In order to receive federal financial aid, students must meet certain academic requirements called Standards of Satisfactory Academic Progress (SAP). SAP requirements apply to all students (including non-aid recipients) and are monitored after grades are posted at the end of each semester (including summer). Students who do not meet SAP are notified via their NDSU email and are given the reason for not meeting SAP as well as appeal options.

SAP requirements are measured in the following areas:

1. **Grade Point Average (GPA):** Students must earn a minimum GPA of 2.0 each semester and maintain a GPA of 2.0 cumulatively. For purposes of determining financial aid eligibility, cumulative GPA calculations include transfer credits. (See the section titled “Treatment of Non-Standard Credits”)

2. **Completion of Attempted Credits:** Students must successfully complete two-thirds (66.667%) of the credits they attempt each semester and cumulatively. This percentage is determined by dividing the total number of successfully completed credits by the total number of credits the student was registered for on the NDSU Census Date, which can be found here: Academic and Financial Calendars with the description “Attempted credits calculated for financial aid SAP.” Classes dropped or withdrawn from after the NDSU Census Date are considered attempted credits for semester and cumulative completion calculations.

   The cumulative credits calculation includes all credits attempted even if they do not pertain to the student’s current degree. (See the section titled “Treatment of Non-Standard Credits”)

   Successfully completed credit hours include grades of A, B, C, D, P or S. Credit hours that are NOT considered successfully completed include unreported/blank grades, F (Fail), W (Withdrawal), U (Unsatisfactory) and I (Incomplete). Both successful and unsuccessful credit hours are included as attempted hours.

   - Grade Changes - If a blank or incomplete grade is entered as a passing grade or if the student has a grade change, the student must notify NDSU One Stop or the Office of Financial Aid and Scholarships so SAP can be re-evaluated.

   - Military Activation or Deployment – Students who are required to withdraw from NDSU after the Census Date for military reasons may be placed on Financial Aid Warning or Disqualification. The student should contact the NDSU Office of Financial Aid and Scholarships to resolve any negative SAP status that has resulted from their deployment.

3. **Maximum Time Frame:** Students have a maximum credit or semester limit in which they must complete their degree. Undergraduate students are required to complete their degree within 150% of the published length of the program, and are disqualified at 140% with the option to appeal. Masters, Professional and Doctoral students will have their maximum time frame calculated based on the number of semesters of enrollment, with 30 semesters of enrollment being the maximum. Students who exceed 130% of the published length of their program will be placed on Financial Aid INFO. While on INFO status, the student is encouraged to submit an appeal if they are not in their final term of study. If no appeal is received, the student will be placed on Financial Aid Disqualification upon reaching 140% of the published length of their program.

   Example: If a program requires 122 credits to graduate, the student would be placed on INFO status at 159 attempted credits (122 x 130%). If he/she does not successfully appeal while on INFO status, the status will change to Disqualification once the student reaches 171 attempted credits (122 x 140% = 171).
• Major Changes – Students who have changed their major or are pursuing a second degree are more likely to reach the maximum time frame. Through the appeal process NDSU Office of Financial Aid and Scholarships can adjust the maximum number of credits they are allowed to attempt in the pursuit of their degree. If a student changes majors, the credits earned under all majors will be included in the calculation of attempted, earned and maximum time frame.

• Academic Forgiveness/Amnesty - Coursework for which a student has been granted academic forgiveness is included in the maximum time frame and attempted credits calculation.

4. All Failing Grades – Students who received all failing, incomplete or blank grades in a given semester are considered to have unofficially withdrawn from the university and are immediately placed on Financial Aid Disqualification without a semester of Financial Aid Warning.

If you do not meet SAP requirements:
Students who do not meet SAP requirements for GPA, completion of attempted credits and/or remedial courses will be placed on Financial Aid Warning for their next semester of enrollment. Financial aid may be received during the semester while the student is on Warning. Students who meet the SAP requirements during their next semester of enrollment will automatically be removed from Warning at the end of that term. Students who do not meet SAP requirements in any area at the end of their semester of Warning will be placed on Financial Aid Disqualification. Students exceeding Maximum Time Frame limits may have an INFO status on their account.

Financial Aid Warning means:
1. During the semester of enrollment that the student has a warning hold on their account the student may receive federal financial aid. The student must meet all SAP requirements at the end of the warning semester. If he/she does not, the student will lose eligibility for federal financial aid and will be placed on Financial Aid Disqualification.

2. “Financial Aid Warning” hold will appear on the student’s Campus Connection portal. The status is informational only and will not interfere with adding or dropping courses.

3. While on Financial Aid Warning, students should seek assistance from various on-campus resources that may assist them in meeting their personal and educational goals.

Financial Aid Disqualification means:
1. The student has lost eligibility for federal student aid until he/she:
   a. Completes one term at NDSU in which all SAP requirements are met; or
   b. Submits an appeal that is approved by the Office of Financial Aid and Scholarships. Note: Disqualified students who had an extenuating circumstance that negatively impacted academic performance may appeal the disqualification. This may result in reinstatement of their financial aid eligibility (see section entitled Appeal Process for more information).
   c. If you are not eligible to appeal you may only re-establish eligibility by the means stated in step “a” above. Financial aid eligibility cannot be re-established through non-enrollment. If you enroll at a school other than NDSU and successfully complete the semester you may become eligible to appeal.

2. If the student did not have an extenuating circumstance, does not wish to appeal, or submits an appeal that is denied, he/she may still attend NDSU (unless suspended academically by Registration and Records) and can self-pay or borrow an alternative loan to pay for the semester’s costs. Alternative loan information can be found at the following link: https://www.ndsu.edu/onestop/finaid/loans/altloans/
**Financial Aid INFO means:**
1. The student is nearing the maximum number of credits allowed for the current degree they are pursuing.
2. A “Financial Aid INFO” hold is added to Campus Connection. The hold is informational only and will not interfere with adding or dropping courses.
3. If the student is not beginning his/her final semester when the hold is added, it is recommended that they complete the maximum credit appeal process.

**Types of aid affected:**
SAP regulations cover the following programs: Pell Grant, Perkins Loan, Nursing Loan, Subsidized and Unsubsidized Direct Loan, SEOG, Work-Study, Direct PLUS Loan, ND State Grant, North Dakota Academic Scholarships, North Dakota Career and Technical Education Scholarships, TEACH Grant, Cultural Diversity Tuition Waiver, and some alternative loans. Other scholarships and tuition waivers may also be governed by SAP regulations.

**Appeal Process:**
Students who have been placed on Financial Aid Disqualification may appeal their status if they had an extenuating circumstance that negatively impacted their academic performance. Examples of situations that are acceptable include documented medical problems, impaired emotional health, death of a family member, or extreme financial hardship. Specific documentation must be submitted to support the appeal and submission of an appeal does not guarantee approval and reinstatement of financial aid eligibility.

If the student does not have an extenuating circumstance on which to base their appeal, they must successfully complete a semester (no minimum registration required) without the benefit of federal aid. If the student remains disqualified following the successful completion of a semester, they may submit an appeal based on academic success and demonstrated ability to be successful in future semesters. A link to the Financial Aid Disqualification appeal form will be included in the electronic notification of disqualification. The Financial Aid Appeal Form must be submitted by the deadline date, along with supporting documentation to be considered. The student will be notified of the appeal decision via their NDSU email. If the student finds the decision unsatisfactory, he/she may appeal to the Financial Aid Director within 10 business days.

Successful appeals may result in the student being granted a probationary semester or placed on a Plan of Study/Academic Contract (POS). During the probationary semester students not meeting cumulative requirements must meet all SAP requirements or those specifically outlined in their Plan of Study Contract to continue receiving aid in subsequent semesters.

**Deadlines:** Deadlines to submit an appeal are applicable each semester and are provided on the appeal form.

**Reinstatement of Aid Eligibility:**
1. Student successfully appeals based on documented extenuating circumstances.
2. Student successfully completes a semester without federal financial aid and submits an appeal based on semester performance. This would be for students who meet semester requirements but not cumulative requirements.
3. Student successfully completes a semester without federal financial aid and meets all cumulative requirements. The student would automatically be removed from Disqualification, Probation or POS when the SAP process runs after semester grades are posted.

**Important:** A period of non-enrollment will not result in regaining your financial aid eligibility.
Treatment of Non-Standard Credits:
The chart below indicates how non-standard credits are used in calculating each of the SAP requirements. The first column lists the type of non-standard credit/course and the second column states whether the credits are used when determining the GPA requirements. The third column states whether the credits are used when determining the 66.667% completion and the fourth column indicates whether the credits are used in the total attempted for the maximum time frame.

<table>
<thead>
<tr>
<th>Type of Credit</th>
<th>Included in GPA Calc?</th>
<th>Included in Minimum 66.667% Completion Calc?</th>
<th>Included in Maximum Timeframe Calc?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audit</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Pass/Fail</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Transfer</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Consortium/Collaborative</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Repeated Courses*</td>
<td>YES (most recent grade)</td>
<td>YES (each attempt)</td>
<td>YES (each attempt)</td>
</tr>
<tr>
<td>Remedial and ESL**</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Extended Term Distance Ed</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Study Abroad</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

*There is no limit to the number of times a student can repeat a course but there are limits with regard to the number of times financial aid can be used for repeated course. Repeated courses are included as attempted credits each time the course is taken when calculating minimum completion and maximum time frame. The most recent grade earned in a repeated course will be counted in the GPA calculation. Please refer to the Repeated Coursework Policy for more information: https://www.ndsu.edu/onestop/finaid/other/repeated_coursework/

**Remedial and ESL credits are evaluated independently of regular credits. Students must complete all remedial and ESL courses with a grade of C or better. Students with grades below a C are not meeting minimum SAP requirements and will have the appropriate hold placed on their record as described in the section of this document titled “If you do not meet SAP requirements”.

Amendments to the Policy: This policy will be amended whenever applicable federal regulations are changed or when institutional changes in policy are deemed necessary by the SAP Policy Committee.

RESPONSIBILITY FOR ADHERENCE TO THESE GUIDELINES RESTS WITH THE STUDENT.