



Financial Aid Satisfactory Academic Progress Policy

Reference: 34 CFR 668.16 and 668.34

Federal regulations require institutions participating in Title IV student financial aid programs to have in place a satisfactory academic progress (SAP) standard which contains both a qualitative and quantitative measure, defines the maximum timeframe for degree completion which cannot exceed 150% of the credits required for graduation, and which is at least as stringent as the criteria used to measure satisfactory progress for students who are not receiving federal aid. The academic record of all students, regardless of receipt of financial aid, will be monitored to ensure compliance with financial aid satisfactory academic progress standards.

In accordance with federal regulation, the University of Mary has established the following policy regarding satisfactory academic progress:

Quantitative Standard

- 1st year undergraduate students (0-29 credits earned) must maintain a 1.8 cumulative GPA.
- 2nd year undergraduate students and beyond (30+ credits earned) must maintain a 2.0 cumulative GPA.
- Graduate students must maintain a cumulative 3.0 GPA.
- For repeated courses, the highest grade earned is used in the GPA cumulative calculation.

Qualitative Standard

- Undergraduate and graduate students must successfully compete at least 67% of all attempted credits.
- The grades W, WP, WF, F, PI, and I are considered attempted and will be considered as unsuccessful completion.
- Transfer credits will be factored into completion ratio as both attempted and completed.
- All repeated courses will be considered as attempted credits.
- Courses dropped during the University's official add/drop will not be considered as attempted.
- Credits for courses with pass/fail grades are counted towards attempted credits. Passing grades count as earned grades in the complete ratio but have no effect on GPA.

Maximum Time Frame

- Undergraduate students must obtain a first bachelor's degree within 150% of the published number of credits required for graduation. Generally, 186 credits is the standard for most University of Mary undergraduate degrees (124 credits x 150% = 186 credits).
- The maximum timeframe for graduate students is 150% of the credits required to complete their program of study.

- Maximum time frame includes all prior credits attempted at University of Mary as well as any credits attempted at other colleges or universities regardless of receipt of financial aid.

Monitoring

SAP is reviewed for all students, undergraduate and graduate, at the end of each semester (fall, spring, and summer). Assessment is based on a student's cumulative academic record, including all transfer credit hours accepted toward their current degree.

Students who fail to maintain one or more of the SAP standards (qualitative or quantitative) will be placed on financial aid warning for their next semester of enrollment. While on warning, students may receive financial aid; however, they must bring performance up to an acceptable SAP standard in the next term of enrollment or they will be suspended from financial aid until eligibility has been reestablished.

Students within 125%-149% of maximum time frame will receive a notification letter informing them of the maximum time frame requirement. Students are eligible to receive federal financial aid until they have attempted 150% of the credits required for graduation. Students will be placed on financial aid suspension once they exceed 150% of the credits required for graduation or it is determined the student cannot mathematically complete their program of study without exceeding maximum time frame.

Right to Appeal

Students have the right to appeal their financial aid suspension. Appeals must be in writing and must accompany the SAP appeal form. Appeal forms can be obtained from the Office of Financial Aid. Appeals should be submitted within 30 days of the student's notification letter for consideration. Late appeals will be reviewed on a case-by-case basis. Generally, appeals will be granted for extraordinary circumstances beyond the student's ability to control, such as illness or death of an immediate family member or personal injury or illness.

As a minimum, a student's SAP appeal must include the following:

- A signed SAP appeal form.
- A detailed statement, plus documentation as appropriate, explaining the circumstances that have led to failure to meet the established SAP standards.
- A statement as to how the student will improve and maintain SAP standards.

Students appealing a suspension due to maximum time frame should provide a detailed letter explaining the reason for failing to graduate in the allotted time, and a advising worksheet signed by both the student and academic advisor showing the courses remaining and the semesters in which the courses will be completed to reach graduation.

Students who successfully appeal their Financial Aid Suspension are placed on Financial Aid Probation for one semester if it is realistic to assume the student could return to good standing in that timeframe. At the end of the probation semester, students must be meeting SAP, or they will be suspended from receiving Financial Aid. Students who successfully appeal suspension but

are not realistically able to return to good standing in one semester are placed on a specific academic plan which is monitored each semester and will allow them to return to good standing prior to completion of their program. Those students approved for a maximum time frame extension will be monitored for course completion as outlined by their appeal and advising worksheet.

Students will immediately be placed on Financial Aid Suspension if it is apparent that a student will not be able to meet the qualitative or quantitative standards prior to reaching maximum hours allowed for the degree enrolled, and no further Federal Aid will be authorized.

Students may request an appeal once for any given circumstance. All financial aid appeal decisions are final and cannot be appealed.

Students who are suspended may regain eligibility for financial aid by reestablishing their GPA and completion ratio using their own resources.

What does WARNING mean?

Students are placed on warning if they fail to meet one or more of the minimum SAP standards. While on warning, students may continue to receive financial aid, but must meet all SAP minimum standards at the end of the term of enrollment to maintain future financial aid eligibility.

No appeal is required. However, students are strongly encouraged to meet with their advisor and utilize all institutional services including but not limited to counseling, tutoring, writing lab, and accessibility to ensure they will meet all minimum SAP standards at the end of the financial aid warning term. Failure to meet all minimum SAP standards will result in financial aid suspension.

What does SUSPENSION mean?

Students placed on suspension have failed to meet minimum SAP standards two semesters in a row and are no longer eligible to receive federal, state, or institutional financial aid. All institutional charges incurred while on suspension will be the personal responsibility of the student to pay.

Suspension will remain in place until the student has completed additional coursework to bring their academic record in compliance with all SAP standards or until their SAP appeal has been approved.

What does PROBATION mean?

Students who have successfully appealed their financial aid suspension, will be placed on probation for one semester. Students are eligible to receive financial aid while on probation. If the student fails to meet all financial aid SAP standards at the end of their probation term, they will be placed on financial aid suspension.

What does ACADEMIC PLAN mean?

Students will be placed on academic plan should it not be possible for them to meet SAP within one semester and/or the student has exceeded the maximum credit limit for their program of study. Students placed on academic plan will be expected to follow the conditions of their academic plan each semester to continue financial aid eligibility. Failure to follow the conditions of a student's academic plan will result in the student being placed on suspension.

Grade Changes

If a grade change occurs after the SAP evaluation process is completed, students may contact the University of Maryland Office of Financial Aid to review their status with the inclusion of the new grade(s). If inclusion of the updated grade changes the student's SAP status, the status will be updated to reflect the new evaluation for the current term and a status change notice will be sent to the student.

Changes of Major and Second Degrees

Students who change majors or pursue a second degree are still expected to meet SAP standards for maximum time frame. If the student has previously completed courses that are not applicable to the current degree plan, he or she is encouraged to file an appeal of their financial aid status.

Aid Affected by Financial Aid Suspension

All federal, state, and most institutional financial aid programs are subject to financial aid SAP standards. Also, some outside sources of financial aid such as private scholarships and private education loans are subject to financial aid SAP as well.

Reestablishing Eligibility for Financial Aid

Students who have become ineligible for financial aid can reestablish eligibility by doing the following:

1. Successfully completing coursework without federal, state, or institutional resources to bring their cumulative GPA and completion rate to minimum standards.

If it is not possible for a student to reach minimum SAP standards within one semester, they may consider filing an appeal based upon their improved academic record after successful completion of a semester in which the student did not benefit from federal, state, or institutional aid.

2. By filing an appeal of the financial aid suspension for consideration of reinstatement of eligibility. See section titled Right to Appeal.

Students impacted by COVID-19

The Office of Financial Aid recognizes some students may experience circumstances beyond their control with the outbreak of COVID-19. SAP appeals will be considered in cases where students

failed to maintain SAP standards and the student's appeal notes COVID-19 related circumstances, including but not limited to, the illness of the student or a family member, compliance with a quarantine period, or the general disruption in their learning.

Further, the Office of Financial Aid on a case-by-case basis reserves the right to exclude spring semester attempted and earned credits from a student's completion rate calculation should the student identify COVID-19 related circumstance in his or her SAP appeal.

Questions

Students are encouraged to contact the Office of Financial Aid with any questions or concerns regarding their financial aid standing. Students can reach the Office of Financial Aid at (701) 355-8142 or finaid@umary.edu.