

Office of Financial Aid/Scholarship 500 Sparks Hall Murray, KY 42071-3312

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# Satisfactory Academic Progress/Standing Policy and Financial Aid Eligibility

Effective July 1, 2011, beginning with the 2011-2012 aid year

Per federal regulations, the rate of progression, while in college, will determine whether a student remains eligible for federal financial assistance. Please read the following policy to determine how it may affect your receipt of federal financial aid.

This policy applies to all students even if the student is not receiving financial aid for the period currently being monitored. The policy notification will be received via email notification effective Spring 2012. All student may review their status on myGate.

**Federal and state** regulations state all students who receive, or will receive, assistance from the following programs will be required to make measurable academic progress toward a degree in order to assure the completion of their degree program within a "reasonable period of time".

Federal Work-Study, Federal Subsidized Direct Loan, Federal Unsubsidized Direct Loan, , Federal Direct Grad/PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, TEACH Grant, KHEAA (CAP) Grant, Kentucky Educational Excellence Scholarship (KEES), KHEAA Work-Study Program, Nursing Student Loan, Norris Student Loan, all KHEAA-administered programs (including teacher scholarships)

Murray State University's policy complies with these federal and state requirements. Failure to maintain Satisfactory Academic Progress (SAP) will result in the suspension of your financial aid eligibility. You may re-establish eligibility for financial aid once the minimum requirements of the policy are satisfied. You must appeal and provide documentation (copy of grade report, doctor's statement, etc.) to the Office of Financial Aid/Scholarship. Academic transcripts and grade report information are not automatically sent to our office. It is your responsibility to secure and provide full written appeal information. An appeal is unacceptable if received verbally to provide the reason(s) you were unable to make satisfactory progress/standing. Federal regulations require full written documentation for all appeals.

**Time Frame and Competition Rate**, the time frame to complete your degree is achieved by dividing the total number of credit hours earned, per the end of the spring semester, by 15 hours (Undergraduates) or 12 hours (Graduates). The result provides the total number of semesters to years you have completed of degree requirements. Example: An Undergraduate who has earned 75 credit hours would have earned an equivalent of five semesters (75/15) or 2 ½ years towards the degree requirements.

If you change majors, you will still be held to the same time frame requirements. If you are ineligible for financial aid because of changing majors, please refer to the appeal procedures.

As an Undergraduate student, based upon full time status (minimum of 12 hours per semester), you will be required to earn a minimum of 24 hours within that academic year. The academic year consists of the fall and spring semesters only. You will be permitted a maximum of six (6) academic years for completion of a baccalaureate degree(s), three (3) years for an associate degree(s), and two (2) years for a certificate program for financial aid purposes.

As a Graduate student, based upon full time status (a minimum of 9 hours per semester), you will be required to earn a minimum of 18 semester hours within that academic year. The academic year consist of the fall and spring semesters only. You will be permitted a maximum of three (3) academic years for completion of a master's degree program for financial aid purposes.

**As a Post-Baccalaureate student**, based upon full time status, you will be classified as an Undergraduate student and held to the above standards. However, the time frame and requirement hours are doubled to compensate for the second degree completion.

**Students attending less than Full Time** (minimum of 12 Undergraduate hours and 9 Graduate hours). You will be monitored at an equivalency rate per the Office of Financial Aid/Scholarship.

# **Audit Course**

Auditing a course does not count as attempted or earned credit for financial aid purposes. However, any course(s) that is converted to an Audit Course(s) will count as attempted but not earned for purposes of financial aid eligibility.

## **Dropped Course**

If you enroll as a full time student and drop below full time status, then you will be treated as a full time student for purposes of this policy. Example: If an Undergraduate student enrolls in 12 hours each semester (fall and spring), drops to 9 hours for fall, and maintains the 12 hours for spring, he/she has earned 21 hours for the academic year. Because the student began 12 hours for the fall and spring, he/she must earn 24 hours for the academic year. In this example, the student has earned only 21 hours of the minimum 24 required hours.

## Incomplete, Remedial, Transfer, or Withdrawal Course (from any course)

Incompletes, remedial, transfer, and withdrawal course will count as attempted. Remedial and transfer will count as earned whereas incompletes and withdrawals will not count as earned credit for financial aid purposes.

#### **Repeat or Unrelated Course**

If you excessively repeat courses or take courses not related to your degree objective, you will jeopardize maintaining satisfactory progress towards graduation. This may result in the loss of eligibility for financial aid.

#### Semester Withdrawal (from all courses)

If you have more than two (2) official academic and/or administrative withdrawals while attending Murray State University, you will no longer be considered as maintaining SAP.

## **Academic Regulations/Standing**

In addition to the requirement to complete a minimum number of credit hours each academic year within a specified maximum time frame, you must also meet the minimum requirements per Murray State University Academic Regulations established by the Registrar. The Academic Regulations may be reviewed within the MSU Bulletin or on the Registrar website at http://www.murraystate.edu/academics/RegistrarsOffice/Registration/AcademicRegulations.aspx.

## **Appeal Information**

If you fail to meet the standards of the policy and become ineligible for financial aid, then you may wish to appeal. It is your responsibility to notify the Office of Financial Aid/Scholarship with proper documentation. The documentation, grade reports, accident data, unexpected medical problems, death in the immediate family (brother, sister, mother, father, spouse, child), etc., must accompany the SAP Financial Aid & Scholarship Appeal Form. The form may be obtained from our office or website under the Financial Aid Forms link. The documentation must include a letter regarding why you failed to make SAP and what has changed that would allow you to demonstrate positive SAP during the next evaluation. Upon the appeal review, eligibility may be reinstated for those students who, through no fault of their own, were unable to complete a semester under normal circumstances.

If your appeal was denied and you wish to appeal the denial, you may request a final hearing before the Office of Financial Aid/Scholarship Appeals Committee. All decisions of this committee are final. This denied appeal will also require the completion of the SAP Financial Aid Appeal Form. All appropriate documentation must be submitted with the form for review.

If your denied appeal is not approved, you may continue enrollment without financial aid assistance and attempt to meet all requirements and regain eligibility. After completing the enrollment period, you are responsible for submitting the form and documentation for review. Once all reviews are completed, you will receive written notification of the decision.

#### **General Information**

The Registrar monitors Academic Regulations/Standing at the end of each semester. The Office of Financial Aid/Scholarship monitors SAP after the spring semester grades are recorded. This review will include the preceding summer and the current academic year's fall and spring.

Effective for the 1991-92 year, for purposes of this policy, student academic records are monitored for two full academic years. If you were not enrolled during the most recent two years, the appeal procedure is required.

If you do not meet the SAP requirements, to permit consideration for financial aid in future terms, you should still complete the Free Application for Federal Student Aid in a timely manner.

Appeals reviewed by the Office of Financial Aid/Scholarship are separate. The Admissions, Bursar, and Housing Appeals are separate application processes. Decisions of these appeals are independent of each other.

If you have any additional questions or concerns, please do not hesitate to visit or contact the Office of Financial Aid/Scholarship at 500 Sparks Hall, 270-809-2546 or 800-272-4678 (ext. 3) or msu.sfa@murraystate.edu.

