320 Financial Aid Satisfactory Academic Progress

Approved by President

Sidney A. McPhee, President

Effective Date:

Responsible Division: Academic Affairs
Responsible Office: Financial Aid and Scholarships
Responsible Officer: Director, Financial Aid and Scholarships

I. Purpose

Federal regulations require institutions to establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose of awarding financial assistance under the Title IV programs authorized by the Higher Education Act of 1965 as amended (34 CFR 668.34). Federal Title IV Programs include the Pell Grant, Supplemental Education Opportunity Grant, TEACH Grant, Work-Study, and Direct Loans.

Middle Tennessee State University (MTSU or University) complies with this requirement by monitoring each student's grade point average (GPA), pace (credit hours earned divided by credit hours attempted), and maximum timeframe for completion of the student's program of study.

II. Scope

This policy is used to determine satisfactory academic progress for financial aid eligibility to participate in Federal Title IV programs, State programs (e.g., Tennessee Student Assistance Award, the Tennessee Education Lottery Scholarship, etc.), and various MTSU scholarship programs. References to financial aid within this policy apply to these programs.

This policy is used to determine satisfactory academic progress for financial aid. Students should reference the MTSU undergraduate and graduate online catalogs for academic regulations used to determine acceptable academic standing, whether or not the student is receiving financial aid.

A. First-time freshmen with college credit earned while in high school (e.g., dual enrollment credit, AP credit, etc.) will be placed in a good standing SAP status their first semester
enrolled at MTSU. These credits will be included in the SAP status evaluation at the end of the first semester.

B. Readmit students who have not attended a subsequent institution will be evaluated based on the current SAP policy. A readmit student who has attended a subsequent institution will be evaluated based on the current policy as a transfer student.

C. Transfer students whose final transcripts from prior institutions have not been received or evaluated will be ineligible for financial aid until the transcripts have been received/reviewed and the initial financial aid academic progress status has been evaluated. New transfer students must meet the criteria in Sections IV - V below to initially be considered for financial aid. Since Summer 2015, MTSU no longer includes the transfer GPA in the undergraduate MTSU GPA used towards graduation and thus the Qualitative Standard (GPA) described in Section III will not be measured for transfer students until the end of the first semester at MTSU. However, readmit transfer students must meet criteria in Section III since they have an overall combined GPA at MTSU.

D. First-time graduate students and continuing undergraduate/graduate students are evaluated based on the current SAP policy at the end of each semester (fall/spring/summer) and apply whether or not they are receiving financial aid during the semester being measured.

Students must meet the criteria addressed in Sections III – V to maintain eligibility for financial aid.

III. Qualitative Standard (GPA)

Undergraduate students must maintain a 2.0 Overall combined GPA to receive financial aid.

Graduate students at the Master’s or Specialist level must maintain a 3.0 Overall GPA, or as otherwise specified in the Graduate Catalog, (includes transfer GPA posted by the Office of Graduate Studies) to receive financial aid.

Graduate students at the Doctoral level must maintain a 3.25 Overall GPA, or as otherwise specified in the Graduate Catalog, (includes previous MTSU graduate coursework and transfer GPA posted by the Office of Graduate Studies) to receive financial aid.

Grades (including posted transfer credit) of "A", "B", "C", "D", "F", "FA", and "WF" including "+" or "-" options are calculated in the GPA. Withdrawals are not calculated in the GPA. Incomplete grades (I) are not calculated in the GPA until the course is graded. Test-based credits are not included in the GPA. Audited courses are not included in GPA.
A. **Warning.** The Office of Financial Aid & Scholarships will place a student on a Warning status at the end of the semester the above GPA is not met. During the semester that students are in a Warning status, they remain eligible for financial aid, if otherwise eligible.

B. **Suspension.** Students who have not achieved the required GPA by the end of the Warning semester will be suspended from financial aid for subsequent semesters. See Section XIII Financial Aid Appeals. Students may still be eligible for emergency short-term loans, other University funds, and alternative loans during periods of suspension from financial aid.

**IV. Pace Standard (Percentage of Credit Hours Earned)**

Pace is progression toward completion of the student's program of study. Federal law requires that students must progress toward completion of the eligible program of study at a percentage rate that will allow the student to complete the program of study within the maximum timeframe allowed for the program of study. See Section V Maximum Timeframe Standard. At MTSU, this limitation is also applied toward State and specified University scholarship programs. A student's Pace is determined by dividing the cumulative number of credit hours earned by the cumulative number of hours attempted.

Undergraduate students must minimally earn sixty-seven percent (67%) of their overall combined credits attempted, inclusive of college level coursework and remedial/developmental coursework, to remain in good standing for financial aid. Graduate students must minimally earn sixty-seven percent (67%) of their overall credits attempted to remain in good standing for financial aid. Example: An undergraduate student’s program of study requires one hundred twenty (120) credit hours. As indicated in Section V, a student must complete the program of study within one hundred fifty percent (150%) of the programs published length which equals 180 attempted credits in this example. Therefore, the student’s overall combined pace must be 67% (.666 rounded up) for it to be mathematically possible to complete the program of study within the maximum timeframe.

Grades of "A", "B", "C", "D", "P", or "S", including any "+" or "-" options, count as credit hours earned. All courses for credit will be counted as hours attempted including credits applicable to a previous major, posted transfer coursework, test-based credit, withdrawals, incompletes, repeated coursework, and coursework graded as "N", "U", "WD", "WF", "WP", "F", and “FA”.

A. **Warning.** The Office of Financial Aid & Scholarships will place a student on a Warning status at the end of the semester the student drops below the required sixty-seven percent (67%) Pace. During the semester that students are in a Warning status, they may receive financial aid, if otherwise eligible.

B. **Suspension.** Students who have not achieved a pace of sixty-seven percent (67%) by the end of the semester that a Warning status is assigned will be suspended from financial aid for subsequent semesters. See Section XIII Financial Aid Appeals. Students may still be
eligible for emergency short-term loans, other University funds, and alternative loans during periods of suspension from financial aid.

V. Maximum Timeframe Standard

Federal law allows students to receive Federal Title IV assistance up to one hundred fifty percent (150%) of the program's published length. Students become ineligible for financial aid once it is mathematically impossible to graduate within the maximum timeframe. At MTSU, this limitation is also applied toward State and specified University scholarship programs. Once a student has completed all requirements for a program of study, the student cannot receive additional financial aid for that program, even if the student has not officially graduated.

Undergraduates. The maximum timeframe for the completion of a Bachelor’s degree is limited to one hundred fifty percent (150%) of the program's published length. Most undergraduate Bachelor’s programs at MTSU require one hundred twenty (120) credit hours. Therefore, the maximum attempted undergraduate overall college level credit hours allowed for most programs is one hundred eighty (180) credit hours. This timeframe limitation does not include remedial or developmental courses for which the maximum federal limitation is thirty (30) attempted credit hours. The one hundred eighty (180) credit hours include all transfer attempted undergraduate college level credit hours and all MTSU attempted undergraduate college level credit hours. See Section XIII Financial Aid Appeals.

Graduates. The maximum timeframe limitation for completion of a graduate degree is one hundred fifty percent (150%) of the program's published length as established by the MTSU College of Graduate Studies in the graduate online catalog. The limitation by program includes all transfer attempted graduate level credit hours and all MTSU attempted graduate level credit hours. See Section XIII Financial Aid Appeals.

VI. Repeats

Students should refer to the academic regulations within the undergraduate and graduate online catalogs as related to how course repeats are counted in the GPA calculation.

When measuring Pace and Maximum Timeframe Standards, all attempted credits associated with repeated coursework are included, but only credits associated with the last completed repeated course will be included as earned credits if credits were earned.

When determining a student's enrollment status for the disbursement of federal, state, and MTSU guaranteed scholarship programs, MTSU cannot pay for more than one (1) completed repetition of a previously passed course. The Tennessee Education Lottery Scholarship Program has additional rules related to repeated coursework used for the GPA calculation for determining continuing eligibility.

VII. Academic Fresh Start
For students who choose to participate in academic fresh start (refer to the undergraduate or graduate online catalogs for details), the related coursework must still be counted for financial aid SAP. Depending upon the student’s academic history, the student might be ineligible for financial aid. In such cases, the student has a right to appeal. See Section XIII. Financial Aid Appeals.

VIII. Second Degree

A second degree student is defined as a student with a previous degree at the same credential. The following is not applicable to students progressively advancing from one degree credential to another (Ex: Bachelor’s Degree to Master’s Degree to Specialist Degree to Doctoral Degree).

Financial aid eligibility is limited to two degrees at the same credential (Example: two Bachelor’s Degrees, two Master’s Degrees, etc.) inclusive of transfer degrees. However, once a student submits a request to be considered for financial aid for a second degree at the same credential, the student will become ineligible for financial aid at that degree credential if the student changes their major before completing the second credential. As an exception, if candidacy is denied into the program, the student may request to change to another major one (1) more time if the student can confirm that all courses attempted while pursuing candidacy will count in the new major.

Previous coursework will be included in the Qualitative measurements of the second degree. However, Pace and maximum timeframe will be based on one hundred fifty percent (150%) of the additional hours needed for the second degree.

IX. Teacher Licensure

Students who have completed a Bachelor’s degree and are enrolled in an undergraduate or graduate program for the sole purpose of attaining teacher licensure may be eligible to receive Federal Direct Loans at the undergraduate limit. Students must be enrolled at least half-time in required teacher certification coursework.

Previous coursework will be included in the Qualitative measurements toward teacher licensure. However, Pace and maximum timeframe will be based on one hundred fifty percent (150%) of the additional hours needed for teacher licensure.

X. Frequency of Review

The Office of Financial Aid & Scholarships measures the Qualitative, Pace, and Maximum Timeframe Standards at the end of each semester (Fall, Spring, Summer). The student’s SAP status will not automatically adjust when grades are changed unless requested by the student. Otherwise, the grade changes will be accounted for in the next scheduled SAP evaluation.
XI. Notification to Students

A. Qualitative and Pace Standards

1. Warning. Undergraduate and graduate students placed in a warning status due to not meeting Qualitative and/or Pace Standards will be notified by the Office of Financial Aid & Scholarships of their status and the requirements necessary to return to good standing. During a Warning status, students will be required to meet the required Qualitative and Pace Standards by the end of the Warning semester or will have their financial aid eligibility suspended effective with the next semester of enrollment.

2. Suspension. Undergraduate and graduate students suspended from financial aid will be notified by the Office of Financial Aid & Scholarships providing the GPA required and the number of credit hours they must pass to regain eligibility for financial aid as applicable. The notification will include guidance regarding the appeal process. See Section XII III Financial Aid Appeals.

3. Probation. Undergraduate and graduate students for whom an appeal has been approved will be notified by the Financial Aid Appeals Committee regarding the resulting status of probation. Students who maintain eligibility for financial aid by meeting the requirements of their academic plan but are still not meeting the Qualitative and/or Pace Standards at the end of the subsequent semester(s) will be sent an email by the Office of Financial Aid & Scholarships notifying them of their continued eligibility for financial aid under the terms of their academic plan.

B. Maximum Timeframe Standard

1. Reminder Notification. Once students have attempted the minimum hours required to complete their program of study but have not yet graduated will be notified of the Maximum Timeframe Standard and that financial aid will be suspended prior to that point if it becomes mathematically impossible to graduate within the one hundred fifty percent (150%) limitation.

2. Suspension of Aid Notification. Students are notified once it is mathematically impossible to complete their program of study within the maximum timeframe.

Special Note: Notifications are not sent to students in good standing because no action is required.

XII. Reinstatement of Eligibility

A student who has lost eligibility for financial aid due to suspension will be reinstated once the student has met both the Qualitative and Pace Standards or an appeal has been approved,
assuming the student is otherwise eligible and also meets the Maximum Timeframe Standard. See Section XIII Financial Aid Appeals. Students may still be eligible for emergency short-term loans, other University funds, and alternative loans during periods of suspension from financial aid.

XIII. Financial Aid Appeals

The Registrar’s Office and Office of Graduate Studies monitor academic status and have a separate appeal process than is used by the Office of Financial Aid & Scholarships. The appeal process described below is only related to appealing financial aid suspension.

Depending on the timing of when the appeal is submitted, the appeal may not be reviewed prior to when registration fees are due for the upcoming semester. Students may need to be prepared to pay registration fees. If the appeal is approved after the semester begins, the student will be considered for financial aid, if otherwise eligible. If the student pays registration fees out-of-pocket, there is no guarantee that the appeal will be approved.

Students who fail to meet one or more of the Qualitative, Pace, or Maximum Timeframe Standards have the option to appeal. Refer to the Financial Aid website regarding procedures for submitting a Financial Aid Satisfactory Academic Progress (SAP) Appeal. Students may submit an appeal on the basis of extenuating circumstances that were not anticipated and have been resolved to the extent that they should not create an ongoing barrier to meeting all SAP requirements. Such circumstances might include the death of a relative, an injury to or illness of the student, or other special circumstances. Students will be required to submit appropriate documentation of the circumstance(s) which caused the student to fail to meet SAP Standards and what has changed that will allow the student to be academically successful.

If the appeal is approved, the student will be placed on financial aid probation and may receive financial aid during the probationary period if other financial aid eligibility requirements are met. During the probationary period, the student is placed on an academic plan that must be met each semester up to a specified point in time or until the student is meeting the above Qualitative, Pace, and Maximum Timeframe Standards. If the student fails to meet the terms of the academic plan, financial aid will be suspended. The student may appeal based on new documented extenuating circumstances and explain what has changed that will allow the student to be academically successful.

If the student fails to submit documented extenuating circumstances or if it is determined that it is mathematically impossible to meet the Standards by a specified point, the appeal will be denied. The decision of the Financial Aid Appeals Committee is final.

Forms: none.
Revisions: June 5, 2017 (original); August 23, 2021; May 12, 2023.

Last Reviewed: May 2023.