

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 Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal TEACH Grant
- 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 her course of study, Saint Mary's College assesses the student's progress at the end of each fall and spring semester. All periods of enrollment are reviewed, including semesters during which no financial aid was received.

Grade Point Average (GPA)

Students must have a minimum cumulative grade point average of 1.8 at the end of their first semester, 1.9 at the end of their second semester, and 2.0 for the remaining semesters.

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 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 must complete their degree program within 150 percent of the published length of their degree program. For example, if a degree requires 128 credit hours to graduate, a student could not receive financial aid beyond 192 credits attempted (including transfer hours), whether or not financial aid was received for those credits. Attempted hours are hours for which a grade was received, including grades of U, W, and X. Please note that institutional financial aid funding (e.g.,

Saint Mary's Grant, Presidential Scholarship, etc.) is available for eight semesters only.

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 timeframe) *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 mail of the results of their appeal.

Appeals can be made in writing to the Associate/Assistant Director 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 in 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. 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 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 her performance.

Financial Aid Probation

Students who have an appeal approved will be eligible to receive financial aid for one semester on a probationary status. While on financial aid probation students will be given a specific academic plan that they must successfully achieve in order to remain eligible for federal aid in future semesters.

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. 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).

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 Financial Aid Office 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.

Second Bachelor Degrees

Students who enroll in a second bachelor degree program are still held to the 150% maximum time frame rule. However, only the credit hours from the first degree which apply to the second degree will be counted as attempted hours.

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.

Minimum Satisfactory GPA Expectations for Part-Time Students

Part-time students are evaluated by the same standards as full-time students. However, part-time students need only to accrue courses at one-half the full-time rate.

Complete Semester Hours	Minimum Cumulative GPA
0-16	1.8
17-29	1.9