

Satisfactory Academic Progress

Federal regulations require all students receiving financial aid to meet Satisfactory Academic Progress in order to maintain eligibility for financial aid. The Office of Financial Aid and Scholarships will review all financial aid recipients three times a year (end of Fall term, end of Spring term, and end of Summer term). The review will measure both qualitative (GPA) and quantitative (completion rate) standards.

Financial aid awards include state and federal grants, TEACH grant, federal direct loans, federal direct parent plus loans, federal direct graduate loans, state and federal workstudy, Descubre out-of-state award, 135-mile out-of-state award, western undergraduate (WUE) out-of-state award, Colorado/Arizona out-of-state award and New Mexico Tribal Member out-of-state award.

When evaluating Satisfactory Academic Progress (SAP), all terms of enrollment will be evaluated regardless of whether the student received financial aid during those terms. For transfer students, only those credits that are transferred to NMSU and counted towards a degree program will be counted toward the Timeframe and when calculating Completion Rate.

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. Academic suspension standards are established and monitored by the University Registrar.

Notes of Importance:

- Federal regulations do not allow rounding of financial aid SAP standards.
- The financial aid SAP standards are not the same as NMSU's Academic Standards of Progress criteria. Financial aid students must maintain a higher completion rate (70%).
- Failing grades, withdrawals and incompletes will reduce a student's completion ratio as well as counting against maximum hours.
- Repeated courses count as attempted hours each time a student registers for them. Also, each course is counted in the student's financial aid GPA requirement.
- Academic renewal 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 standard when returning to school after dismissal or choosing not to return because of SAP Suspension.
- Grade changes require students to submit a written request to have SAP recalculated after confirmation has been received that grade change has been posted to academic history.
- 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:

Grade Point Average (GPA) Requirement (Qualitative)

- Undergraduate students must maintain a 2.0 cumulative GPA or greater on all hours attempted at NMSU.
- Graduate students must maintain a 3.0 cumulative GPA or greater.

Completion Rate Requirement (Quantitative): *Pace of Progression to ensure completion within the maximum time frame.*

- Students must complete 70% of all hours attempted. Grades of A's, B's, C's and D's will count as passed credits.
- All students, both undergraduate and graduate are required to pass and complete 70% of all classes attempted. Student will be ineligible for financial aid until completion rate is 70% or greater or an appeal for financial aid has been approved. Grades of I, RR, F, W, and U will be considered hours attempted but not completed.

Maximum Time Frame- Pace of Progression

- Students receiving financial aid must complete their program of study within a reasonable time frame. The maximum time frame is 150% of the published length of the academic program or certificate (transfer credit hours counted towards degree program will be included). Limited developmental coursework will not be counted in the maximum time frame.
 - Example: Bachelor of Arts, Communication Studies = 120 hours x 150% = 180 hours.
180 hours is the maximum number of hours allowed by financial aid.

Consequences of not meeting Satisfactory Academic Progress (SAP)

Failure to meet one or more of the established financial aid standards of satisfactory academic progress will make a student ineligible for financial aid. Students who have their financial aid revoked due to the failure to meet the SAP standards will remain ineligible until such time that they are able to meet the cumulative financial aid SAP standards. Those students will be responsible for payment of their own tuition and fees. Students will only receive one warning term for each grade level while attending NMSU.

In the following provisions, “warning” , “suspension” or “ probation” means financial aid warning, suspension, or probation not academic warning, suspension, or probation.

- 1) Financial Aid Warning – A status assigned to a student who fails to make satisfactory academic progress at a school that evaluates academic progress at the end of each payment period and/or term, and chooses to allow students who fail its progress standards to continue to receive aid. 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.
- 2) Financial Aid Suspension – 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.
- 3) 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.
- 4) Maximum Time Frame Suspension (Pace of Progression) – Undergraduate students must attain their degree on or before 150% of the published credits needed for an associate or bachelor degree. Graduate students must attain their degree on or before 150% of the published credits required for the degree they are seeking.

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 a 128 credit hours attempted and comes back for a second degree, the student will only have 52 credits in eligibility to obtain the second degree.

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 who change majors more than once will also have the attempted credit hours from the previous major count against the maximum time frame.

Appeals

Students that fall below the satisfactory academic progress requirements have the right to appeal their ineligibility for Financial Aid. All appeals are reviewed for extenuating circumstances by the Financial Aid Appeals Committee. View NMSU's Satisfactory Academic Progress Policy for more information on appeals.

Financial Aid appeals must contain the following documentation:

1. The student must complete the Appeal for Financial Aid and/or Scholarships form, describing in detail, all extenuating circumstance(s) that prevented the student from meeting the Financial Aid Satisfactory Academic requirements for the most recent semester. If the student's academic transcript indicates that the student had more than one difficult semester, the student must address the circumstance(s) for each semester.
2. The student must provide information about why he/she failed to make SAP, and what has changed in the student's situation that would allow him/her to demonstrate satisfactory academic progress at the next evaluation.
3. Students should attach any documentation that is relevant to their circumstances. Including supporting letters from counselors, doctors, ministers, and/or other appropriate third parties. For example, if the student had an illness that prevented them from attending classes, the student should provide a doctor's note or medical billing statement as verification of illness.
4. The Appeals Committee will act on the appeal in a timely manner, and if approved, financial aid eligibility may be reinstated for one additional semester after which the student must have returned to satisfactory academic standing. The Financial Aid and Scholarship Services office may also require an academic plan that must be followed if returning to good standing is not possible in one semester's time. If students who have previously been placed on suspension subsequently fail to meet either of the two standards, future eligibility will be immediately suspended. The student may also appeal this suspension. A student may *appeal the termination of eligibility only twice during his or her career* at New Mexico State University. If mitigating circumstances do not exist, the student may secure alternative funding until the satisfactory academic requirements (see above) have once again been met. Students must be registered in at least 6 credit hours per semester when selecting this option.
5. Students exceeding the maximum timeframe rule and are pursuing a subsequent degree will need to explain in detail how the subsequent degree will benefit the students career and any mitigating circumstances surrounding their intent to pursue a subsequent degree.
6. All appeals, including relevant documentation, must be submitted by the semester deadline based on the current semester of enrollment. Appeals need to be date stamped by the Financial Aid Office or postmarked by this deadline. No exceptions will be considered.
7. **Decisions rendered by the Appeals committee are final.**

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

All appeals must be submitted to the Financial Aid Office by the semester's census date of the student's enrollment period. Appeals submitted after this deadline will be returned to the student.

Once a decision has been made on the appeal and the documentation provided, the student is to be notified of the committee's decision via NMSU email. If a student has a balance with University Accounts Receivable, they should make payment arrangements while waiting on a committee decision, in case of a denial.

Students are encouraged to access the applicable forms at fa.nmsu.edu/resources/forms/. Appeals may be submitted through your myNMSU account. For instructions on uploading documents through myNMSU, visit fa.nmsu.edu/instructionguide. Forms may also be submitted by email, fax, or in person to the Financial Aid Office.

Academic Plan Agreement

Students will be required to visit with their Financial Aid Advisor, in order to obtain their personalized Academic Plan Agreement. Failure to meet the terms and conditions of the academic plan will result in suspension from future Financial Aid eligibility.

Academic Plan Status/Probation (W-STIPS)

Students who have had an appeal approved 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 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 need 2 or more terms 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 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 with Financial Aid policies; 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.

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).

Timeframe Requirements – Maximum Timeframe and Second Degree Seeking

Maximum Time Frame (Pace of Progression)

Students, who have exceeded the maximum timeframe for their declared program of study, must submit the Appeal for Financial and/or Scholarships Form. This includes students returning to NMSU for a second or subsequent degree and are in violation of the Maximum Time Frame standard. Appeals need to be submitted to the Financial Aid Office at student's primary campus.

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 be counted as an Appeal submission.

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.

Students who have changed their degree program only once within their grade level are eligible to have their Time Frame reset 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.

Credit remedial courses, up to 30 credits, may be deducted from the total number of credits attempted when calculating timeframe since they do not count as a credit toward a degree; but may be required and taken within an eligible program.

An academic plan will be used for maximum time frame appeals that are approved for extenuating circumstances; this also includes second degree seeking students

Examples of time frame maximums for most programs are listed below:

Degree	Attempted Credits
Certificate	45 Attempted Credit Hours
Associate Degree	90 Attempted Credit Hours
Bachelor's Degree	180 Attempted Credit Hours (includes Associate's degree(s) credit hours)
Master's 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 if the student has exceeded the maximum time frame standard within their initial 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.

Students moving from an associate's degree to a bachelor's degree that transfer credits may encounter a timeframe issue and will be required to submit an appeal explaining the circumstances that caused the time frame issue.

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.

Adjusted Credit Option

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

When evaluating a student with an ACO, the financial aid advisor must calculate their completion rate as would be done for any other student (all credits completed divided by all credits attempted). Time frame 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. These students will be coded U-ACO until reviewed.