

Financial Aid Satisfactory Academic Progress

Federal regulations require the University of Mount Union to establish satisfactory academic progress (SAP) standards for student financial aid recipients. Mount Union's SAP policy measures a student's performance in the following three areas: cumulative grade point average (GPA), completion rate, and maximum time frame. The Office of Student Financial Aid is responsible for ensuring that all students who receive federal and state financial aid are meeting these standards. The Standards of Satisfactory Academic Progress apply for all financial assistance programs including but not limited to: Federal Pell Grant, Federal Perkins Loan, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Student Loans, Direct Graduate and Parent PLUS Loans, as well as financial aid from the state of Ohio.

Satisfactory Academic Progress is reviewed annually following the spring semester. This review includes any courses taken during the summer semester. Students who fail to meet the Standards of Satisfactory Academic Progress will be placed on financial aid suspension and lose eligibility for all federal Title IV and state financial aid programs. They will be notified, in writing, of this action. In addition, they will be provided the opportunity to appeal this decision based on mitigating circumstances that may have occurred during the year or semester that could not have been anticipated (see below).

Attempted Credit Hours

Credit hours attempted include all graded courses, transferred courses, pass/fail grades, satisfactory/unsatisfactory grades, withdrawals, incompletes, and repeats. All attempted hours are counted whether financial aid was received.

For transfer students, the figure used for "semester hours attempted" will be the sum of transfer credits accepted by Mount Union and the credits attempted here at Mount Union. For example, a transfer student who was granted six credits for transfer work and who has attempted 25 credits at Mount Union would have attempted a total of 31 semester hours for the purposes of this policy.

Pre-college (CCP) courses do not count toward credit hours attempted.

Non-credit remedial courses are not offered and do not count toward credit hours attempted.

Cumulative Grade Point Average

To retain financial aid eligibility, a student must be in "good academic standing," in terms of minimum cumulative GPA requirements. A student's academic standing is dependent upon the cumulative grade point average and the number of semester hours that the student has attempted. For a student to attain and/or maintain "good academic standing" at the University of Mount Union, the student must:

- Have a 1.600 grade point average or higher and have attempted fewer than 31 semester hours.
- Have a 1.750 grade point average or higher and have attempted at least 31 semester hours and fewer than 48 semester hours.
- Have a 1.900 grade point average or higher and have attempted at least 48 semester hours and fewer than 64 semester hours.
- Have a 2.000 grade point average or higher and have attempted 64 or more semester hours.

A student may repeat a failed course as often as is necessary to pass and receive credit for the course. The course credit hours for each attempt are used in the calculation of the student's GPA unless the course was taken as a "Repeat for change of grade". All "Repeat for change of grade" course attempts will appear on a student's official academic record, but only the last attempt will be used in the calculation of the student's cumulative grade point average (the grade for the repeated attempt will appear in brackets).

Once a course has been successfully completed, a student can retake and receive financial aid for that same course only one additional time (one retake attempt). Successful completion of a course, for purposes of the Satisfactory Academic

Progress calculation, are grades of A thru D-. All other grades, including Withdrawals and Incompletes will not be counted as a successful completion.

Incomplete grades are counted as unsuccessful attempts. Once an incomplete has been changed to an A, B, C, or D, it can be added to the number of hours completed for the term of the original registration. It is the student's responsibility to notify the Office of Student Financial Aid once an incomplete has been changed to a valid grade.

Withdrawals processed by the end of the first week are not recorded on the official academic record. Withdrawals processed after the first week but by the first day of the eleventh week (or by the end of the fifth week for courses that meet for only seven weeks) will be recorded as a "W" on the student's official academic record. A student withdrawing after the first day of the eleventh week of classes for any reason - other than medical or non-academic hardship - will receive grades of "F" which will be used in computing the cumulative grade point average. A "W" is also applicable when a student, with the approval of the dean of students of the University, withdraws from a course anytime during the semester for a verified medical or other verified non-academic hardship. A "W" is not calculated in a student's grade point average.

Please note that credit hours attempted, and grades awarded for approved transient work taken at another institution are part of Mount Union credits attempted and are included in the calculation of grade point average.

Completion Rate

A student must also be making satisfactory academic progress in terms of completing courses. Completion Rate is calculated by dividing the total numbers of hours completed by the total number of hours attempted. All attempted hours are counted whether financial aid was received. A student enrolled at the University of Mount Union on a full-time basis is making satisfactory academic progress (SAP) if he or she successfully completes a minimum of 67% of the credit hours attempted.

Maximum Time Frame

A student must also complete his or her degree within 150% of the published length of the program as measured by credit hours attempted. At the University of Mount Union, this means in programs requiring 128 credit hours, the course work was successfully completed before a student reaches 192 attempted credits (150% time frame). Eligibility for financial aid will be terminated after a student reaches 192 attempted credits (150% time frame).

The 150% maximum time frame allowance for completion of the program is intended to be long enough to allow for changes in major, loss of credit due to transfer and withdrawn coursework; therefore, no extensions of the maximum time frame will be granted for those reasons.

Students seeking second degrees and students with double majors may reach the maximum timeframe standard at an accelerated pace under this policy. Students may appeal for the allowance of additional credit hours to complete their program.

Financial Aid Appeal Procedure

Students who have lost federal or state financial aid eligibility may appeal to the Office of Student Financial Aid if they have mitigating circumstances (e.g. emergency, health, family circumstances, etc.). A student must appeal in writing. Such appeals must provide an explanation for why the student failed to achieve Satisfactory Academic Progress and must include a statement explaining how the student will achieve Satisfactory Academic Progress in the subsequent semester. Additional documentation or letters of support may be requested. Students must also complete an academic plan with the Office of Academic Affairs. A committee, consisting of two members of the Office of Student Financial Aid and the Assistant Academic Dean, will review the appeal and notify the student of a decision.

If a student's appeal is denied, the student will be placed on financial aid suspension and will lose eligibility for all federal Title IV and state financial aid programs until they achieve the minimum financial aid SAP standards required by this policy.

Students who have been placed on financial aid suspension status may regain full eligibility for federal Title IV and state financial aid by successfully completing coursework while in that status. The student must raise their cumulative Grade Point Average to meet or exceed the minimum required for their total attempted hours and meet the completion rate. Students who are Ineligible to receive federal Title IV or state student financial aid may use one or more of the following payment options while attempting to regain eligibility:

1. Student's own resources
2. The University of Mount Union Payment Plan
3. Private Alternative Educational Loan Programs, although some private lenders require the student to meet Standards of Satisfactory Academic Progress policy requirements

Financial Aid Probation

If a student's appeal is granted, the student may continue to receive federal financial aid during the following semester and will be considered on financial aid probation. If after the following semester, the student succeeds and meets both the completion rate and GPA requirements, he or she will be removed from financial aid probation because he or she will be meeting satisfactory academic progress.

If a student fails to meet the completion rate or GPA requirement after the following semester, the Office of Student Financial Aid will determine if the student is meeting the terms of their academic plan. If the student is meeting the terms of their academic plan, they may stay on financial aid probation. If the student fails to meet the terms of the academic plan, the student will be placed on financial aid suspension and will be ineligible for title IV and state financial aid. Although students may utilize the appeal process again if this occurs, the same mitigating circumstances used in previous appeals may not be used again. The Committee will also take the number of prior appeals submitted into consideration when reviewing subsequent appeals.