



SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

The Higher Education Act of 1965, as amended, mandates institutions of higher education to establish policies to monitor the academic progress of students who apply for and/or receive federal financial aid. Midwestern State University (MSU) makes its minimum standards applicable to all federal, state, and institutional financial aid programs for the purpose of maintaining a consistent policy for all financial aid applicants. Though this policy establishes the minimum standards for all financial aid programs at MSU, individual aid programs may have unique qualitative and/or quantitative standards specific to the program as mandated by law or the program's governing entity. Such programs include, but are not limited to, the TPEG Grant, the GOLD funds, the TEXAS Grant Program, Mustangs Guarantee Program, the Texas B-On-Time Loan Program and the TEACH Program. Information concerning the minimum standards of such programs can be obtained from the MSU Financial Aid Office.

Minimum Standards of Satisfactory Academic Progress

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

1. Cumulative Grade Point Average (GPA)
2. Maximum Time Frame for Program of Study
3. Successful Credit Hour Completion Rate

1. Cumulative Grade Point Average (GPA)

Students must meet the following minimum cumulative GPA requirement according to their level of study to retain financial aid eligibility:

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| Undergraduate Level Students2.00 Cumulative GPA | Teacher Certification Level Students 2.50 Cumulative GPA |
| Graduate Level Students3.00 Cumulative GPA | 2nd Baccalaureate Level Students 2.00 Cumulative GPA |

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:

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| Undergraduate Program of Study180 cumulative attempted hours | Teacher Certification Program of Study 60 cumulative attempted hours |
| Graduate Program of Study54 cumulative attempted hours | 2nd Baccalaureate Program of Study 60 cumulative attempted hours |

Additionally, students working on multiple majors and/or degrees within their program of study and/or students who change their major once or multiple times during their program of study *will still be limited to the cumulative attempted hours as indicated above*. Also, students working on a subsequent program of study will have his/her maximum time frame for program of study evaluated on an appeal basis, as explained on the following page.

Consideration to the Maximum Time Frame may be given to those students whose degree program requires more hours than the standard length of time. These programs include, but are not limited to:

Undergraduate:

Mechanical Engineering 194 cumulative attempted hours

Graduate:

Clinical Mental Health 90 cumulative attempted hours
 School Counseling 90 cumulative attempted hours
 Family Nurse Practitioner 72 cumulative attempted hours
 Health Services Administration 68 cumulative attempted hours
 Human Resource Development 59 cumulative attempted hours
 Psychology 75 cumulative attempted hours
 Radiologist Assistant 80 cumulative attempted hours
 Family Psychiatric Mental
 Health Nurse Practitioner 72 cumulative attempted hours

2nd Baccalaureate:

Bachelor of Science in Biology77 cumulative attempted hours
 Bachelor of Science in Biology-Clinical Lab Science69 cumulative attempted hours
 Bachelor of Science in Geosciences 116 cumulative attempted hours
 Bachelor of Science in Chemistry77 cumulative attempted hours
 Bachelor of Science in Dental Hygiene98 cumulative attempted hours
 Bachelor of Science in Mechanical Engineering 113 cumulative attempted hours
 Bachelor of Science Nursing-Accelerated95 cumulative attempted hours
 Bachelor of Science in Radiologic Science 117 cumulative attempted hours
 Bachelor of Science in Radiologic Tech 117 cumulative attempted hours
 Bachelor of Science in Respiratory Care107 cumulative attempted hours
 Bachelor of Science in Social Work93 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 hours AND completed/earned hours. All partial credit hours will be rounded down to the nearest hour. **Examples of Completion Rate:** a student has *attempted* a total of 65 cumulative hours and has *earned* a total of 44 cumulative hours which equals 67.7% (or, 44 divided by 65) and, therefore, has met the 67% completion rate, as above. Likewise, a student has *attempted* a total of 65 cumulative hours and has *earned* a total of 40 cumulative hours which equals 61.5% (or, 40 divided by 65) and, therefore, has NOT met the 67% completion rate, as above.

The following are considered hours attempted, but not successfully completed and/or earned:

- a. Grades of F or NC for Undergraduate Level Students
- b. Grades of F, NC, or X (Thesis) for Graduate Level Students
- c. Course Withdrawals/Drops

(continued)

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 pertain 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) in that 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:

- a. Grades of A, B, C, D, or CR for Undergraduate Level Students
- b. 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 courseload 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 courseload 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 reinstate 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 financial aid a student received for the semester was actually "earned" and how much must be "repaid" by the student to the appropriate financial aid program. The amount 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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