cleared at MSU and at the student’s own expense. When FA Suspension is cleared, the MSU Financial Aid Office will notify the student who will once again, regain financial aid eligibility for only one upcoming semester/term. Continued eligibility will be determined at the end of every semester/term. (NOTE: FA Warning and FA Suspension are separate from ACADEMIC Probation and Suspension.)

* MAXIMUM TIME FRAME: Additionally, Satisfactory Progress will be checked at the end of every semester/term to determine if a student has met/exceeded the "Maximum Time Frame for Program of Study" and, if so, will be ineligible to receive financial aid and will be notified accordingly.

Appeal Policy

Students who do not meet the SAP requirements and believe an extenuating circumstance(s) led to their unsatisfactory progress, such as death of a relative, injury/illness of the student or other circumstance, may submit an appeal to the MSU Financial Aid Office. The appeal, which must be made in writing and accompanied by supporting documentation, may be submitted to the Financial Aid Office Appeal Review Committee if a student feels extenuating circumstances have affected his/her ability to meet satisfactory progress. Appeals must be submitted before the last day of the semester/term in which the student is requesting financial aid. The student will be notified when the Committee has reviewed the appeal and an approval/denial has been granted.

- If the appeal is approved, the Committee may include additional conditions the student must meet as deemed appropriate by the Committee, which may include, but is not limited to, reduced course load, academic advising, counseling, etc...
- If the appeal is denied by the Committee and the student feels the decision to be inappropriate, the student may request to have the appeal presented before the Financial Aid Advisory Appeals Committee (FAAAC). The student and the Financial Aid representative will be required to meet separately with the FAAAC at a scheduled meeting of the Committee. The decision of the FAAAC is final and may include additional conditions the student must meet as deemed appropriate by the committee, which may include, but is not limited to, reduced course load, academic advising, counseling, etc. Additional details regarding the FAAAC is available at the MSU Financial Aid Office.

Additionally, students who are NOT meeting the overall SAP requirements (or, 67% cumulative completion rate with the relevant cumulative grade point average) may request an ‘Institutional Appeal’ if the student has been placed on Financial Aid Suspension but has successfully completed a full-time coursework at MSU. If the ‘Institutional Appeal’ is granted, the student will retain financial aid eligibility but will be placed on FA PROBATION (as detailed below). NOTE: Full-time coursework is comprised of 12 credit hours if Undergraduate, 2nd Baccalaureate or Teacher Certification -OR- 6 credit hours if Graduate within one or more consecutive semesters while maintaining the SAP standards of 67% semester completion rate with the relevant semester grade point average. NOTE: semester grade point average requirement is the same as the Cumulative GPA requirement; refer to preceding page.

FA PROBATION: If either the Appeal Review Committee or the Financial Aid Advisory Appeals Committee APPROVES the student’s appeal and aid is reinstated, the student will be placed on FA Probation and may receive financial aid for only one upcoming semester/term at which time the student must meet the Satisfactory Progress rules (or 67% SEMESTER completion rate with relevant SEMESTER grade point average) at the end of the enrollment period (NOTE: semester grade point average requirement is the same as the Cumulative GPA requirement; refer to preceding page). Failure to meet these SEMESTER requirements at the end of the enrollment period will result in the appeal being ‘revoked’ and the student will lose financial aid eligibility again (ie: return to FA SUSPENSION). If the student’s appeal is DENIED, the student must restate eligibility according to the Review and Reinstatement Policy, as described above. NOTE: All enrolled students (approved or denied) will be reviewed again for continued eligibility at the end of every semester/term during the regular review process. NOTE: Students may apply for alternative loan programs which may not be subject to SAP minimum standards during the reinstatement period to help meet their educational costs.

The U.S. Department of Education requires institutions to complete a refund calculation for financial aid recipients who fail to earn a passing grade in all of their classes for the semester/term AND fail to complete more than 60% of the semester/term. This can be the result of an ‘official’ or ‘unofficial’ withdrawal from MSU. The refund calculation determines how much federal, state and institutional financial aid received for the semester was actually ‘earned’ and how much must be “repaid” by the student to the appropriate financial aid program. The amount ‘earned’ is based on the student’s last documented date of attendance. Therefore, if a student receives federal financial aid for any given semester/term, and fails to make a passing grade in all of the classes for the semester/term, and fails to complete more than 60% of the semester/term, this calculation will be performed to determine the amount that must be repaid to the federal program(s).

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Mr. Fred Dietz, Vice President for Enrollment Management

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