

FINANCIAL AID STANDARDS OF ACADEMIC PROGRESS

The Higher Education Act of 1965, as amended, requires Saint Mary's College to develop and enforce standards of satisfactory academic progress prior to awarding any federal financial aid funds to students. Standards of satisfactory academic progress were established to encourage students to successfully complete courses for which federal financial aid is received, and to progress satisfactorily toward degree completion. These policies apply to the following aid programs:

- Federal Work Study Program
- Federal Direct Loan Program
- Federal PLUS Loan program

Please note that these financial aid standards of academic progress are separate from, and in addition to, academic standards required by the College for continued enrollment.

The criteria used to determine academic progress are cumulative grade point average, number of credits earned, and maximum time frame for completion of degree. To ensure that a student is making progress throughout his or her course of study, Saint Mary's College assesses the student's progress at the end of each fall, spring and summer semester. All periods of enrollment are reviewed, including semesters during which no financial aid was received.

Grade Point Average (GPA)

Graduate students must maintain a cumulative GPA of 3.0.

Number of Credits Earned

Students must successfully complete a minimum of 67 percent of the credit hours attempted each year (each summer, fall and spring semester). Attempted hours are hours for which a charge was incurred, excluding audited hours.

Successful completion is defined as receiving one of the following grades: A; A-; B+; B; B-; C+; C; C-; D+; D; D-; H; S; P; or V. **Note:** If a student is granted a leave of absence from Saint Mary's College and receives grades of W in all of his or her classes, those credit hours still count as "attempted" credit hours for the purposes of this calculation.

Maximum Time Frame for Completion of Degree

Students are required to complete their degree requirements within a maximum time frame. Once students reach their total maximum time frame, or it is determined they cannot complete their degree within this time frame, they are no longer eligible to receive federal aid without an approved SAP appeal. Students must complete their degree within 150 percent of the published length of their degree program. Attempted credits includes all credits for which a grade was received, including grades of U, W, and X. Attempted credits also includes all transfer credits, and all credits that were earned during times when no financial aid was received.

Graduate programs vary considerably in length. Therefore, graduate students must complete their programs according to the length

established by their respective department. The published length of Saint Mary's College's graduate programs is as follows:

Degree	Program Length	150% Max Time Frame
MS Speech Pathology	60.5 Credits	90 Credits
MS Data Science	36 Credits	54 Credits
Doctor of Nursing Practice	78 Credits	117 Credits
Master of Autism Studies	36 Credits	54 Credits
MS Speech Pathology and Masters of Autism	87.5 Credits	131 Credits
MSN to RN	66 Credits	99 Credits

Timing of Reviews

Current financial aid recipients will have their academic progress reviewed at the end of each semester. The results of the fall semester SAP review will be used to determine federal eligibility for spring. If it is determined that their SAP is below the standards upon their return, then a warning letter needs to be sent to the student to inform her that she will be eligible for federal aid during the spring semester on a warning status, but will need to meet the minimum standards at the end of the spring semester when our SAP process is run.

Financial Aid Warning

A student is placed on a warning status the first semester they fail to meet the Satisfactory Academic Progress standards. This status allows students to receive federal financial aid during the warning semester, but students must meet the minimum requirements at the following review in order to continue receiving federal financial aid. As an example, if a student is below one or more of the standards at the end of the fall semester, then their SAP status for spring will be a warning. When SAP is completed at the end of the spring semester, the student must meet the standards to receive aid for their next enrolled semester. If they are still below the requirements, then they may appeal to have their federal aid reinstated (see Appeals below).

Appeals

Students on financial aid termination may appeal the loss of aid due to not meeting any of the SAP standards (cumulative GPA, pace, and maximum time frame) *if extenuating circumstances prevented the students from making satisfactory progress*. Circumstances which are considered extenuating are those that are unusual and/or unforeseen at the beginning of the year, such as: Injury or illness of the student, death of a close relative, or other situations which were unexpected and beyond the student's control. Circumstances such as a student taking too many classes or not being prepared for their coursework are not appealable circumstances. Allowances may also be made for students who have a documented disability. Students are not limited on the number of appeals they submit and are not required to meet with a financial aid staff member prior to submission of an appeal. will allow the student to achieve the minimum standards at the end of the next semester. Students are notified by email of the results of their appeal.

Appeals can be made in writing to the Office of Financial Aid no later than two weeks after the start of each semester. If a student submits a paper copy, she needs to sign the letter, and an email copy must be sent from her Saint Mary's email address. The letter of appeal must explain: the reason why the student failed to achieve the minimum standards, and what has changed that will allow the student to achieve the minimum

standards at the end of the next semester. Supporting documentation may be requested to substantiate a student's circumstances and chances for improvement (i.e. a letter from a doctor or counselor, current grades, etc.). Appeals are reviewed on a case-by-case basis. Submission of an appeal does not guarantee reinstatement of financial aid eligibility. Students are notified by email of the results of their appeal within 2-3 weeks of submission. If the student wishes to appeal a denial, then she will submit a letter and additional documentation to the Director of Financial Aid.

Appeal Review

When a student submits a Satisfactory Academic Progress appeal. It will be reviewed for completion. The student will be contacted via her Saint Mary's email if additional documentation is needed and has two weeks from the point of contact to supply requested information. If the documentation is not submitted then the appeal will be considered denied. If documentation is submitted late, it will be at the discretion of the Review Committee to continue the review. Once the appeal paperwork is complete, the letter and accompanying documentation is sent to the Review Committee.

The Review Committee will determine if the student's circumstances are allowable and well explained, and whether he/she supplied a reasonable plan for improvement. The supporting documentation will also be reviewed to ensure it supports the student's claims that the circumstance led to his/her performance. Exceptions may be made if a student had a poor first semester, and improved his/her second semester but did not have enough time to raise his/her GPA/pace.

Financial Aid Probation

Students are placed on probation if the appeal they submit after their warning semester is approved. Students on probation are still eligible for their full federal aid funding, but must meet the minimum standards at the conclusion of the following semester to continue receiving federal aid. As an example, a student is on a warning status for the spring semester and at the spring SAP review has not met the minimum requirements. He/She submits an appeal which is approved for the fall semester. The student's SAP status is probation by appeal for the fall semester.

Academic Plans

Any student that has an appeal approved will receive an Academic Plan from the Review Committee if it is determined that the student will need more than one semester to meet the minimum standards. This information will be supplied to the student with the appeal decision. The Academic Plan will include GPA/Pace requirements (or measurable requirements) that are necessary to bring the student to a satisfactory status within a reasonable amount of time. The Office of Financial Aid will monitor fulfillment of the Academic Plan at the end of each semester a student is enrolled and still on the plan. If necessary, committee members may make other requirements that are not measurable, but may contribute to the student's improvement (i.e. meeting with Academic Advising, attending Student Success events, meeting with counselor, etc.).

Financial Aid Termination

Students who are placed on financial aid termination as a result of not meeting the minimum standards after a warning/probation period are ineligible for federal financial aid beginning with the subsequent semester unless an appeal is approved (see Appeals above). While a student is on

financial aid termination she may attend Saint Mary's College at her own expense, provided she has satisfactory academic standing with the Office of the Registrar.

Reinstatement of Eligibility

A student can regain eligibility for financial aid in one of two ways. First, the student could attend Saint Mary's College at her own expense and improve her academic record so that she meets the minimum requirements. Second, the student could have a financial aid appeal approved (see Appeals above).

Grades of Withdrawal (W)

Withdrawn grades are counted as unsuccessful course completions. This is true regardless of whether or not the student received a grade of W due to taking a health leave.

Grades of Incomplete (X)

Students with grades of incomplete will initially have their SAP status put on hold while we await the final course grade. After a period of time if the incomplete grade is not changed to a final grade (either passing or failing) the grade of incomplete will be counted as an unsuccessful completion of a course. In this case, if an incomplete grade is later changed to a passing grade the student must notify the Office of Financial Aid of the change to their academic record. At that time the student's record will be re-evaluated to determine satisfactory academic progress.

Repeated Courses

If a course is repeated, both the first and the second grade are used in calculating the GPA. The credit hours earned are only counted once.

Transfer Hours

Transfer hours accepted by the college for the student's degree program will be used to determine completion percentage and maximum time frame. Transfer hours have no effect upon the cumulative grade point average.

Changes of Major/Degree Program

Students who change majors or change degree programs (i.e., change from Bachelor of Arts to Bachelor of Science) are still held to the 150% maximum time frame rule. All credits attempted from the first major/degree will count as attempted hours for the new major/degree. The 150% maximum limit will be measured based on the number of credits required for the new major/degree.

Additional Notes

Although Academic Plans are only required to be utilized if a student needs more than one semester to reach the minimum SAP standards, the Review Committee may choose to create an Academic Plan for all students who submit a SAP appeal. In this situation, the Academic Plan will not be monitored at the end of the semester, but the student will go through the normal SAP review process. This may benefit students by offering them an idea of what is required of them during their probation semester in order to earn the required GPA/completion percentage.