In accordance with Federal regulations, to be eligible for Title IV aid, a student must make satisfactory degree progress. The receipt of financial aid and progress toward attaining a degree go hand in hand. Students must meet both quantitative and qualitative standards as set forth in this policy. All federal, state and institutional aid programs are covered by this policy.  

**Note:** Students placed on Financial Aid WARNING, PROBATION, ACADEMIC PLAN or SUSPENSION may or may not have the same status with the Office of Academic Affairs. It is important that students contact their advisor or the Office of Academic Affairs to discuss their current standing with that office. 

**Monitoring Progress:**

- Progress for all students, undergraduate and graduate, will be monitored on a semester-by-semester basis (fall semester, spring semester and summer semester).
- Assessment will be based on the student’s cumulative academic record, including all transfer credit hours accepted toward the student’s current degree, incomplete grades, W, WF, WP, SC, and remedial grades.
- Continuous-enrolled students applying for financial aid for the first time must have maintained progress during previous terms of enrollment regardless if financial aid had been applied for or not.
- Transfer students are assumed to be making reasonable progress in their first semester regardless of prior post secondary attendance.
- Students who have stopped-out of college for a period of twelve or more months may have the ability to maintain financial eligibility even though prior performance was substandard. An appeal letter from the student will be required indicating the circumstances surrounding the prior substandard performance and the student’s willingness and ability to maintain progress going forward. The appeal must be accompanied by a degree-success plan. The student would remain in the status of ACADEMIC PLAN and would need to maintain progress each term of attendance to continue receiving aid. **[Progress for students in this perpetual ACADEMIC PLAN status will be determined based on term success rather than on total academic success. Although the student must still be able to mathematically bring their total academic progress into good standing prior to graduating.]** The purpose of this policy is to help students achieve their academic goals of a degree and not punish them for past circumstances and choices, if the student shows current potential. If it is mathematically impossible for the student to maintain their qualitative &/or quantitative measures to the level necessary to deem good academic standing prior to completing their degree, then the appeal will not be granted. This status will only be granted one time in this given situation if the appeal is approved.
- Other special considerations for appeal may involve a student changing degrees/divisions, which may require additional credits. Dual majors must still achieve their first bachelor’s degree within 150% of their program’s total required credits.
- Federal regulations may require immediate suspension. A student does not need to first be placed in WARNING status to be suspended.
- Students are personally responsible for all charges incurred at the University of Mary while they are suspended from receiving financial aid.
- Students may only request an appeal once for any given circumstance.
- Academic amnesty has no bearing on standard of progress for financial aid.
- One WARNING period could be given prior to a student being suspended from financial aid due to substandard academic performance.
- If a student successfully appeals a suspension, one term (one semester) of PROBATION could be granted, giving the student an opportunity to prove academic success.
- Following one term of PROBATION, continued aid eligibility requires proven success (during the term of PROBATION). A comprehensive degree-success plan must be submitted, and the ability to reach the stated minimum requirements prior to degree completion must be attainable. Students in this status must maintain progress each term until they are in full compliance.
- If at any point in time it is determined that a student cannot meet the qualitative &/or quantitative standards set forth prior to degree completion, financial aid will be immediately suspended.
- Final determination of appeal approval or denial will rest with the Office of Financial Aid. The Office of Financial Aid will make the best determination for the student while complying with federal guidelines.
Quantitative Standard:
• 1st year undergraduate (0-29 credits earned) must maintain a 1.8 cumulative GPA.
• 2nd year undergraduate and beyond (30+ credits earned) must maintain a 2.0 cumulative GPA.
• Graduate students must maintain a cumulative 3.0 GPA.

Qualitative Standard:
• All grade levels (undergraduate and graduate) must successfully complete at least 67% of all attempted credits. The grades W, WP, WF, F, I and SC are considered “attempted” and will be considered as unsuccessful completion when determining if a student has maintained this standard. All transfer credits accepted toward a student’s current degree will also be considered as attempted credits. All courses repeated will be considered as attempted credits. Dropped courses (drops are only within the official add/drop period) will not be considered attempted.
• Obtain degree within 150% of program required credits (192 credits for most undergraduate degrees at UMary). Students seeking dual-degrees, second degrees or who have changed their major should contact the Financial Aid Office to determine eligibility requirements. All attempted credits toward the student’s current degree will be used in the calculation of progress.
• Do not repeat a previously PASSED course more than once. Students can only receive aid for a previously passed course one time.

What Does WARNING Mean? Status assigned to a student who fails to make satisfactory progress. The student may continue to receive financial aid for one payment period (one semester). No appeal is required for this status. Students will be notified by letter.

What Does Suspension Mean? No longer eligible for federal, state or institutional financial aid. All charges incurred while under suspension will be the personal responsibility of the student to pay.

What Does PROBATION Mean? Status assigned to a student who fails to make satisfactory progress AND who has successfully appealed AND who has received official notification that aid eligibility has been reinstated. Students who are placed in probation status may receive financial aid for one payment period (one semester). Students will be notified by letter.

What Does ACADEMIC PLAN Mean? After one term of PROBATION in which the student has proven their ability to succeed academically, and through additional requirements being met, students may request to be placed in ACADEMIC PLAN, which will allow for continued aid eligibility. Students who were denied an appeal can also be place on a subsequent Academic Plan if significant term progress based on GPA and completion rate that places the student on track to successful degree completion. Progress will be monitored after the end of each semester and students must prove their ability each term to remain in this status. If it is determined that the student is not following the degree-success plan set forth or not improving academically, the student will be suspended from aid. The Financial Aid Office will only accept requests completed on the official Degree-Success Plan form provided either by the Advising Center or by the student’s advisor. Academic Plans are reviewed for progress and re-approved on a semester-by-semester basis.

SAP in regards to 150 Percent Direct Subsidized Loan Limit Regulations:
This provision applies to any student who is a first time borrower of federal direct loans as of July 1, 2013. The borrower’s maximum period of eligibility to receive an interest loan subsidy in the form of subsidized direct loans is a period of time that is equal to 150% of the published length of the student’s academic program.
• If a student is simultaneously enrolled in two or more programs at one time, the borrower’s maximum eligibility period (MEP) for subsidized direct loan will be calculated based on the published length of the longest program.
• If a borrower transfers from one academic program to another academic program with a different published program length we must update the program at the next disbursement date. If a student enrolls in a longer program, the maximum eligibility period (MEP) is lengthened to 150% of the new program length. If the new program is shorter, the program length is shortened to the new program and the student may lose loan subsidy eligibility.
• Remedial courses and repeated courses will count in the total maximum eligibility period (MEP).
• Courses transferred from another school that apply towards a degree at University of Mary will count towards the maximum eligibility period (MEP). Bachelor degree completion programs will have a program length of 4 years and a MEP of six years, based on the final regulations from the Department of Education.
• Periods of enrollment in an academic program during which a student does not receive federal Title IV financial aid will count towards the maximum eligibility period (MEP).

Loss of Eligibility for Additional Direct Subsidized Loans:
After a student receives Subsidized Direct loans for the maximum eligibility period, the student is no longer eligible to receive additional subsidized direct loans, but may still receive unsubsidized direct loans.

October 7, 2014
Loss of Interest Subsidy for Paying Interest on Subsidized Direct Loans:
If a student continues enrollment in any undergraduate program after the student has received subsidized direct loans for the maximum eligibility period, the Department of Education will not pay the interest that accrues on a student’s subsidized direct loans. The student will become responsible to pay all of the interest that accrues on all of his subsidized loans, from the date of initial enrollment as of the date the student met the 150 percent MEP. The federal loan servicer will notify the student borrower if the student loses the interest subsidy. If a student enrolls in a longer program, the student may regain the loan subsidy for the new maximum eligibility period of the new longer program.

Right to appeal loss of loan subsidy due to enrollment in the program of study beyond the 150% maximum eligibility period:
A student cannot appeal the loss of loan subsidy if the student continues enrollment in a program after the 150% maximum eligibility period (MEP) has been met.

Right to Appeal & Procedure: Students who have had their financial aid suspended due to unsatisfactory progress may appeal their standing to: University of Mary, Office of Student Financial Aid, 7500 University Drive, Bismarck, ND 58504.

The appeal must be in writing and must accompany the SAP Appeal Form. The appeal must be submitted within 30 days of the student’s notification letter to be considered. Students may appeal due to circumstances such as illness of the student or immediate family member, death of an immediate family member, or other life circumstance that may have resulted in substandard academic performance. Final decision authority will rest with the Office of Financial Aid and responses will be sent within 30 days.

Requests to move from SUSPENSION to PROBATION, or from PROBATION to ACADEMIC PLAN must be requested through the Financial Aid Office and is the responsibility of the student. It is the student's responsibility to maintain academic integrity and to make the appropriate requests when financial aid has been suspended.

University of Mary
Office of Financial Aid
7500 University Drive
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finaid@umary.edu
701-355-8142