

SATISFACTORY ACADEMIC PROGRESS (THE COLLEGE)

Financial aid eligibility is based on satisfactory academic progress (SAP) standards that Saint Mary's University of Minnesota is required by the U.S. Department of Education to establish, publish, and apply. The Financial Aid Office measures academic performance and enforces SAP standards to ensure that financial aid recipients progress toward completion of their degree. Students who fail to meet these standards become ineligible to receive financial aid until compliant with all of the requirements detailed in this policy.

To demonstrate satisfactory academic progress, a student's academic performance must meet two main SAP components. The first is a qualitative component, represented by grade point average (GPA). The second is a quantitative component, measured by credit completion (the ratio between attempted and completed credits) and the maximum timeframe to complete the degree or certificate program.

1. STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Grade point average: All undergraduate students are required to maintain a minimum cumulative GPA. A first-year student must maintain a cumulative GPA of 1.8 or above. All students must maintain a cumulative GPA of 2.0 each term thereafter.

Credit completion: Students must complete 67% of all credits attempted by the end of their second year. A completed credit has a grade of A, AB, B, BC, C, CD, D, or P. Withdrawals, incompletes, and repeated courses are included in attempted credits.

Maximum time-frame: All students are expected to finish their degree within an acceptable period of time. Financial aid recipients may continue to receive federal aid through their cumulative attempted credit that equals 150% of the required number of credits needed to complete their program, including transfer credits from another college that apply to the Saint Mary's program. Non-credit development courses do not earn academic credits and are not eligible for financial aid payment. As such, they are not evaluated in the review of the student's satisfactory academic progress.

2. DEFINITIONS/CONDITIONS

Evaluation time-frame: Evaluation of satisfactory academic progress occurs in the month following the end of the term, after final grades are posted. The fall term is reviewed in January, spring in June, and summer in September.

Credit: A credit is the unit by which academic work is measured.

Attempted credit: An attempted credit includes all credits for which you are registered after the drop/add period each term.

Cumulative credits: Cumulative credits represent the total number of credits evaluated (attempted and earned) for all periods of enrollment at the university, including any terms for which the student did not receive aid.

Change of major and/or degree: If a student elects to change majors and/or degree program, the credits earned under all programs of study will be used in the calculation of attempted, earned, and maximum timeframe credits.

Second degree: Students enrolled in a program at Saint Mary's University which leads to a second undergraduate, or graduate degree, are only eligible for Federal Direct student loans, Federal Direct parent loans (if the student is dependent), or alternative private loans.

Earned credits: Earned credits are those that are successfully completed with a grade of A, AB, B, BC, C, CD, D, and P. Grades of I, W, NC, F, and X, or drops, are not counted as earned credits. Audit credits are not counted as attempted or earned credits.

Withdrawal: After the change of registration period, a student may withdraw from a course by submitting the approved course withdrawal form to the Registrar's Office. It will result in a grade of "W." A withdrawal resulting in the grade of W will result in no credit earned and may affect satisfactory academic progress.

Grade point average (GPA): The GPA is calculated using a grade point value outlined in the catalog for grades A, AB, B, BC, C, CD, D, F, and X. Although a grade of P will count as credit earned, it carries no grade point value.

Incompletes: An "I" is included in the cumulative credits attempted. These credits cannot be used as earned credits until a passing grade is assigned.

Repeat credits: Repeats may be allowed in order to improve a grade or meet program requirements. They are included in credit completion and maximum time frame standards. The most recent grade will become the grade calculated for GPA.

Transfer credits: Grades associated with transfer credits are not included in the cumulative GPA calculation. Transfer credits accepted by Saint Mary's University that are applicable to the current degree program apply toward the maximum time-frame calculation for that program.



(continued on reverse)

Postsecondary Enrollment Options (PSEO): Credits earned while a PSEO student at Saint Mary's University will be included in the cumulative credit completion standard, GPA, and maximum time-frame calculation. PSEO credits earned at another postsecondary institution will be treated as transfer credits for federal financial aid purposes.

Consortium/joint program credits: Credits accepted by the university are included with attempted and earned credit totals.

3. IMPLEMENTATION

Academic progress for every financial aid applicant will be monitored after each semester. All of a student's academic coursework is considered in the review process, whether the student received aid that term or not. The assessment will be based on the student's entire academic record, including all transfer credit hours accepted.

Financial aid warning status

If the student does not meet either the GPA or credit completion standard, the student will be placed on financial aid warning for the next registered term. While on warning status, students are eligible to receive financial aid. Students on warning status are encouraged to use the many academic support services on campus to improve their academic standing.

To be removed from financial aid warning status the student must meet GPA and credit completion standards. A student who has reached the maximum time-frame prior to completing the program will no longer be eligible for financial aid.

Financial aid ineligibility/suspension

Students who do not meet the minimum cumulative GPA and/or credit completion ratio, or do not meet the terms of financial aid warning status, will no longer be eligible for federal, state, or institutional aid. Students may be eligible for private loan programs and outside assistance that does not require SAP.

Provided the student's academic status allows for registration, s/he may attend the university at his or her own expense until the minimum cumulative GPA and credit completion requirement has been met.

Saint Mary's University may immediately deem a student ineligible for financial aid in the event of extraordinary circumstances, such as a student who registers for but does not earn any credits for two consecutive terms, or a student who demonstrates an attendance pattern that abuses the receipt of financial aid.

Students who failed to meet these standards due to unusual circumstances may appeal the financial aid SAP suspension status.

4. RIGHT TO APPEAL

Financial aid ineligibility/suspension

A student who is unable to achieve satisfactory academic progress and is suspended from receiving financial aid has the right to appeal based on unusual or extenuating circumstances, such as illness, injury or other special circumstance. The student may appeal the financial aid suspension status at any time during the term if the following situations apply.

- The record shows that the student has earned the required cumulative minimum GPA and credit completion ratio to meet SAP standards.
- Unusual circumstances interfered with the student's ability to meet SAP standards, including but not limited to:
 - Illness, accident, or injury experienced by the student or a significant person in the student's life.
 - Death of a family member or significant person in the student's life.
 - Divorce experienced by the student or parent.
 - Reinstatement after an academic dismissal or extended break in the student's enrollment.
 - Personal problems or issues with spouse, family, roommate, or other significant person.

To appeal, students must submit to the Financial Aid Office the following:

1. A statement from the student explaining the nature of the extenuating circumstances that contributed to the SAP deficiency.
2. Third-party documentation to support the circumstances.
3. An explanation of how the barriers/circumstances to academic success have been removed.
4. Approved academic plan developed by the student and Dean of Student Success (if compliance cannot be achieved in one term).

Financial aid probation

If the student successfully appeals the financial aid ineligibility/suspension status, the student will be placed on financial aid probation for their next registered term. While on probation, students are eligible to receive financial aid. Students on probation status are encouraged to use the many academic support services on campus to improve their academic standing.

To be removed from financial aid probation for following terms, the student must meet the GPA and credit completion standards.

In order to continue on probation for additional terms, the student must be meeting the terms listed in their specific approved academic plan.