Federal financial assistance programs are authorized under Title IV of the Higher Education Act of 1965 as amended, and require the establishment of minimum standards of academic progress toward degree completion that students must meet to maintain eligibility for financial aid. While students meeting these standards are generally eligible for aid, some aid programs require higher standards that may preclude the student from qualifying for those programs. The Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility applies to all federal Title IV Student Aid Programs. This policy applies to all students seeking or receiving assistance whether or not aid may have been received previously.

**Undergraduate Students**
The undergraduate student category includes students pursuing their first or subsequent undergraduate degree(s), teacher certification, multiple major and/or minor concentrations.

**GPA requirement (Qualitative Standard):** Students must be allowed to continue enrollment at FMU based on the Academic GPA Requirements outlined in the University Catalogue.

**Satisfactory Academic Progress Pace Completion (Quantitative Standard):** Satisfactory Academic Progress Pace Completion percentage is calculated as hours earned divided by hours attempted. Students are allowed 150% of the normal time frame to complete their first undergraduate degree. FMU requires a minimum of 120 hours for most undergraduate degrees; therefore, the SAP policy requires the degree to be completed within the maximum time frame of 180 attempted hours (includes hours attempted at all institutions). Students must meet a minimum SAP completion percentage. The SAP completion percentage evaluation is done annually after spring grades have been posted. The required SAP completion percentage is 67%.

The SAP percentage of credit hours completed does not consider hours attained through AP, IB, CLEP, unaccepted transfer credits, audit or non-credit courses. NOTE: Courses with withdrawn status must be counted in attempted hours. Therefore, if the student wishes to drop a course from his/her schedule, it is important to drop the class prior to the end of the Drop/Add Period. Otherwise, the course will be included in the total attempted hours.

**Graduate Students**

**GPA Requirement (Qualitative Standard):** Graduate students must meet the GPA requirement to be allowed to continue enrollment in the FMU Graduate program as is outlined in the University Catalogue.

**Satisfactory Academic Progress (Quantitative Standard):** Graduate students are allowed 150% of the normal time frame to complete their first graduate degree. Graduate students who have attempted more than the 150% timeframe (includes transfer, research and thesis) will cease to be eligible for financial aid. Graduate students must successfully complete 67% of the cumulative hours attempted. NOTE: Courses with withdrawn status are counted in attempted hours. Therefore, if the student wishes to drop a course from his/her schedule, it is important to drop the class prior to the end of the Drop/Add Period. Otherwise, the course will be included in the total attempted hours.

**Information Applicable to All Students**

**Termination of Financial Assistance Eligibility**
The satisfactory academic progress of all students receiving financial assistance is checked at the end of the Fall and Spring semesters. At the end of the Fall semester, students not making satisfactory academic progress are notified and encouraged to use the Spring semester to demonstrate academic progress. Financial assistance eligibility is not terminated at the end of a Fall semester with the following exceptions:

1. Students for whom the Fall semester brings their attempted hours up to the maximum level (example: 180 for undergraduates, 54 for education and business graduates, 86 for psychology graduates).

2. Students who were approved by appeal through a Fall semester only. At the end of the Spring semester, students who received financial assistance during the Spring semester are evaluated. Those who do not meet the minimum satisfactory academic progress standards will be notified that their financial assistance is terminated.

3. Students who were approved by appeal through Fall and Spring but do not meet the stipulations outlined in the Appeal for Reinstatement of Financial Aid approval notification.

4. Students with less than a 2.0 cumulative GPA after the second year of college.
Reinstatement of Financial Aid Eligibility

Eligibility for financial assistance may be reinstated in one of three ways:

1. To regain eligibility to apply for Federal financial aid at FMU, you must improve your SAP percentage of hours completed to at least 67% by enrolling in and completing courses with personal funds or an alternative loan. Ways to improve your SAP percentage are by completing all courses for which you enroll and/or by taking coursework at another institution that will transfer to FMU.

2. The approval of an Appeal for Reinstatement of Financial Aid submitted by the student to the Office of Financial Assistance. The Appeal must be complete, include documentation of any unforeseeable unusual circumstances that prevented the student from performing his or her best academically, and an academic plan signed by an academic advisor.

Description of Terms:

Withdrawal: Students will be evaluated based on the number of enrolled hours at the end of the Drop/Add period. Withdrawn courses are included in the attempted hour calculation.

SAP Suspension: Students who are not in compliance with the SAP policy at the annual review, which occurs after spring semester grades are available, will be placed on SAP suspension making them ineligible to receive financial aid. Students on SAP suspension may enroll at their own expense or file an appeal.

Termination of Aid: Students who are dismissed from the Francis Marion University for any reason are terminated from financial aid.

SAP Probation: Students who file successful appeals may be continued on financial aid for an additional semester after which they must be re-evaluated. E.G., a student files an appeal at the end of spring semester and it is approved and the student chooses to enroll in summer school, then the student would be re-evaluated for full SAP compliance at the end of summer. The student may need to file another appeal and be approved in order to receive any financial aid awarded for the fall semester.

Readmit Policy: Students applying for readmission to the University are eligible for financial aid consideration if: (1) they meet the SAP standards in effect at the time of readmission; or (2) they file an appeal and it is approved.

Repeat/Transfer Credits: Repeated courses and transfer hours accepted by FMU will be counted in both attempted hours and hours earned when calculating SAP Completion percentage.

Academic Renewal: The SAP policy will not automatically apply to any hours or grades forgiven. Students who have been granted academic renewal must contact the Office of Financial Aid for further assistance.

Second Degrees: Students who are completing a second degree will be required to appeal once they reach their maximum time frame. This appeal will require documentation from the student’s academic department indicating the number of credit hours needed to complete their second degree.

Change of major: Students who need to remain enrolled beyond their maximum time frame (180 attempted hours for undergraduates) due to a change of major will be required to submit an appeal.

SAP Appeal form: The SAP Appeal form is available via the financial aid website at http://www.fmarion.edu/financialassistance. Appeals for reinstatement of eligibility are the responsibility of the student. The appeal must include the semester(s) for which reinstatement is requested. Appeals must specifically reflect the unforeseeable mitigating circumstances that were beyond the control of the student. The appeal must provide a specific resolution to circumstances and supporting documentation as indicated on the appeal form. Appeals must also have an advisor provide and sign an academic plan of study for summer (if applicable), Fall, and Spring.

Students submitting an appeal remain ineligible to receive aid during the appeal process. Students whose appeals are approved may have their eligibility for aid reinstated. Financial aid may be awarded if the student meets routine eligibility criteria, subject to availability of funds.

Aid programs covered by SAP standards include, but are not limited to, the Federal: Pell, SEOG, SC Need Based Grant, Federal Work-Study, loans such as Perkins, Subsidized/Unsubsidized Stafford Direct, and PLUS.

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