

Quick facts about **SATISFACTORY ACADEMIC PROGRESS (SAP)**

Online at www.finaid.msu.edu/sap.asp

The Office of **Financial Aid** (OFA) must monitor Satisfactory Academic Progress (SAP) for all financial aid recipients. Several types of monitoring are required.

The SAP Policy as described below went into effect Spring 2010.

Types of monitoring

- Time Limit
- Completion Rate
- Excessive Withdrawals
- GPA Requirements

Time Limit

First-degree undergraduate students cannot receive financial aid after having been enrolled for 12 semesters (or the part-time equivalent of 12 semesters) in the undergraduate program. The 12-semester limit applies whether the student has actually received financial aid for the entire 12 semesters or not. See also the MSU requirements on [Degree Completion](http://www.finaid.msu.edu/degreecompletion.asp) at www.finaid.msu.edu/degreecompletion.asp. Note: Transfer credits from all previous schools count toward this total at a rate of 12 credits = 1 semester.

Second undergraduate degree students are limited to 6 semesters of additional full time eligibility after the first undergraduate degree has been earned.

Students in graduate programs may not receive financial aid if they have exceeded the time limits published in [Academic Programs](http://www.reg.msu.edu/AcademicPrograms/) (<http://www.reg.msu.edu/AcademicPrograms/>) for master's, doctoral, or professional programs, respectively.

Consequences of failure to meet this requirement: Students who reach their time limit without completing the degree will be denied further financial aid as a student at that level. For example, if as an undergraduate you reach the 12 semester limit, you will be denied further aid until the degree is conferred. You would then regain eligibility for a second undergraduate or a graduate degree. If you are attempting a master's degree and reach the five year eligibility limit, you would be denied further aid until a master's degree has been conferred, at which time you would regain eligibility for a second master's, doctoral, or professional degree.

Completion Rate

Students must complete 67% of the courses they attempt each semester. See the Definitions of Terms section of [Academic Programs](http://www.finaid.msu.edu/academicprograms/) for an explanation of Attempted Credits.

Consequences of failure to meet this requirement: Students who fail to complete 67% percent of their attempted courses in a semester will be placed on probation for one semester. Failure to complete 67% in the next enrolled semester will result in aid denial until the completion rate is brought above 67%. Semesters of non-attendance are not counted in this calculation. Dropped courses are counted as courses the student has failed to complete.

Excessive Withdrawals

Students may not withdraw more than 3 semesters during their attendance and still retain their federal or MSU financial aid.

Consequences of failure to meet this requirement: Students who have withdrawn three times will be warned. A fourth withdrawal will result in denial of further aid.

GPA Requirements

Students must have a cumulative grade point average (GPA) sufficient to meet University graduation requirements. For undergraduate students, this is a minimum GPA of 2.00. Graduate students must have a minimum GPA of 3.00.

GPA requirements as set by the University and the department or college of the major are online. Undergraduates see [Academic Programs](#), undergraduates. Graduates see [Academic Programs](#), graduate school section.

Consequences of failure to meet this requirement: Students with a cumulative GPA below the standard will be placed on probation. If the cumulative GPA is still below the standard at the end of the next term of enrollment, the student is denied financial aid until he or she regains the required cumulative minimum GPA.

Financial Aid Status

Students who fail to meet satisfactory academic progress standards in one semester will receive one subsequent term of aid while in **Financial Aid Warning** status. At the end of the warning period, a student who still has not met the standards is changed to **Financial Aid Denial** status. The student's federal and MSU aid is terminated at this point and is not reinstated unless the student subsequently meets the required standards.

If the student files a successful appeal, the status will be changed to **Financial Aid Probation** for the duration of the appeal. If the student does not meet the standards as the end of the appeal period, the student status will revert to **Financial Aid Denial**.

Programs Affected

Students in Financial Aid Denial may not receive:

- Any Federal aid programs (Pell Grant, Supplemental Grant, TEACH, SMART, ACG, College Work-Study, Stafford Loan, Perkins Loan, Parent PLUS Loan)
- Any MSU need-based award (Student Aid Grant, Spartan Advantage, MSU Disabled Veteran Grant, MSU Assistance Grant)
- Any MSU endowed scholarship with a GPA or SAP requirement, if the student fails to meet the requirement
- Any private scholarship with a GPA or SAP requirement, if the student fails to meet the requirement

Appeal process

Students who have faced extraordinary circumstances may appeal the denial of financial aid.

Documentation of circumstances is required and students are cautioned that appeals are not routinely approved. Click the link for a Satisfactory Academic Progress Appeal Application at

<https://www.reg.msu.edu/StuForms/SAPAppeal/SAPAppeal.asp>.

Continuing at MSU after aid is denied

Unless academically dismissed by MSU, students denied financial aid generally may continue attending using private aid sources or by funding their education themselves.