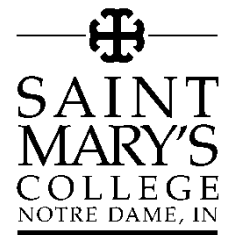


Financial Aid

Standards of Satisfactory Academic Progress (SAP)



The Higher Education Act of 1965, as amended, requires Saint Mary's College to develop and enforce standards of satisfactory academic progress prior to awarding any federal financial aid funds to students. Standards of satisfactory academic progress were established to encourage students to successfully complete courses for which federal financial aid is received, and to progress satisfactorily toward degree completion. These policies apply to the following aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal TEACH Grant
- Federal Work Study Program
- Federal Direct Stafford Loan Program
- Federal Perkins loan Program
- Federal Direct PLUS loan program

Please note that these financial aid standards of academic progress are separate from, and in addition to, academic standards required by the College for continued enrollment.

The criteria used to determine academic progress are cumulative grade point average, number of credits earned, and maximum time frame for completion of degree. To ensure that a student is making progress throughout her course of study, Saint Mary's College assesses the student's progress at the end of each fall, spring and summer semester. All periods of enrollment are reviewed, including semesters during which no financial aid was received and semesters during which a student withdrew due to a leave of absence.

Grade Point Average (GPA)

- Students who have completed their first semester at Saint Mary's College must have a minimum cumulative GPA of 1.8.
- Students who have completed their second semester at Saint Mary's College must have a minimum cumulative GPA of 1.9.
- All other students must have a minimum cumulative grade point average of 2.0

Number of Credits Earned

Students must successfully complete a minimum of 12 credit hours during the first and second semesters at Saint Mary's College. After satisfactory completion of the second semester (24 semester hours), each subsequent semester requires satisfactory completion of a minimum of 13 hours per semester unless the cumulative number of semester hours exceeds the minimum total noted below.

Successful completion is defined as receiving one of the following grades: A; A-; B+; B; B-; C+; C; C-; D+; D; H; S; P; or V. NOTE: If a student is granted a **leave of absence** from Saint Mary's College and receives grades of W in all of her classes that semester still counts as a semester of enrollment for purposes of the chart below.

By the end of this semester	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th
A full time student must have earned at least this number of credit hours	12	24	37	50	63	76	89	102	115	128

Maximum Time Frame for Completion of Degree

Students must complete their degree program within 150% of the published length of their degree program. For example, if a major requires 128 credit hours to graduate, a student could not receive financial aid beyond 192 credits attempted (including transfer hours), whether or not financial aid was received for those credits. Attempted hours are hours for which a grade was received, including grades of U, W, and X. Please note that institutional merit scholarships (e.g., Presidential Scholarship, Le Mans Award, etc.) are available for eight semesters only.

Financial Aid WARNING

Students who do not achieve the required cumulative grade point average and/or do not successfully complete the minimum number of required semester hours are placed on financial aid warning. While on financial aid warning a student may still receive financial aid. As specified in the written notice she receives, the student is given one semester to achieve the minimum requirements. Failure to meet the minimum requirements will result in the termination of all financial aid eligibility until the required minimums are met. Each student is allowed only one semester of financial aid warning.

Financial Aid TERMINATION

Students who are placed on financial aid termination are ineligible for financial aid beginning with the subsequent semester unless an appeal is approved (see below). While a student is on financial aid termination she may attend Saint Mary's College at her own expense, provided she has satisfactory academic standing with the Office of the Registrar.

Reinstatement of Eligibility

A student can regain eligibility for financial aid in one of two ways. First, the student could attend Saint Mary's College at her own expense and improve her academic record so that she meets the minimum requirements. Second, the student could have a financial aid appeal approved (see below).

Appeals

Students on financial aid termination may appeal the loss of aid if extenuating circumstances prevented the students from making satisfactory progress. Circumstances which are considered extenuating are those that are unusual and/or unforeseen at the beginning of the year, such as: Injury or illness of the student, death of a close relative, or other situations which were unexpected and beyond the student's control. Allowances may also be made for students who have a documented disability. Appeals can be made in writing to the Director of Financial Aid. The letter of appeal must explain: the reason why the student failed to achieve the minimum standards, and what has changed that will allow the student to achieve the minimum standards at the end of the next semester. Students are notified by mail of the results of their appeal.

Financial Aid PROBATION

Students who have an appeal approved will be eligible to receive financial aid for one semester on a probationary status. While on financial aid probation students will be given a specific academic plan that they must successfully achieve in order to remain eligible for federal aid in future semesters.

Grades of Withdrawal (W)

Withdrawn grades are counted as unsuccessful course completions. This is true regardless of whether or not the student received a grade of W due to taking a health leave.

Grades of Incomplete (X)

Students with grades of incomplete will initially have their SAP status put on hold while we await the final course grade. After a period of time if the incomplete grade is not changed to a final grade (either passing or failing) the grade of incomplete will be counted as an unsuccessful completion of a course. In this case, if an incomplete grade is later changed to a passing grade the student must notify the Financial Aid Office of the change to their academic record. At that time the student's record will be re-evaluated to determine satisfactory academic progress.

Repeated Courses

If a course is repeated, both the first and the second grade are used in calculating the GPA. The credit hours earned are only counted once.

Transfer Hours

Transfer hours only count toward the overall maximum time frame calculation. Transfer hours have no effect upon the cumulative grade point average.

Changes of Major/Degree Program

Students who change majors or change degree programs (i.e., change from Bachelor of Arts to Bachelor of Science) are still held to the 150% maximum time frame rule. All credits attempted from the first major/degree will count as attempted hours for the new major/degree. The 150% maximum limit will be measured based on the number of credits required for the new major/degree.

Second Bachelor Degrees

Students who enroll in a second bachelor degree program are still held to the 150% maximum time frame rule. However, only the credit hours from the first degree which apply to the second degree will be counted as attempted hours.

Timing of Reviews

Current financial aid recipients will have their academic progress reviewed at the end of the fall, spring and summer semesters. New financial aid recipients (i.e., those students who had never previously applied for aid) will have their academic progress reviewed when the Financial Aid Office receives the results of the Free Application for Federal Student Aid.

Minimum Satisfactory Expectations for Part-Time Students

Part-time students are evaluated by the same standards as full-time students. However, part-time students need only to accrue courses at prorated rate compared to full-time students would.

<u>Complete Semester Hours</u>	<u>Minimum Cumulative GPA</u>
0-16	1.80
17-29	1.90