

## Satisfactory Academic Progress/Standing Policy and Financial Aid Eligibility

*Effective July 1, 2013, beginning with the 2013-2014 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. All students 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, Nursing Student Loan, Norris Student Loan, KHEAA College Access Program (CAP) Grant, Kentucky Educational Excellence Scholarship (KEES), KHEAA Work-Study Program, 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 Financial Aid Office. 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**, 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/Professional). The result provides the total number of semesters to years you have completed of the 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**, you will be required to earn a minimum of 67% of the total hours attempted within that academic year. The academic year consists of the previous summer, fall, and spring semesters. Based upon full time status (minimum of 12 hours per semester), 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/Professional student**, you will be required to earn a minimum of 67% of the total hours attempted within that academic year. The academic year consist of the previous summer, fall, and spring semesters. Based upon full time status (a minimum of 9 hours per semester), 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** (less than 12 Undergraduate hours and less than 9 Graduate/Professional hours). You will be monitored at an equivalency rate per the Financial Aid Office.

## **Audit Course**

Auditing a course does not count as attempted or earned credit for financial aid purposes. However, any course that is converted to an Audit Course 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 enrolled in 15 credit hours for a semester (fall or spring), then the student must earn at least 10 credit hours to remain in acceptable Satisfactory Academic Progress standing. Example: 15 attempted credit hours x .67 = 10 credit hours earned.

## **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 Satisfactory Academic Progress.

## **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. If you wish to appeal your financial aid ineligibility, you must complete the Murray State University Financial Aid Satisfactory Academic Progress Appeal Request Form. The electronic form is located in your myGate portal on the Financial Aid tab, then click on your SAP description. Additional documentation may be required. The documentation must be submitted to the Financial Aid Office.

The Financial Aid Office Appeals Committee will review all appeals. All decisions of this committee are final.

If your appeal is approved, you will be placed on probation for one semester. At the end of the probationary term, you must meet all requirements of the Satisfactory Academic Progress Policy.

If your appeal is not approved, you may continue enrollment without financial aid assistance. Your federal financial aid eligibility will be reviewed mid-May of each year.

## **General Information**

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

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 (FAFSA) in a timely manner. Your federal financial aid eligibility will be reviewed mid-May of each year.

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 Financial Aid Office at 500 Sparks Hall, 270-809-2546 or 800-272-4678 (ext. 3) or [msu.sfa@murraystate.edu](mailto:msu.sfa@murraystate.edu).