Financial Aid Satisfactory Academic Progress Policy

All students must be making satisfactory academic progress at Mercyhurst University to establish and retain eligibility for student financial aid. Mercyhurst monitors satisfactory academic progress after the spring semester to provide students with early notification of their academic progress status for financial aid eligibility. A student’s entire academic history for their specific degree level will be considered when determining the academic progress status, including accepted transfer credits from another university.

The financial aid SAP standards can be different from the academic standards defined in the Office of Academic Affairs. It is important for students to understand there are two different policies and how they differ. Mercyhurst must apply two different Satisfactory Academic Policy standards depending on the type and sources of funding. The two SAP Policies are:

- Institutional and Federal Student Aid
- Pennsylvania State Grants and Scholarships

The following standards explain the components of the Financial Aid Satisfactory Academic Progress Policy.

**Institutional and Federal Student Aid Quantitative Measure (Completion Pace)**

The quantitative measurement for students enrolled in credit hour programs compares the credits attempted to credits passed. To achieve this measure, Undergraduate students must successfully complete at least 67% of cumulative credits attempted. Graduate students must successfully complete at least 75% of cumulative credits attempted.

**Qualitative Measure (GPA)**

Students must meet a specific cumulative GPA by the end of the academic year. To achieve this measure, Undergraduate students must achieve a 2.00 cumulative GPA. Graduate students must achieve a 3.00 cumulative GPA. SAP will be evaluated at the end of the spring semester.

Specific Mercyhurst scholarships and grants may have different GPA requirements for continued eligibility. This is a separate and distinct factor in renewing or continuing eligibility for certain institutional scholarships and grants. The GPA requirement for specific programs supersedes the SAP GPA requirement referenced above. Information detailing the terms and conditions of specific institutional awards is shared when the grant/scholarship is offered.

Undergraduate students are considered to be making Satisfactory Academic Progress for both institutional and federal aid if they successfully complete 67% cumulative attempted hours and maintain a minimum cumulative GPA of 2.00.

Graduate students are considered to be making Satisfactory Academic Progress for both institutional and federal aid if they successfully complete 75% of cumulative attempted hours and maintain a minimum cumulative GPA of 3.00.

Any student who was registered for courses during the academic year but has not received federal or institutional aid in the current academic year will still be reviewed for SAP to determine future eligibility for awards. There is no action required on the part of students if they will not be seeking any financial assistance for the next academic year. A student must be making SAP to receive federal, state, and institutional funds.

**Maximum Time Frame for Completion**

The maximum time frame a student can attend and continue aid eligibility cannot exceed 150 percent of the published length of the student’s academic program measured in cumulative attempted credits. For example, if the published length of a four-year program is 121 credit hours, the full-time student has a maximum of 180 attempted credit hours to complete the program. When the student’s enrollment exceeds the 150 percent point, the student is no longer eligible for federal financial aid.

**Important Note:** There is a four-consecutive-year maximum time limit to receive institutional scholarships and grants for new freshmen. Some awards are for two years only, which will be specified in the original admissions packet. Transfer student maximum time limit will be adjusted by the equivalent semesters of transfer credits. All credits the student attempts, including credits transferred into Mercyhurst University, count toward the 150 percent requirement, even if the student changes majors or campus locations. If a student is pursuing two programs simultaneously, the program requiring the most credits to complete will be used to measure the maximum time frame for completion.

**Effect of Withdrawals, Incomplete Courses, and Repeated Courses**

If a student withdraws from a course or courses (receiving a W grade) after the first week of classes during a given semester, the credits are included in the count of courses attempted. An incomplete course counts as credits attempted but is not included.
in the GPA and credits completed until the incomplete grade is changed to a passing or failing grade. A repeated course is only counted toward progression if it replaces a previous course for which the student received no credit.

Procedures for Appealing

Students not meeting the minimum standards for financial aid SAP (described earlier) are ineligible for federal and institutional financial aid. This includes grants, scholarships, work-study offers, and loans. However, students can request reinstatement of their financial aid eligibility by submitting a written appeal to the Financial Aid Appeals Committee.

SAP Appeal requests must provide an explanation of the extenuating circumstances that contributed to the student's failure to meet the minimum academic progress standards and a realistic academic plan for improvement. If the Financial Aid Appeals Committee approves the appeal, the student will be placed on financial aid probation and possibly an academic plan. Financial aid is reinstated for the applicable payment period.

Students should also meet with their academic support counselor for guidance on their academic plans throughout the academic year. The financial aid SAP appeal and outcome apply to financial aid only. OAA academic progress is appealed separately. Students receive appeal determinations in writing.

Pennsylvania (PHEAA) State Grants and Scholarships

Progress review for all state grants and scholarships occurs at the end of the spring semester. Before crediting a state grant or scholarship to a student's account, Mercyhurst must certify that for the past academic year during which the student received a state grant, the student completed the minimum required credits hours for the semester to which grant aid was applied. For example, if a student received an equivalent of an academic year state grant award during the prior academic year, the student is expected to have completed successfully 24 credits over the course of the prior academic year and summer.

If the student has received at least one semester of state grant aid during a prior academic year, Mercyhurst must verify that, during or subsequent to those semesters, the student completed the minimum number of semester credits/clock hours needed to make academic progress given the number of semesters of state grant aid received and the student state grant award status (full time or part time) during each of those semesters.

The table below is used to determine the minimum number of credits/clock hours that must be successfully completed for each enrollment status during a semester of state grant aid. It is necessary to add the award counters (according to the student's specific enrollment and award status) for each semester of the academic year to determine the minimum total number of credits/clock hours that must have been completed by the student for the academic year period in question.

<table>
<thead>
<tr>
<th>For Each</th>
<th>Award Counter</th>
<th>Student must complete minimum of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time semester award</td>
<td>.50</td>
<td>12 semester credits / 450 clock hours</td>
</tr>
<tr>
<td>2</td>
<td>.33 / .34</td>
<td>12 quarter or 8 semester credits / 300 clock hours</td>
</tr>
<tr>
<td>3</td>
<td>.25</td>
<td>6 semester credits / 225 clock hours</td>
</tr>
<tr>
<td>4</td>
<td>.16 / .17</td>
<td>6 quarter or 4 semester credits / 150 clock hours</td>
</tr>
</tbody>
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