

University of Montana Western

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

All students have a responsibility to maintain certain academic standards and make Satisfactory Academic Progress (SAP) toward a degree. The Financial Aid Office is required by federal and state law to determine the eligibility of financial aid applicants, even if they have not received financial aid previously. These standards apply to all grants, loans, work-study, tuition waivers, and some scholarships. These standards apply to all three semesters: Summer, Fall and Spring.

Satisfactory Academic Progress is checked at the end of each semester

Federal law requires the consideration of **three factors** when determining whether a student is making Satisfactory Progress toward a degree: 1) Qualitative Standards; 2) Quantitative Standards, and 3) Maximum Time Frame

1. **MINIMUM GRADE POINT AVERAGE (QUALITATIVE STANDARD)**

Undergraduates, including post-baccalaureate students seeking a second undergraduate degree, are expected to maintain a 2.0 cumulative grade point average (CGPA).

2. **PACE (QUANTITATIVE STANDARD)**

Pace is the rate at which a student must progress through his/her educational program to ensure that the student will complete the program within the maximum timeframe. Pace is determined by dividing the total number of hours the student has *successfully* completed by the total number attempted. Successful completion requires a minimum **grade of D- or P (Passing)**. *Please note that some programs require higher grades to fulfill degree requirements.*

Grades of I (Incomplete), W (Withdraw), F (Failing), NR (Not Reported), FN (Failure-Non Attendance), and NP (No Pass), are **not** considered to be passing grades. *Students at Montana Western are required to maintain a pace of 67% or higher.*

3. **MAXIMUM TIME FRAME**

Students are expected to earn a degree in a specific amount of time, measured by the credits attempted. For Undergraduate programs, this is 150 percent of the published length of the program, measured in credit hours. *For example, if a degree requires 120 credits, a student is eligible for financial aid for a maximum of 180 attempted credits.*

If a student's total attempted credits exceed the maximum allowed for his/her program, or if it becomes evident a student cannot graduate within the maximum credits allowed for his/her program, the student becomes ineligible for federal financial aid.

A student who completes the academic requirements for a program but does not yet have the degree or certificate ***is not eligible*** for further federal or state funding for that program. *Please note that a change of major does not reset the Maximum Time Frame.*

The following are considered when evaluating a student's Satisfactory Academic Progress:

Grades of A through D- or P are considered attempted and successfully completed for financial aid SAP purposes. Grades of I, W, F, NR, FN and NP are considered to be courses attempted but **not** successfully completed. I, W, and NR grades do not affect the cumulative GPA, but they do reduce the Pace (Quantitative) and are considered in hours attempted toward the Maximum Time Frame. ***F grades negatively impact all SAP measurements.***

- Audit classes are not considered in SAP measurement as Title IV aid is not allowed to pay for courses that are audited.
- Remedial courses count toward enrollment status in the term in which they are registered, but do not count toward total credits attempted and completed. Grades earned in remedial classes are included in the student's cumulative GPA calculation for Financial Aid SAP purposes.
- Transfer credits that are accepted by UM Western are included in both attempted and earned hours which affect the PACE and Maximum Time Frame.
- Changes of major does **not** reset any of the SAP measurements. All grades earned, credits attempted, and credits completed are included in the SAP determination even if the student has changed majors.
- Students seeking to earn additional degrees must be able to do so within the time frame mentioned below in the chart.
- All periods of a student's enrollment count when assessing progress, even periods in which the student did not receive Title IV or institutional funds.
- Students may receive Title IV funding for repeating a class they previously failed an unlimited number of times. If a student repeats a failed class and successfully completes it, the student will receive credit for the course, and the new grade will be factored into the SAP components.
- Students may receive Title IV funding for **one repeat of a previously passed course**. If a student repeats a previously passed course, the newest grade will be registered and will be factored into the SAP components.

See the chart below for typical maximum time frame* of eligibility in various programs:

Degree/Program	Maximum # Attempted Credits (varies)
Undergraduate (UG) Bachelor Degree	180-192
Associate Degree	90-108
Certificate programs	30-60
Second Bachelor Degree (<i>student must submit a degree plan to the Financial Aid Office and must be able to complete within the allowed attempted hours</i>) <u>No appeal allowed.</u>	240 (includes all UG credits)
Second Associate Degree	120 (includes all UG credits)
Second Certificate	75 (includes all UG credits)
Post Bac Teacher Certification (<i>student must submit a degree plan to the Financial Aid Office and must be able to complete within the allowed attempted hours</i>) <u>No appeal allowed.</u>	240 (includes all UG credits)
Certificate or Associates after receiving a Bachelor Degree (<i>student must submit a degree plan to the Financial Aid Office and must be able to complete within the allowed attempted hours</i>) <u>No appeal allowed.</u>	240 (includes all UG credits)

NON-PASSING GRADES

Will be counted toward the number of credits attempted, but **NOT** counted as passed or earned. **Non Passing Grades consist of: I; W; F; NR; FN & NP.**

REPEAT COURSES

Repeated credits will be counted toward the number of credits attempted. Repeats of previously unearned credits are eligible for funding but will negatively affect Pace and Maximum Time Frame. *Students may receive Title IV aid for a previously passed course one time only.*

FINANCIAL AID WARNING

Warning happens when the student has not completed the minimum credits required to achieve academic progress or PACE or has a cumulative GPA below a 2.00. **Students who are on Warning may still receive financial aid.**

FINANCIAL AID SUSPENSION

Financial Aid recipients will be placed on Suspension Status and are not eligible for financial aid if:

1. They fail to achieve satisfactory academic progress while in a Warning status.
2. They are academically suspended.
3. They have attempted credits greater than the allowed 150% maximum time frame* based on student's major.

APPEAL OF SUSPENSION

Students may appeal in writing to the Financial Aid Office if they feel they had extenuating circumstances beyond their control preventing them from meeting SAP requirements. Extenuating circumstances may include but are not limited to:

- * Documented medical condition or serious illness (mental or physical)
- * Documented learning disability
- * Death of a family member or friend
- * Involuntary call to active duty
- * Documented change in conditions of employment
- * Other extraordinary/emergency circumstances, such as a natural disaster

To assist the students in the Appeals Process, an Appeals Form may be picked up from the Financial Aid Office or downloaded at <http://financialaid.umwestern.edu/forms.html>.

Appeals will be reviewed on a case by case basis each semester as needed

It is the responsibility of the student to know if their grade reports, when compared to the Satisfactory Academic Progress Standards, will cause suspension of their Financial Aid.

The Financial Aid Office will notify students at the end of each semester if they fall into the Warning or Suspension categories.

Academic Plan, Students whose appeal is approved, **will be placed on Financial Aid Probation and must follow the Academic Plan** until the student is back in good standing with the Satisfactory Academic Progress standards. **Students on Probation** will be monitored at the end of each semester and must fulfill all requirements of the plan. If students fail any part of the plan, their appeal will be revoked. **The plan is attached to the appeals form.**

150% Time Frame approvals, Students must remain on the academic plan until the approved degree has been completed. If students fail any part of the plan, their appeal will be revoked.

If your appeal is denied, you may pay for your education out of pocket or apply for private loans. Private loan lenders usually require a credit check and may require you to have a co-signer. Information concerning private educational

loans can be found by searching private education loans. UM Western does not endorse any lender and the student/parent must determine who they want to use.

Student must apply through the lender of their choice and the lender will submit the application through ScholarNet which will notify UM Western via email that the student's loan certification is ready to be processed. Once received & processed, the student will see the award in their UM Western DAWGS account.

RE-ESTABLISHING TITLE IV ELIGIBILITY

A student may regain Title IV eligibility by meeting the Satisfactory Academic standards outlined on page 1 above which are the minimum of: 2.0 CGPA; Completion of 67% of attempted hours & be below the Maximum Time Frame for your degree.

REINSTATEMENT OF FINANCIAL AID

We encourage students to notify Financial Aid if they know they have regained Satisfactory Academic Progress. Reinstatement of some types of aid will be subject to funds available at the time the completed file is reviewed.

TRANSFER STUDENTS

Only transfer credits that are accepted with passing grades, by Montana Western, will be included in PACE and Duration calculations.

NON-DEGREE STUDENTS

A non-degree student is by definition not considered to be in a degree program and is, therefore, **not eligible** for Financial Aid.

TEACHER CERTIFICATION (also called Endorsement) or Second Bachelor's Degree

Students enrolled for teaching certification or a second Bachelor's degree **may** be eligible for aid. The student must submit a degree plan listing all courses required for their certification or second degree. Student must be able to complete their certification or degree within the required hours mentioned above. **No appeal allowed.** If determined eligible, students are classified as an undergraduate for financial aid eligibility.

WITHDRAWALS/REFUND/REPAYMENTS

Financial Aid recipients who drop classes **or fail to begin attendance** which results in a reduction of fees paid are subject to Western's Return of Title IV calculations. Refund monies will be used to repay any financial aid awards before any refund is made to the student.

Students may be required to repay financial aid when they withdraw before the end of the semester. The amount of repayment is determined according to Federal regulations which take into account the number of class days attended and the total dollar amount of aid received.

*If a student drops a block and is **NOT** pre-registered for a future block, a Return of Title IV calculation is required as the Federal Regulations considers this a withdrawal.*

CHANGES IN SATISFACTORY ACADEMIC PROGRESS STANDARDS

Exceptions or amendments to any of the specific provisions regarding Satisfactory Academic Progress Standards may be made at any time, without publication, due to changes in Federal, State and/or Institutional Regulations and Policies.

Questions concerning this policy should be addressed to the Financial Aid Office, University of Montana Western, 710 S Atlantic St, Dillon MT 59725. (406) 683-7511.

PELL RECALCULATION DATE

Montana Western determines Pell Grant eligibility on the Census Date which is the 15th Instructional day of **each** semester. Students **must** be registered for all courses for **all** Blocks as of this census date. If students fail to register and later adds a course, the student's Pell Grant will **not** increase.

If a student does not begin attendance in block one, the census date for all other blocks is the add/exchange date of that block.

If a student fails to **begin attendance** in a course, their Pell Grant will be recalculated which may cause the student to owe due to the reduction. Non-Attendance may also affect other aid like Work Study & Loans if your attendance in courses drop below half-time status (6 hours fall/spring) (3 hours during summer).

Year Round Pell means that a student can receive 150% of a Pell award per year instead of only 100%. Spring enrollment requires students to be enrolled in at least 6 credit hours to qualify for the 150% Pell.

WARNING: Students need to be aware that the 600% cap on Pell is still in effect.

SCHOLARSHIP RECIPIENTS

Many scholarship recipients are required to maintain higher scholarship standards than outlined in this policy. Such standards are often outlined in a notification letter sent to the student. Students who feel they may not be able to maintain minimum acceptable standards may contact the Financial Aid Office at (406)683-7511.

TRANSFER OF AID TO ANOTHER INSTITUTION

If you are transferring, you should notify the Financial Aid Office at the institution you are transferring to so you can determine if you will qualify for aid. ***Each*** institution creates their Satisfactory Academic Progress Standards and you ***might not*** qualify at their institution based on their policy.

View the institutions Satisfactory Academic Progress Standards located on their website and ask the Financial Aid Office questions prior to transferring.