

Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) is the progress required of a recipient to maintain eligibility for financial aid. Federal regulations require all students receiving financial aid to meet minimum qualitative and quantitative standards to maintain their eligibility for aid.

NMSU Office of Financial Aid will review the Satisfactory Academic Progress of financial aid recipients at the end of each payment period/semester (end of Fall, end of Spring and end of Summer). Each SAP review will measure both the students cumulative GPA (qualitative) and pace of progression (quantitative) standards. The SAP review is not complete without all elements being evaluated.

Financial aid awards for which a student must maintain SAP include: state and federal grants: CAG, LEAP, Pell, SEOG, IASG, TEACH; federal direct loans: Subsidized, Unsubsidized, Parent PLUS, and Graduate PLUS loans; state aid: Teacher Prep Affordability Scholarship Program, Grow Your Own Teachers; state and federal work-study; Out-of-State Tuition discounts: Descubre, 135-Mile, Western Undergraduate (WUE), Colorado/Arizona discount and New Mexico Tribal Member out-of-state award.

When evaluating Satisfactory Academic Progress (SAP), all periods of enrollment are evaluated regardless of whether the student received financial aid during those terms. For transfer students, credits accepted for transfer to NMSU are counted toward Maximum Timeframe and when calculating Completion Rate, the transfer GPA is not evaluated in the cumulative GPA for SAP at NMSU.

All the satisfactory academic progress standards for students applying for and receiving Financial Aid, excluding academic suspensions, are established and monitored by the Office of Financial Aid and Scholarship Services. University Student Records establishes and maintains academic suspension standards.

Notes of Importance:

- NMSU will not round any SAP measurements for both the qualitative and quantitative components.
- The financial aid SAP standards are not the same as NMSU's Academic Standards of Progress criteria. Financial aid recipients must maintain a higher completion rate (70%).
- Failing grades, withdrawals and incompletes will reduce a student's completion ratio as well as count against the maximum timeframe.
- Repeated courses are attempted credits each time a student enrolls. Each repeated course also counts in the student's financial aid GPA requirement.
- Academic renewal (Adjusted Credit Option) hours count toward all components of the SAP policy.
- Students who are suspended academically or choose not to attend because of SAP Suspension will not be automatically eligible for financial aid upon their return. Absence does not restore eligibility for financial aid. It remains the responsibility of the student to be knowledgeable of their SAP status when returning to school after dismissal or choosing not to return because of SAP Suspension.
- Summer Term Courses – all hours attempted and completed in the summer term are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- Audit Courses – students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.
- Financial aid will not be provided for certain courses taken by audit, credit hours earned by placement tests (CR), and Continuing Education (CE) courses.

Elements of Financial Aid Satisfactory Academic Progress:

Satisfactory Academic Progress is comprised of qualitative and quantitative standards that are reviewed at the end of each semester. Below are the minimum standards for SAP:

Qualitative Component

The qualitative component of SAP measures the quality of a student's work. NMSU uses GPA to measure a student's academic achievement. A student's cumulative GPA is used to determine their GPA for SAP purposes.

Grade Point Average (GPA)

- Undergraduate students must maintain a 2.0 cumulative GPA or greater on all hours attempted at NMSU. This is equivalent to an average letter grade of "C" or better.
- Graduate students must maintain a 3.0 cumulative GPA or greater. This is equivalent to an average letter grade of "B" or better.

Quantitative Components

The quantitative component of SAP measures the amount of academic work completed by a student on a cumulative basis toward the completion of a program of study. The quantitative component is comprised of two parts: Completion Rate and Maximum Timeframe.

Completion Rate: Pace of Progression

- All students, both undergraduate and graduate are required to pass and complete 70% of all classes attempted.
- Calculate the pace at which a student is progressing by dividing the total number of credits the student has passed by the total number of credits they have attempted
- Grades of A's, B's, C's and D's will count as passed credits. Grades of F, W, U, I or RR will be considered hours attempted but not completed.

Maximum Time Frame: Pace of Progression

- Undergraduate students must attain their degree on or before 150% of the published credits needed for an associate or bachelor degree.
(Example: Bachelor of Arts, Communication Studies = 120 hours x 150%= 180 hours)
- Graduate students must attain their degree on or before 150% of the published credits required for the degree they are seeking.
- Transfer credit hours counted towards degree program will be included in the maximum timeframe.
- Limited developmental coursework will not count in the maximum timeframe.

Consequences of not Meeting Satisfactory Academic Progress (SAP)

If after the review of Satisfactory Academic Progress a student fails to meet either the qualitative or quantitative standard their SAP status will be updated to reflect their progress. Below are the potential SAP statuses for a student that has failed a SAP evaluation:

(In the following provisions, "warning", "suspension" or "probation" means financial aid warning, financial aid suspension, or financial aid probation and not academic warning, suspension, or probation.)

- Financial Aid Warning (C-WARN) – Assigned to a student who fails to make satisfactory academic progress at the end of the payment period. A student on Financial Aid Warning may continue to receive financial aid for one payment period while in this status. If the student has not returned to satisfactory

standing after this additional semester, he or she will be suspended from further financial assistance until the satisfactory progress standards are met.

NOTE: Because there are multiple components included in SAP, it is possible for a student to be placed in a warning status multiple times, for the same or different reasons. Students, however, cannot be in warning status for consecutive terms.

- Financial Aid Suspension (U-SUSP) – If, after being placed on financial aid warning status, a student fails to meet the SAP standards of a cumulative 2.0 GPA and 70% completion rate, he or she will be placed on Financial Aid Suspension and will immediately lose financial aid eligibility.
- Maximum Time Frame Suspension (U-MAX)– If a student fails to meet the Maximum Time Frame standards, they will be placed on Maximum Time Frame Suspension and will immediately lose financial aid eligibility.

NOTE: The 150% maximum timeframe also extends to students seeking a second degree. Example, if a student has obtained a bachelor's degree within 128 attempted credit hours and comes back for a second degree, the student will only have 52 credits remaining to obtain the second degree. (The student does not need to appeal for their second bachelor's if they are under the 180 credits.)

- Financial Aid Probation (W-STIPS) – When a student fails to make SAP and who has successfully appealed and has had eligibility for financial aid reinstated with an academic plan.

Students who have their financial aid revoked due to the failure to meet the SAP standards are ineligible to receive financial aid and responsible for payment of their own tuition and fees. Students will remain on financial aid suspension until they are able to meet both the quantitative and qualitative SAP standards, or successfully appeal the suspension.

Appeals

An appeal is the process by which a student who is not meeting SAP standards petitions for reconsideration of their eligibility. Students that fall below the satisfactory academic progress requirements have the right to appeal their ineligibility for Financial Aid at NMSU on the basis of: personal injury or illness, the death of a relative, or other special circumstances. The appeal must explain why the student failed to make SAP and what has changed in their situation that will allow them to meet SAP at the next evaluation.

Appeals will not be approved for reasons such as:

- Withdrawing from a class to maintain a higher grade point average
- Withdrawing from or failing classes because of the student's work requirements
- Being previously ineligible for financial aid and returning to school after an absence
- Adjusted Credit Option-ACO
- Several semesters of low grades because of an ongoing illness or other situations
- Conflict with a professor
- Classes not being what was expected
- Not being prepared for college

Students requesting an appeal must complete the Appeal for Financial Aid and/or Scholarships form, and submit it with all required documentation. Students are encouraged to access the applicable forms at <https://fa.nmsu.edu/forms/>. Appeals must be submitted for the semester for which reconsideration of aid eligibility is being requested. An appeal cannot be backdated to cover financial aid suspension in a prior semester.

Appeals and necessary documentation may be submitted through the student's myNMSU account. For help with uploading documents through myNMSU, student may use the [Instruction Guide](#). Appeals may also be submitted by email, fax, or in person to the Financial Aid Office.

All financial aid appeals are reviewed by the Financial Aid Advisor Appeals Committee. The Appeals Committee will act on the appeal in a timely manner, and if approved, financial aid eligibility may be reinstated with conditions. If it is not possible for the student to return to Good standing in one payment period, a signed Academic Plan Agreement will be required. **Decisions rendered by the Appeals committee are final.**

Financial Aid Probation – Academic Plan Agreement (W-STIP)

Students who have had an appeal approved are on Financial Aid Probation (W-STIP) and will be placed on an Academic Plan. The student will be considered for financial aid during the semester for which the student has applied and is otherwise eligible.

Students on financial aid probation who are able to meet the minimum requirements of SAP within one term will receive an email listing the requirements of their Academic Plan Agreement. Students who needs more than one semester to meet the minimum requirements of SAP will be required to meet with a FA Advisor and sign a copy of the Academic Plan Agreement.

The Academic Plan Agreement and student's academic progress will be reevaluated by the Financial Aid Advisor at the end of each semester. Students may regain eligibility to receive Financial Aid for the next semester of enrollment by either:

1. Completing the semester with grades that bring the student into compliance minimum SAP standards;
OR
2. Completing the specific requirements of the Academic Plan Agreement.
3. If the academic plan is required for more than one semester, the terms must be met for each semester of enrollment until the student has returned to the minimum standards as defined within the University's SAP policy (or completes degree).

If the student again fails to meet the cumulative satisfactory progress standards at the end of one semester, they will be placed on Financial Aid Suspension (U-SUSP).

Financial Aid Probation – Maximum Timeframe

Students, who have exceeded the maximum timeframe for their declared program of study, will immediately lose their financial aid eligibility. This includes students who are returning for a second or subsequent degree and are in violation of the maximum timeframe standard. To request reconsideration to continue to receive aid the student must submit the Appeal for Financial and/or Scholarships Form.

Degrees Requiring Additional Credits. Students whose degree program requires more than the allowable credit hours within their grade level can submit a copy of their Degree Audit for review. This will not count as an Appeal submission.

Scenario: Tim is an engineering student who has earned 181 attempted credit hours and per his degree audit, the program requires 132 credit hours. Based on the Time Frame calculation, Tim is still within his allowable Time Frame for his degree program making him eligible for Title IV funding. [132 required credits (150%)= 198 Allowable attempted credit hours]

Transfer Students. Transfer students who have transferred from outside institutions and have exceeded the Maximum Time Frame standard must submit a copy of their Degree Audit in order to ensure that only transfer credit hours counted towards their program will be counted within their allowable Time Frame. This will not be counted as an Appeal submission.

Scenario: Samantha transferred to NMSU from an outside institution and 100 transfer credit hours were recorded on her academic record. She has also earned 80 attempted credit hours at NMSU, calculating her Time Frame at 180 attempted credit hours. Based on her Degree Audit, only 70 transfer credit hours are actually being counted towards her degree program, calculating her true attempted credit hours at 150 credit hours and making her eligible for Title IV funding. [70 Transfer credits + 80 attempted NMSU credits = 150 total attempted credit hours.]

Change of Major. Students who have changed their degree program only once within their degree level are eligible to have their Timeframe extended and receive financial aid for the remaining courses left to complete degree program. A copy of the Degree Audit must be submitted along with a letter from their academic advisor listing the remaining courses needed to complete the program.

Scenario: Jacob was first admitted to NMSU as a Biology Major in the College of Arts and Sciences, but then in his junior year decided that he wanted to become a science teacher and changed his degree program to Education. This has caused him to exceed his allowable Time Frame for his grade level due to the extra program requirements needed to become a teacher. The Financial Advisor has received a copy of the Degree Audit and letter from academic advisor listing the remaining courses the student has left to complete degree.

Degree	Attempted Credits
Certificate	36 Attempted Credit Hours
Associate Degree	90 Attempted Credit Hours
Bachelor Degree	180 Attempted Credit Hours (includes Associate's degree(s) credit hours)
Master Degree	45 Graduate Attempted Credit Hours
Doctorate Degree	90 Graduate Attempted Credit Hours 120 Graduate Attempted Credit Hours with NMSU Master's Degree

Second Degree Students

Students who have completed a pace of progression and have earned an Associate's Degree, a Bachelor's Degree, or a Master's Degree, and wish to attempt a second degree at the same level, e.g. two bachelor's degrees, will need to submit an appeal at the point the student exceeds the maximum time frame standard within their initial degree (i.e. 180 credits for bachelor's degree). Within the appeal, the student will need to provide what extenuating circumstances are present and why they need to pursue the second degree. The student will also need to provide examples of how the second degree will benefit their career.

Students who are submitting an appeal will also need to submit a signed statement, on official NMSU letterhead, from their Academic Advisor listing the required courses remaining to complete their degree. The Academic Advisor must state the number of credit hours required for the degree and how many credits are remaining to complete the degree. The Financial Aid Advisor will review the form and determine the total number of maximum allowable attempted credits hours for the student's second degree program. If the student's registered courses do not match the information listed on the document, they will be ineligible to receive financial aid.

Second Degree seeking undergraduate and graduate students will need to maintain a 2.0 or 3.0 cumulative GPA, respectively. Both must maintain a 70% completion rate.

Completed Degree or Change of Major

Credit hours obtained in a completed degree (i.e. a certificate, associates, bachelors, masters, etc.) will affect a student's maximum timeframe. Students moving from an associate's degree to a bachelor's degree that transfer credits may encounter a timeframe issue and if so will be required to submit an appeal explaining the circumstances that caused the timeframe issue. Students who change majors more than once will also have the attempted credit hours from the previous major count against the maximum timeframe.

Developmental Coursework

Developmental courses are designed to help students acquire the skills and attitudes necessary for college success. These courses may be required based on the students high school GPA, ACT, SAT, Accuplacer or other placement exam. Students are eligible to receive federal financial aid for no more than 30 remedial credits. A maximum of 30 remedial coursework may also be deducted from the total number of credits attempted when calculating timeframe since these credits do not count toward a degree; but may be required and taken within an eligible program.

Grade Changes

Recalculation of SAP for a grade change is allowed only in rare instances. If a student does have a grade change that they would like acknowledged, the student is required to submit a written request to the NMSU FAO to have SAP recalculated after confirmation has been received that grade change has been posted to academic history. After SAP is recalculated, if the student regains Title IV eligibility, aid may be disbursed with limitations.

Repeated Coursework

SAP regulations allow a student to receive Title IV funds for retaking a course that was previously failed. However, once a student has earned a passing grade in a course (anything higher than an "F"), only one repetition of the course is allowed, regardless of any program policy requiring a higher grade. If a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, that attempted is not counted as the one allowed retake for that course. However, if a student passed a class once, then is repaid for retaking it, and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time.

Adjusted Credit Option

Students granted the Adjusted Credit Option (ACO) by NMSU will have to have their SAP separately calculated for Timeframe, Completion Rate, and GPA. Federal regulations do not allow a student's SAP to be calculated based on adjusted GPA, timeframe or completion rate if Academic Amnesty has been applied to the student's records.

Timeframe will be evaluated by adding all credits attempted at NMSU plus any transfer credits accepted at NMSU. For GPA, the actual non-adjusted cumulative GPA must be determined without any consideration of the ACO and the non-adjusted cumulative GPA must be used for purposes of evaluating SAP requirements.