Minnesota State University, Mankato University Policy		
Policy Name: Student Financial Aid Eligibility: Satisfactory Academic Progress Standards (SAPS)	Effective Date of Last Review: May 3, 2019	
Custodian of Policy: Vice President for Student Affairs and Enrollment Management	Date of Last Review: September 2018	
Date of Adoption: December 2003	Date of Next Review: September 2025	

POLICY

Federal and State regulations require students receiving financial aid to meet Satisfactory Academic Progress Standards (SAPS). All degree-seeking students must meet both the qualitative and quantitative measures to remain eligible.

Qualitative Measure of Progress (Grade Point Average)

The qualitative measure of Grade Point Average (GPA) applies to a student's Minnesota State University, Mankato cumulative academic record regardless of whether or not a student has applied for or received financial aid during those terms, and/or how much time has passed between terms of enrollment.

Grade Point Average (GPA) is the total number of quality points earned by the student, divided by the total number of credit hours attempted on a regular grade basis. GPA is calculated in accordance with the University Grading policy.

Minimum Cumulative Grade Point Average required for SAPS:

- Undergraduate students must maintain at least a 1.7 Minnesota State Mankato GPA for 0-30 credit hours, at least a 1.85 Minnesota State GPA for 31-59 credit hours, and a minimum of 2.0 for 60 or more credit hours. Transfer credits accepted by Minnesota State Mankato are counted for the purpose of determining the applicable credit hour range.
- Graduate students must maintain a 3.00 Minnesota State Mankato GPA

Quantitative Measures of Progress (Completion Percentage and Maximum Timeframe):

Completion Percentage applies to a student's cumulative academic record that includes Minnesota State University, Mankato credits and credits transferred from other postsecondary institutions, whether or not a student has applied for or received financial aid during those academic terms, and/or how much time has passed between terms of enrollment.

Undergraduate and graduate students must maintain a cumulative completion percentage of at least 66.67%.

The Completion Percentage is calculated as follows:

	Cumulative Earned Credits
Completion Percentage =	
	Cumulative Attempted Credits

Maximum Timeframe applies to a student's cumulative academic record that includes Minnesota State Mankato credits and credits transferred from other postsecondary institutions, regardless of whether or not a student has applied for or received financial aid during those terms, and/or how much time has passed between terms.

The maximum timeframe allowance is 150% of the minimum required credits for the particular program of study: degree, certificate, or licensure. The maximum timeframe allowed for students pursuing a subsequent degree (pursuit of an additional degree following the completion of an initial degree) is adjusted based upon the additional coursework (credit hours) required to earn the subsequent degree.

Evaluation Period

Evaluation of academic records to determine whether they meet SAPS occurs at the end of a student's first term of attendance at Minnesota State Mankato, and subsequent academic terms of enrollment thereafter.

The University evaluates student academic records with regard to defined qualitative and quantitative criteria at the end of each semester when grades are due and recorded for the term.

Students whose financial aid eligibility is impacted by the SAPS evaluation will be notified of their status in writing; this communication is sent electronically to the student's university e-mail account as well as the personal email (if any) on record for the student

Failure to Meet Satisfactory Academic Progress Standards

Financial Aid Warning

Financial aid warning status is placed on students not meeting SAPS requirements for Cumulative Grade Point Average and/or Completion Percentage at the time of evaluation, provided the student is not currently on financial aid probation or suspension status. The student retains financial aid eligibility while in financial aid warning status.

Students placed on financial aid warning status will have the next academic term (Fall, Spring, Summer) for which they are enrolled to meet SAPS. Achieving the required Grade Point Average and Completion Percentage will result in the removal of Financial Aid Warning and in the continuation of financial aid eligibility following the close of that academic term. Students who do not achieve the required Grade Point Average and Completion Percentage will have their financial aid suspended.

Financial Aid Suspension

Students placed on financial aid suspension due to not meeting the SAPS requirements are ineligible for the financial aid funding from Federal, State, and certain institutional and private programs. The ineligibility is effective immediately and includes any funding not yet disbursed to a student, for the current term and future terms.

Financial aid suspension status will remain in effect until all required satisfactory academic progress qualitative and quantitative measures are met or an appeal is submitted and approved.

Financial aid suspension status is placed on students not meeting the SAPS requirements for Maximum Timeframe at the time of evaluation, immediately and without being placed in financial aid warning status.

Financial aid suspension status is placed on students for which the evaluation of academic records projects it to be mathematically impossible to meet the required Cumulative Grade Point Average and/or Completion Percentage requirements within the timeframe allowed, immediately and without being placed in financial aid warning status.

Students placed on financial aid suspension status may still attend the University unless suspended from the institution for other reasons, i.e. academic suspension, judicial suspension, etc.

Appeals

Students placed on financial aid suspension status have the right to appeal based on extenuating circumstances that occurred during the terms of academic difficulty and that directly affected academic performance including, but not limited to:

- Physical or mental illness, accident, or injury experienced by student or by significant person in student's life
- Death of a family member or significant person in student's life
- Divorce experienced by student or their parent
- Personal hardship or issues with spouse, family, roommate, or other significant person
- Change in academic major only one change in academic major may be considered for not meeting the gpa and/or completion percentage requirements indicated in this policy.

In addition to the above extenuating circumstances, students placed on financial aid suspension status due to exceeding the maximum timeframe allowance also have the right to request a review of their status based on the following situations:

- Pursuing a second undergraduate or dual degree program
- Pursuing dual undergraduate majors within first bachelor's degree
- Pursuing a graduate degree with additional certificate or licensure
- Changing academic major, only if changing because of extenuating circumstances (for example, medical situation that prevents student from continuing their course of study).
- Credits transferred from other postsecondary institutions that do not count toward current degree – may only be considered once for exceeding the maximum timeframe allowance.

Students who choose to appeal their financial aid suspension status must complete and return an appeal form with appropriate documentation. Documentation requirements will vary based on the student's individual situation. A statement of support and assessment of future progress potential from an academic advisor, faculty member or professional staff member in a position to address the situation will be required for all appeals. Appeal forms are provided with the notice of suspension and are also available at the Campus Hub. Appeals must be submitted by the deadline indicated on the Appeal Form for the academic term for which the student is requesting funds.

Appeals are reviewed by the Financial Aid Appeals Committee appointed by the Director of Financial Aid. Appeals submitted after the deadline date of the semester will be returned without being considered. Appeals submitted incomplete will not be reviewed. Students may appeal the following term if they do not meet the current term's deadline, if the appeal was submitted incomplete, or if the appeal is denied.

Students who submit an appeal of suspended status are not guaranteed reinstatement of financial aid eligibility and are responsible for any institutional charges incurred for the term(s) suspended, regardless of the status of the financial aid appeal, except as

provided by the Satisfactory Academic Progress Exception for Financial and Registration Obligation Procedure, effective May 15, 2006.

Probationary Status

A student who has successfully appealed financial aid suspension may be placed on financial aid probation for one academic term. All students placed on financial aid probation will have an academic plan that minimally requires academic term progress measures of at least a 2.50 Minnesota State Mankato grade point average and 100% completion percentage for Undergraduate students, or at least a 3.25 Minnesota State Mankato grade point average and 100% completion percentage for Graduate students.

If, at the end of one academic term, a student on financial aid probation status:

- Has met the University's cumulative grade point average and completion percentage standards, the Probation will be removed and the student will continue their financial aid eligibility, or
- Has not met the University's cumulative grade point average and completion percentage standards, but has met the conditions specified in their academic plan, the student will maintain financial aid eligibility subject to the terms of the student's academic plan for a subsequent evaluation period, or
- 3. Has not met the University's cumulative grade point average and completion percentage standards and has also not met the conditions specified in the student's academic plan, the student's financial aid eligibility will be resuspended immediately upon completion of the evaluation.

Notification of Status and Appeal Results

Students placed on financial aid warning or financial aid suspension by the SAPS evaluation are notified in writing; this communication is sent to the student's university e-mail account as well as the personal email (if any) on record for the student.

Students placed on financial aid suspension who submit appeals are notified of the results of the review in writing; this communication is sent to the student's university email account as well as the personal email (if any) on record for the student. Appeal decisions result in continued financial aid suspension status, financial aid probation status or reinstatement.

Reinstatement of Financial Aid Eligibility

Reinstatement of financial aid eligibility under this policy occurs when:

- The Grade Point Average and Completion Percentage criteria have been met; or
- The Financial Aid Appeals Committee approves the student's appeal

Students whose financial aid eligibility has been reinstated due to meeting gpa and completion percentage criteria (not appeal) and who subsequently fail to meet SAPS will be placed in financial aid warning status, subject to the requirements as outlined above.

If a student is placed on suspension of financial aid eligibility following a reinstatement, a new or updated written appeal for consideration of reinstatement will be required.

Treatment of Grades and Credits

- a) Treatment of Grades for GPA is calculated in accordance with the University's Grading Policy
- b) Courses with a grade of A (+/-), B (+/-), C (+/-), D (+/-), P, F, NC, I, IP, W, and Z) are calculated as attempted.
- c) Courses with a grade of A (+/-), B (+/-), C (+/-), D (+/-), P and IP are calculated as earned.
- d) Courses excluded under the University's Academic Forgiveness for Undergraduate Students Policy remain included in both the qualitative and quantitative SAPS calculations for financial aid purposes.
- e) Audited courses are not included in the GPA calculation.
- f) Courses for which a financial aid consortium/common market agreement has been established are included in the GPA calculation.
- g) All remedial/developmental courses are included in the GPA calculation. The first thirty (30) remedial/development courses are excluded from the maximum timeframe calculation.
- h) A student may repeat any one course no more than two (2) times in accordance with the University's Undergraduate Course Repeat Policy, unless otherwise approved through a Course Repeat Appeal. However, a student shall not be permitted to receive financial aid for more than one repetition of a previously passed course. The higher grade earned in a repeated course will be the student's final, "official" grade and the only grade included for that course in the GPA calculation. All repeated credits are included in the percentage of completion and maximum time frame calculation for financial aid purposes.
- i) Transfer credits are not included in the GPA calculation except in the case of an approved Consortium Agreement, but are included in the completion percentage and maximum timeframe calculations.

j) Credits earned through Advanced Placement (AP), International Baccalaureate (IB), Project Lead the Way (PLTW), College Level Examination Program (CLEP), Military Course Completion using the American Council on Education (ACE), and Course Examinations will not be included in the GPA but will be included as credits attempted and earned for both completion percentage and maximum timeframe calculations.

Students who do not meet SAPS may still be eligible for certain private student education loan resources. Students in financial aid suspension status who wish to pursue these loan options are required to meet with campus financial aid advising staff in order to determine eligibility.

Non-institutional scholarships and external agency funding (i.e. JTPA, DRS, Vocational Rehabilitation, etc.) may or may not require a student to meet SAPS. Students should contact the appropriate funding provider for information.

PROCEDURE

N/A

RATIONALE

This Minnesota State University, Mankato Student Financial Aid Eligibility policy is established in accordance with the guidelines for administration of Federal Title IV, HEA programs and programs of aid as authorized under Minnesota Statutes 136 A, and Minnesota State Colleges & Universities Board Policy 2.9 & System Procedure 2.9.1.

The institutional policy for financial aid eligibility purposes maintains standards that are at least as strict as the requirements of the institutional policy for Academic Standing for Undergraduate Students.

This policy is subject to change due to changes in federal and/or state regulations and/or Minnesota State System Policy.

Policy:		
Formal Review Process	Date Submitted	Date Reviewed
✓ Vice President's Recommendation		Date

✓ President's Approval	Date