

Satisfactory Academic Progress and Financial Aid – Questions and Answers

See also www.finaid.msu.edu/sap.asp

General Questions

Q. What happens to a student's financial aid after they are placed on Financial Aid Denial status?

A. Because of the MSU billing and payment system, the student's financial aid is applied to the student account as a pending aid credit. This credit acts as any other form of payment on the account and may be enough to allow the student to become registered but will not produce a refund. This allows the student a period of time to file an appeal.

If the appeal is approved for an additional semester of financial aid, the pending aid will become actual payments. If the appeal is denied, the pending aid will be cancelled and the student becomes responsible for paying all university charges.

It is important to note that there are timing issues that may allow a student to receive a payment of financial aid instead of pending aid. If this occurs, the aid payment may be allowed to stand until an appeal decision has been made. If the appeal is denied, the financial aid will be cancelled and the student billed for the cancelled aid.

Q. What if a student needs financial aid refund money for books or off campus housing but is waiting for a SAP appeal?

A. Students who are registered for classes and have not established a negative credit rating with the University are eligible to borrow money through the MSU Short Term Loan Program.

Q. What aid programs are affected if I am denied aid?

A. Financial Aid Denial will keep a student from receiving any federal aid programs, such as Pell Grant, SEOG, TEACH, Federal Work Study, Stafford Loans, Parent PLUS Loans, and Graduate PLUS Loans. In addition, students are ineligible for all MSU need-based grant funds, as well as any MSU or private funds that require Satisfactory Academic Progress as a condition of the award. The criteria for other student awards are reviewed if a student is in Financial Aid Denial to determine whether the student may continue to receive the award.

Notification

Q. Who is notified when a student fails financial aid Satisfactory Academic Progress monitoring?

A. A student who fails the monitoring is notified by a secure email from the Office of Financial Aid. The email will instruct the student to use their MSU Network ID and Password to access a secure MSU email website to read the details of the message.

The dean and academic advising director in the student's college are also notified by email. All undergraduate students are reported to the Dean of Undergraduate Education and all graduate/professional students are reported to the Dean of The Graduate School. These academic officials will receive instructions on accessing a secure website where they can view detailed information for their students.

Appeal Process

Q. Who should appeal?

A. Students who are in Financial Aid Denial (not Warning) and wish to receive aid in the next semester need to begin the appeal process online, using the link provided in the email or the link on the SAP web page.

Students in Warning do not need to appeal for aid, as they automatically are granted one more term of aid before moving into a denial status.

Q. What happens after an appeal is submitted in the web system?

A. OFA will review the appeal to ensure it is complete. Then an OFA advisor reads the appeal and either approves it or refers it to an OFA committee for further review.

The student's first appeal may be approved at the OFA advisor level. However, if the student is appealing for the second time (or more), or if the explanation or recovery plan is marginal, the advisor will submit the appeal to the OFA SAP committee. This is a group of financial aid advisors and Assistant or Associate Directors. This group either approves the appeal or refers it to the MSU University Financial Aid Appeal Committee for a final decision.

Q. What is the MSU University Financial Aid Appeal Committee?

A. The MSU UFAAC is a group of faculty and administrators who are appointed to review more complex financial aid eligibility appeals in a collaborative setting. There are no representatives from the Office of Financial Aid on this committee. The decisions of this committee are final.

Q. How long does it take to process an appeal once it is submitted?

A. A first appeal that is complete could be approved within one week of submission. A second or greater appeal or one that is marginal may take up to 3 weeks for review, especially if it goes to the MSU UFAAC. Students are advised to plan accordingly.

Q. What are the circumstances that “generally” qualify the student for approval of an appeal?

A. Students are generally granted Probation status if their Denial was due to severe illness of the student or a family member or death of a family member during the semester in which he/she failed to meet the monitoring criteria. Students must document this with third-party statements, medical records, etc., which should be supplied to the academic official and kept on file in the student’s academic folder. The academic advisor must then indicate on the appeal form that he or she has received documentation of the circumstances.

Q. What other circumstances may be approved?

A. Students should understand that, beyond the above illness or loss of family member, there are no absolute criteria. Student situations are reviewed on a case-by-case basis. The best counsel we can give is that the student answer all questions to the best of his or her ability, and share any relevant information with their academic advisor when they meet to complete the SAP appeal.

Q. How can employees in a support unit (like the Resource Center for Persons with Disabilities, Counseling Center, Learning Resource Center, etc.) who have worked with a student who is filing a financial aid appeal participate in the process?

A. Any person who has direct knowledge of circumstances that negatively affected a student’s academic performance can submit a letter of support for purposes of the financial aid appeal. It is recommended that the student obtain this letter and share it with the academic official who is providing a statement or academic plan before submitting it to the Office of Financial Aid as part of their appeal.

Q. Are there any financial aid denial situations which cannot be appealed?

A. The federal government prohibits paying financial aid to students who have completed their degree requirements but have not asked to have the degree conferred.

Such a student can continue taking classes but without federal financial aid. OFA will work with the student to determine if there are other sources of aid that might replace all or some portion of the lost federal aid, but finding such funds is not assured.

~~Also, students who are ineligible for financial aid due to general federal regulations cannot appeal~~

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this denial. This includes students who are not enrolled in a degree granting program, not a US Citizen or eligible noncitizen, and students in default on federal debts. These situations are fully detailed on the federal student aid website www.fafsa.gov.

Q. Can a student make a personal appeal to the MSU UFAAC?

A. No, there are no provisions for the student to appear in person to the Committee. All appeals are made through documents and information submitted for review. Students are expected to meet with an academic official in the preparation of the appeal materials, however.

Q. Will second or third appeals be regarded differently than first appeals?

A. Yes. A subsequent appeal after one has been granted will be held to stricter scrutiny. The first appeal outlines a plan by which the student may regain SAP during the term for which the aid is requested. If the student fails to meet the terms of that plan, careful consideration will be given to subsequent appeals to determine if circumstances have indeed changed to allow the student to be successful now.

Appeal Form Questions

Q. What is an academic plan?

A. An academic plan is an academic official's recommended courses for a student to take for the future semester(s). Usually, a grade point average is specified for each semester in order to demonstrate the student's progress toward graduation. Specific courses might be mandated or a set of courses might be suggested from which a student must choose a specific number. Similarly, minimum grades for specific courses might be mandated. An academic plan also can include recommendations for repeating courses.

Q. Are academic plans ever rejected by OFA?

A. An academic plan which requires particular courses for which the student is not enrolled as outlined will be rejected by OFA as invalid. Students always should discuss course requirements with their academic advisor, especially if they do not intend to follow the written academic plan.

Q. Who can create and authorize an academic plan?

A. An academic plan is a contract between the student and a curriculum agent of the university. Colleges differ in who is allowed to authorize an academic plan. It may be the student's academic advisor or a college administrator. The academic advisor will know who can create and authorize a plan for a student.

Q. When is an academic plan required?

A. An academic plan should be submitted for any appeal of denial of financial aid and is an obviously helpful planning tool for a student. A plan must be submitted when the student is appealing the Time Limit/Maximum Credits standard. Note that for this SAP problem, an appeal will be required for every term until the student graduates, and that the adherence to planned coursework is evaluated each term. Students who fail to follow the academic plan to graduation are more likely to have the appeal denied.

An academic plan also is required when the GPA falls below the required university minimum. Note that an academic official has the authority to require an academic plan for any reason and OFA must support that decision.

Q. What is the difference between an academic plan and a statement of support from an academic official?

A. A statement of support from an academic official simply adds additional credibility to a student's explanation of circumstances and does not include any required courses or minimum grades. An academic plan specifically lays out a set of courses and grades that will move a student to good standing and/or graduation. A statement of support from an academic official is always appropriate but does not take the place of an academic plan for those circumstances in which one is required.

Q. Who has access to the documentation submitted for a financial aid appeal?

A. All documentation submitted to the Office of Financial Aid becomes part of the student's electronic financial aid file. It will be accessible to all financial aid staff and all academic officials who are in positions that require them to review materials for the financial aid appeal process and make related academic decisions. They also are provided to financial aid auditors or federal program reviewers if requested, to certify that MSU OFA is following regulations.

Q. How does a student protect sensitive health issue documentation that is needed for a financial aid appeal but should not be generally available to others?

A. Any medical and mental health documents that contain information the student wants considered in a financial aid appeal but which the student does not wish to submit directly to the Office of Financial Aid should be submitted to the student's academic official. That person will provide a summary statement that will substitute for the detailed information for the financial aid appeal and will keep the original documents or sufficient information from those documents to support the summary statement.

Retroactive Schedule Changes/ Retroactive Grade Changes/ Withdrawals

Q. What if a student has a course or courses dropped retroactive to a prior term?

A. Such situations will be handled on a case-by-case basis. The Office of Financial Aid will be as generous as regulations permit in retaining aid until the student is able to file an appeal if that is necessary.

Q. What if a student has a grade changed (for the better or for the worse) for a prior term?

A. The Office of Financial Aid receives a periodic report from the Registrar listing grade changes. Students receiving aid are reviewed to see if the grade change affects their SAP standing. Any change from Good to Warning, Warning to Denial, or Denial/Warning to Good standing will be applied immediately to the student record. Students will be notified if an appeal is required (if they become Denied). The Office of Financial Aid will be as generous as regulations permit in retaining aid until the student is able to file an appeal.

Q. What happens if a student withdraws during a semester during which they are on Financial Aid Warning or Probation?

A. A student on Financial Aid Warning or Probation who withdraws with grades reported will be monitored for financial aid eligibility for that semester according to the grades received. A student on Financial Aid Warning who withdraws with no grades reported will continue on Financial Aid Warning in their next enrolled semester.

A student who is on Financial Aid Probation and withdraws with no grades reported will be changed to Denied status (as they have used their term of Probation without regaining Good standing.) The student must submit a new or revised appeal if they wish to be considered for aid in the next enrolled semester.

A student on Financial Aid Denial who withdraws will be on Financial Aid Denial when they return and must submit an appeal at that time.

GPA Questions

Q. If a student is in warning for GPA problems and has one term left before completing academic requirements for their degree, what happens if the student is only taking pass/fail or no-grade courses in that term? It clearly isn't possible to improve the GPA in that semester.

A. The student would be denied financial aid at the end of that semester and would have to appeal. The academic advisor could support an extension of financial aid for another semester or more under these circumstances, provided that the student still has required coursework that is graded and that makes it possible for the student to reach the required GPA before or while completing the required coursework.

Q. How are academic programs that are graded as pass/no pass monitored, such as allopathic and osteopathic medicine?

A. Students in the College of Osteopathic Medicine and College of Human Medicine must pass at least 80% of their courses or they will be placed on Financial Aid Warning and Denial.

Q. How is the GPA monitored for a dual degree program, one of which carries numeric grading and one of which does not?

A. GPA monitoring will follow the grading rules of the primary degree or academic level.

Q. What if a student needs to repeat a particular course to improve GPA but the course is offered only once a year or once every two years?

A. The student will still need to appeal each semester. We would expect this circumstance would be cited by the academic official as a reason that the student needs more time to rehabilitate the GPA.

Q. How is summer semester treated for a student who takes only 1 or 2 courses?

A. Summer is treated as any other term in which a student enrolls. A student enrolled less than full time who is on Financial Aid Warning would still need to file an appeal in the subsequent semester if they are not back in good academic standing. However, if a student takes fewer credits in a semester than is mathematically possible to improve the GPA to good standing, they may be granted an additional semester of Probation upon appeal. We would expect this circumstance to be cited by the academic official as a reason that the student needs more time to rehabilitate the GPA.

Q. How do carrier courses for Study Abroad affect GPA monitoring?

A. Carrier courses are used as placeholders in the MSU system to substitute for approved courses a student is taking at another institution while studying abroad. Since carrier courses do not convert to MSU courses or affect the GPA, the student cannot improve the GPA during that semester and may need to appeal for additional time to improve the GPA. The academic official can support the appeal by noting that the student completed the coursework satisfactorily if that is the case.

Q. How is a student who receives a grade marker (an Incomplete, for example) treated for GPA monitoring?

A. GPA is tested as of the day after grades are posted. The GPA at the test date will reflect only the coursework graded on that date and will be used to determine the student financial aid status. The student may request reconsideration if a course graded after the test date brings the GPA to at least

the minimum. A request under such circumstances would be approved.

Q. What is the impact if a student on Financial Aid Warning repeats a course to more quickly improve their GPA?

A. As long as the student's academic advisor approves repeating a course, it will be treated as any other enrolled course for financial aid purposes.

Time to Degree Questions

Q. How is the program length for dual degree programs determined?

A. Time to degree is measured by the standards of the primary degree or academic level.

Completion Rate Question

Q. At what point in the semester does a dropped course count for purposes of measuring completion rate?

A. Students may drop or add courses during the "drop and add" period, also known as the refund period, with no consequences. But if a class is dropped after the census date ("quarter of term") of that particular class, the drop is counted for completion rate purposes. This type of drop is also known as a "charged drop" or forfeiture, because the tuition cost is not refunded to the student.

Depending upon the start and end dates and the length of the class, there may be a non-standard census date. Students and academic advisors should use care when considering dropping a non-standard course.

If a drop is backdated to allow a tuition refund, it is considered that the student was not in the class on the census date, and therefore the drop is not counted for completion rate purposes. (There may be other effects, such as a recalculation of aid based upon the new credit level, but it does not affect the assessment of a student's completion rate during the semester.)