

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

Online at [www.finaid.msu.edu/sap.asp](http://www.finaid.msu.edu/sap.asp)

Updated September 2011

### **Monitoring Satisfactory Progress**

The Office of Financial Aid (OFA) must monitor Satisfactory Academic Progress (SAP) for all financial aid recipients. The following are types of monitoring required at Michigan State University:

#### **Time Limit/Maximum Credits**

**First baccalaureate degree students** are allowed to earn 150% of the required number of credits to earn a degree. Most undergraduate degrees require 120 credits. Therefore, a student enrolling in a semester after earning their 180th credit is no longer considered to be making Satisfactory Progress toward the degree. The 180 credit total includes all MSU assessed credits. (Assessed credits are defined as credits you are enrolled in at the end of the official drop and add period, even if you drop those credits later.)

Agriculture Technology and Veterinary Technology Certificates require 60 credits, so the 150% limit is 90 credits for these students.

Transfer credits are also counted in the total, whether or not MSU has accepted them toward the degree and whether or not you received aid for them.

Repeated and remedial credits count as assessed credits. Even though a repeated course will count only once toward your academic requirements and your GPA, each repeat is assessed separately and thus counts separately for aid purposes.

Students are also monitored for **Degree Completion**. Once you have successfully completed your degree requirements, you are not eligible for further aid.

**Second undergraduate degree students** are limited to 270 assessed credits including those earned for the first undergraduate degree.

**Students in graduate programs** may not receive financial aid if they have exceeded the time limits published in Academic Programs for the appropriate master's, doctoral, or professional program.

**Consequences of failure to meet this requirement:** Students who reach their maximum credits or 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 exceed 180 credits, you will be denied further aid until the degree is conferred (you graduate). You 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 all assessed credits (all courses taken at Michigan State University). Assessed credits are defined as credits you are enrolled in at the end of the official drop and add period, even if you drop those credits later. Completion of these credits means you receive grades for them, even if the grades are not passing. Repeated courses count the same as do first-time courses for purposes of calculating completion rate.

Completion rate is initially calculated on the semester grading date, where the semester courses are added to your previous course record to determine if your overall completion rate is above 67%.

All courses, including incomplete credits, repeated credits, and remedial credits are evaluated for completion rate. Incomplete courses will have a grade (I, ET, or DF) at that time, but for financial aid purposes they are not considered complete until you receive a final grade. If you do not complete the coursework, it could change the Completion Rate and you may have your SAP status updated, resulting in a Warning or Denial status for the current semester of enrollment.

**Consequences of failure to meet this requirement:** Students who fail to complete 67% percent of their cumulative assessed credits will be placed on warning for one semester. Failure to restore a 67% cumulative completion rate in the

next enrolled semester will result in aid denial until the cumulative completion rate is brought above 67%. Semesters of non-attendance are not counted in this calculation. Courses dropped after the end of the regular drop and add period 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 is calculated at the end of the semester as of the date that grades are due in. All graded credits, including repeated and remedial credits, are counted for GPA purposes. If a student has incomplete coursework at the time that grades are due in, those courses are not counted as part of the GPA calculation, as an incomplete grade (I, ET, or DF) doesn't count for GPA. Since the student has to finish the coursework and get a grade by the midterm of the following semester, OFA will look at the final grade and see if it affects the GPA. If it changes the GPA, the student will have their SAP status updated, which may result in a Warning or Denial status for the current semester of enrollment.

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 warning. Students on warning are required to complete online counseling to receive federal loan and grant disbursements. If the cumulative GPA is still below the standard at the end of the next semester of enrollment, the student is denied financial aid until he or she regains the required cumulative minimum GPA.

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### *Affected Aid Programs*

Students in Financial Aid Denial may not receive financial aid including, but not limited to, the following programs:

- Federal aid (Pell Grant, Supplemental Grant, TEACH, College Work-Study, Stafford Loan, Perkins Loan, Parent PLUS Loan, Grad PLUS loan)
- Any MSU need-based award (Student Aid Grant, Spartan Advantage, MSU Assistance Grant, MSU Program Fee Grant)
- Any MSU 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

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### *How to Appeal Aid Denial*

**Students may appeal the denial of financial aid.** Documentation of circumstances is required. Students must include the following as part of their appeal:

- An explanation of why they failed to meet the SAP requirements (documentation may be requested depending upon circumstances)
- Specific information about what has changed to allow them to meet the requirements in the future
- A statement from their academic advisor supporting the appeal
- An academic plan that has been agreed upon by the student and academic official and that has been approved by the Dean or authorized designee

Students should be prepared to seek other options if the appeal is not approved.

Students wishing to appeal should use the online SAP Appeal Form. If you cannot access this online form, contact the Office of Financial Aid.