



Undergraduate Satisfactory Academic Progress Policy for Financial Aid Recipients

Educational institutions that participate in federal financial aid programs are required to define and enforce Satisfactory Academic Progress (SAP) standards for those students receiving financial aid. The standards used for financial aid recipients must be at least as rigorous as those applied to the general College population. These standards assure that completion of a degree will occur, and within an established time frame.

Per federal regulations, "If a student is enrolled in an educational program of more than two academic years, the student must have a GPA of at least a "C" at the end of the second academic year, or have academic standing consistent with the institution's requirements for graduation". The current SAP policy is in alignment with McDaniel College academic standards.

The standards of Satisfactory Academic Progress measure a student's academic progress both qualitatively and quantitatively. Therefore, in addition to minimum cumulative grade point average (GPA) requirements, the federally-established standards include requirements that students need to progress in their academic program by successfully completing the majority of courses for which they enroll and place a limitation on the maximum period of time that students can receive federal financial aid while pursuing a degree at an educational institution. In addition, certain types of courses are limited or excluded from eligibility. The federal standards apply to all federal and state financial aid programs administered by Financial Aid Office. These standards of Satisfactory Academic Progress are required to maintain eligibility for financial aid.

Satisfactory Academic Progress Requirements:

- Maintain the required cumulative grade point average
- Maintain a successful course completion rate (pace) of at least 67%
- Complete an academic program within the maximum time frame (MTF)

Qualitative measure:

- **Grade point average (GPA):** maintenance of a minimum cumulative grade point average.

Attempted Credits (includes both transferred credits and McDaniel earned credits)	Cumulative GPA
0-31.5	1.25 or higher
32-47.5	1.50 or higher
48-63.5	1.70 or higher
64-79.5	1.80 or higher
80-95.5	1.90 or higher
96 and higher	2.0 or higher

*Updated on 2.23.17. The grade levels will be updated in late May for 2017-2018 academic year.

Quantitative measures:

- ***Pace/Progress***: this measure assesses the pace at which a student progresses toward attainment of her/his degree. The calculation to determine the pace is to identify the number of credit hours completed toward the program and divide it by the number of credit hours attempted. To ensure quantitative progress, students are required to complete a minimum required percentage of all attempted courses.

Example of Pace:

A student has enrolled in 24 credits to date. Of the 24 attempted credits, the student completed 21 credits with passing grades and has withdrawn from one three-credit course. The pace of this student is calculated as $21/24 * 100\% = 87\%$.

- ***Maximum Timeframe (MTF)***: Federal law requires a Maximum Timeframe (MTF) be established during which a student receiving federal financial aid must complete their educational program. The MTF for an undergraduate program may be no longer than 150 percent of the published length of the educational program measured in academic years, semesters or credit hours attempted. If a student moves on to pursue a master's degree, the MTF would reset for the graduate level program. If a student completes one degree and decided to earn a second degree, the MTF would reset.

Examples of MTF:

If an undergraduate student is enrolled in an academic program that requires 128 credit hours for graduation, she/he would be allowed a maximum of **192** ($128 \times 150\%$) attempted credits in order to obtain his/her degree.

Credits counted in the MTF are all attempted credits at McDaniel College (even when not a financial aid recipient) and all transfer credits accepted toward their academic program (at the time of SAP Review). At the point that all required coursework for an academic program has been completed, financial aid eligibility will be suspended even if the student does not apply to graduate.

Frequency of Review

The Office of Financial Aid will review the status of all financial aid applicants at the conclusion of **each spring semester** when grades are available. January term credits will be reviewed with spring semester credits. The review consists of the cumulative record of all prior semesters (including semesters when a student may not have received financial aid funding), including transfer credits accepted toward an academic program at the time of the SAP Review. All elements of satisfactory academic progress will be evaluated: cumulative grade point average, maximum timeframe, pace/progress rate, and academic probation.

What if a student doesn't meet the SAP requirements?

Financial Aid Suspension

If a student is deemed as not making Satisfactory Academic Progress, the student is given the status of financial aid suspension. The student may appeal the suspension. The outcome of the appeal will determine whether the student is granted financial aid probation or if the suspension remains unchanged.

Appeal Circumstances

Circumstances to appeal a suspension decision are limited. A student may appeal a suspension if the student did not make satisfactory academic progress due to the death of a relative, illness of the student, or other extenuating circumstances. All circumstances must be documented (and may or may not be approved by the committee).

Appeal Process

Appeals should be submitted within a deadline listed in the suspension letter. If a student chooses to appeal the suspension, the student may complete the *Satisfactory Academic Progress Appeal Form*, attach documentation that supports the basis of the appeal and submit the form and documentation to the Financial Aid Department. The appeal will be reviewed by a committee. The committee may uphold the suspension, approve the appeal, or require additional information prior to making a decision.

- If the committee determines the appeal cannot be approved, the suspension remains in force and financial aid eligibility remains suspended.
- If the committee determines the appeal is sufficient *and* the student should be able to achieve satisfactory academic progress *by the end of his/her next term of enrollment*, the student will be granted *financial aid probation* for one semester. At the end of the semester of financial aid probation, the student's performance will be reviewed.
 - If SAP requirements have been met, the student regains financial aid eligibility.
 - If SAP requirements have not been met, the student's eligibility for aid is again suspended.
- If the committee determines that the student need more than one semester to bring his/her grades up the student may be granted financial aid probation *for a defined period of time* while achieving the provisions of the academic plan.
 - The student's performance will be monitored every semester, even if the academic plan extends the period of financial aid probation to more than one semester. An academic plan will have specific goals for a student to achieve each semester of financial aid probation and if the goals are met, the student continues on financial aid probation until the end of the defined period of time. If a student does not meet the specific goals of the academic plan, the student's eligibility for aid is suspended.
 - At the end of the defined period of time of the academic plan, the student's performance will be reviewed.
 - *If SAP requirements have been met, the student regains financial aid eligibility.
 - *If SAP requirements have not been met, the student's eligibility for aid is again suspended.

Financial Aid Probation

Financial Aid Probation is a status assigned to a student who has failed to make SAP, successfully appealed and has had eligibility for aid reinstated for a defined period of time. Students on financial aid probation must follow the guidelines of their academic plan.

Academic Plan

An Academic Plan is a course of action that, if followed, will ensure that the student is able to meet the College's Satisfactory Academic Progress standards by a specific point in time.

How can a student regain eligibility if/when an appeal is denied or aid is suspended a second time?

If an appeal is denied, a student may regain eligibility by completing a specified number of credit hours (as determined by the academic advisor) without the benefit of federal or state financial aid, by restoring good academic standing with the College, and by meeting SAP standards. If those conditions are met, a student must then submit a new appeal to request a review of eligibility for financial aid. In some cases, the students with denied appeals are allowed to keep their institutional funding as a temporary assistance.

If a student has successfully appealed financial aid suspension and is placed on financial aid probation but fails to meet the requirements of the financial aid probation contract/academic plan, the student may not appeal again unless the student has **new unusual circumstances** that led to academic difficulties.

Special Considerations:

- Dismissal-students who are dismissed by the College will have their eligibility for financial aid suspended as well. If they appeal the dismissal and are allowed to remain in the program, they must go through a financial aid appeal to see if eligibility for financial aid could be restored at a probationary status.
- Clemency-Students who are eligible for academic clemency may not be in compliance with federal SAP policy and/or state regulations and are ineligible for aid.
- Transfer Credits-Courses that are transferred from another institution and accepted toward an academic degree program (at the time of SAP Review) at the College count as attempted and completed hours for the purpose of measuring, GPA, pace and for Maximum Timeframe (MTF).
- Advanced Placement Credits – AP credits received by the College are included in the number of attempted and completed credits
- Incomplete Grades-Credits hours in which a student receives a grade “I” are included in the number of attempted credits, but don't count toward successfully completed hours. Students with “incompletes” may have difficulty meeting the SAP standards at the time of evaluation, but may request reevaluation upon completion.
- Failing Grades-Credit hours in which a student receives a grade “F” are included in the number of attempted credits.
- Withdrawals- Credit hours in which a student receives a grade “W” are included in the number of attempted credits.
- Repeated coursework- *pertains to Undergraduate students only* - Per federal regulations, an undergraduate student may retake a course for which he/she received a *failing grade* (there is no limit on the number of times it may be repeated). The undergraduate student may retake a course one time only for a course in which he/she received a *passing grade*. This will be reviewed at census dates and undergraduate students' aid packages will be adjusted as necessary. The highest grade earned for the repeated course will be used in the cumulative GPA calculation for SAP purposes.
- Audited Credits-grades for audited class are not considered attempted coursework. A student cannot receive financial aid for audited courses.
- Summer or January term Classes-credit hours attempted during summer or January term will be included in the calculation of SAP.
- McDaniel Merit-based Scholarships –McDaniel's merit-based scholarships will be reviewed together

with other financial aid at the end of the spring semester. Only Dorsey Scholars will be reviewed at the end of fall and spring semesters.

- Federal TEACH Grant-this federal grant has additional academic requirements and generally requires students to maintain a 3.25 cumulative GPA.
- Challenge/CLEP credits-no aid is granted for credits which are earned by a student through a challenge/CLEP exam.
- Grade Changes -Students who are receiving aid on a probationary basis must resolve all incomplete grades BEFORE the Financial Aid Office can make a final determination that they meet the satisfactory academic progress guidelines. Students must report any grade changes that impact their aid eligibility directly to the Financial Aid Office. Students must notify the Financial Aid Office once their final grades have been posted.

Definitions:

Academic Plan

An Academic Plan is a course of action that, if followed, will ensure that the student is able to meet the College's Satisfactory Academic Progress standards by a specific point in time. Academic plans are included in the student's probation contract.

Academic Program

The "major" in which the student plans to obtain a degree.

Add/Drop Period

A specific period of time (defined by the Registrar's Office) at the beginning of each semester during which a student may adjust his/her class schedule.

Audit Courses

Courses that do not meet or apply to degree requirements. (Ineligible for financial aid).

Dropped course

To drop a course is to cancel a course for which a student was enrolled at conclusion of the Add/Drop period of a semester, yet maintain enrollment for at least one other course. (Dropping a course should not be confused with Withdrawing from a semester).

Extenuating Circumstances

Unusual events (that influenced the student's ability to succeed).

Financial Aid Probation

Financial Aid probation is a status assigned to a student who has failed to make Satisfactory Academic Progress, appealed and has had eligibility for aid reinstated for a defined period of time.

Grade Point Average

Cumulative: The overall average of a student's grades while attending McDaniel College (used to determine satisfactory academic progress).

Semester: The average of a student's grades for one semester.

Financial Aid Probation Contract

A form that the student and academic advisor and or/Academic Dean work together to complete and submit to Financial Aid when a student has successfully appealed and been placed on financial aid probation.

Repeated course

A course for which a student previously enrolled, yet re-enrolls and takes the course again.

Successful Completion

Finishing the courses for which one is enrolled at conclusion of the Add/Drop period and with grades meeting graduation standards.

Suspension

Termination of financial aid eligibility.

Transfer Credit

When a student changes schools, courses originally taken at prior school(s) that are accepted for credit-toward-program by the new school.

Undergraduate student

A student enrolled in a program of study that leads to a Bachelor's degree.

Withdrawal

To withdraw is to cancel all courses for which a student was enrolled at conclusion of the Add/Drop period of a semester. (Withdrawing from a semester should not be confused with dropping a course).

Financial Aid Office
McDaniel College
2 College Hill
Westminster, MD 21157
www.mcdaniel.edu
Phone 410-857-2233
finaid@mcdaniel.edu