

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

*Effective May 2015 ~ beginning with the 2014-2015 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** – You can attempt up to 150% of your published program length (average program length for your degree level) before losing future financial aid eligibility. To determine if you exceed this percentage, multiply your program length by 150%. (Example: If your program length = 120 hours, then  $120 \times 150\% = 180$  attempted hours. If you do not attempt more than 180 hours, then you will not be lacking SAP for this reason). This policy permits the following based on program length averages.

Degree Type		Attempted Hours		Multiply the attempted hours for each degree type by 150%	Maximum Attempted Hours
Associate	=	60	x		90
Baccalaureate	=	120	x		180
Post-Baccalaureate seeking an Associate *	=	180	x		270
Post-Baccalaureate seeking a Baccalaureate *	=	240	x		360
Graduate/Masters	=	36	x		54
Doctoral	=	79	x		119

*\*These hours include your first Baccalaureate Degree attempted hours.*

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.

**Completion Rate** - You are required to earn a minimum of 67% of your cumulative attempted hours (*attempted and earned hours are based on your hours during your entire college career after you graduated high school*). To determine if you meet this percentage, multiply your cumulative attempted hours by 67%. (Example: If your cumulative attempted hours = 95 and your cumulative earned hours = 65, then  $95 \times 67\% = 64$  hours that must be earned. Therefore, you will not be lacking SAP for this reason).

### **Audit Course**

Auditing a course will count as attempted for financial aid purposes. However, an audit course will not count as earned credits when determining financial aid eligibility.

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

Incompletes, remedial, transfer, dropped 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. Repeat classes count as attempted each semester taken, however they count as earned (as long as a passing grade) only in the last semester taken.

### **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 all of the requirements mentioned above, 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 [Academic Regulations/Standing policy](#).

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### **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 financial aid probation. You may also be placed on a financial aid academic plan. If you are not placed on a financial aid academic plan, your probation lasts one semester. If you are placed on a financial aid academic plan, you may have multiple semesters of probation. At the end of each probationary term, you must meet all requirements of the Satisfactory Academic Progress Policy and the academic plan, if applicable.

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).