Financial Aid Satisfactory Academic Progress (SAP)

November 15, 2012
Learning Outcomes

As a result of participation in this session, you will be able to:

- Understand current issues in Financial Aid and the Satisfactory Academic Progress Process (SAP)
- Know the SAP changes and learn how to fill out the SAP Evaluation and Program Audit Forms
- Realize the impact an advisor has with academic and financial aid issues
CURRENT ISSUES FACING STUDENTS

- Pell Grant Limitations
- Aggregate Loan Limits
- Student Loan Indebtedness
- Changes in Satisfactory Academic Progress Policy (SAP)
President Eisler’s charge to:

- Contain Costs
- Minimize Student Loan Debt
- Improve Time to Degree
- Student Loan Task Force
WHAT IS FINANCIAL AID DOING TO HELP?

- Presenting in the FSU 100 classes
- Financial Aid Newsletter
- Create a Student Loan Debt committee
- Survey students
• Need-based gift aid, based on results of FAFSA
• Award amounts vary depending on enrollment

NEW FOR 2012-2013:
PELL GRANT LIMITED TO 12 FULL TIME SEMESTERS OVER STUDENT’S LIFETIME

431 FERRIS STUDENTS AFFECTED BY CHANGE IN 2012-13
733 FSU students have reached their Lifetime Direct Loan limit.
Of these, 161 students have also reached their Pell Grant limit.
Average Loan Indebtedness of 2011/2012 Ferris Graduates

<table>
<thead>
<tr>
<th>Degree Achieved</th>
<th>Average Debt * Per Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate’s</td>
<td>$21,995.</td>
</tr>
<tr>
<td>Bachelor’s</td>
<td>$26,442.</td>
</tr>
<tr>
<td>Master’s</td>
<td>$29,473.</td>
</tr>
<tr>
<td>Professional</td>
<td>$75,986.</td>
</tr>
</tbody>
</table>

* Average debt includes students who have no loan debt.
* FSU’s student loan debt is $10,000 higher than every other 4 Year Public University in Michigan.
SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)
Three Components:

• Degree Progression Requirements

• Minimum GPA Requirements

• Completion Rate Requirements
## Degree Progression Requirements/Limits

<table>
<thead>
<tr>
<th>Degree</th>
<th>Attempted Credit Hours</th>
<th>Program Specific</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate</td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>Associate</td>
<td>*132</td>
<td>*Dental Hygiene, Diagnostic Medical Sonography, Medical Laboratory Technology, Radiography, Respiratory Care</td>
</tr>
<tr>
<td>Bachelor</td>
<td>180</td>
<td></td>
</tr>
<tr>
<td>Bachelor</td>
<td>275</td>
<td>*Health Care Systems Administration, Nursing-Accelerated Track, Nursing-RN to BSN Completion Program</td>
</tr>
<tr>
<td>Graduate</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td>92</td>
<td></td>
</tr>
</tbody>
</table>

*Allowances have been made for certain programs that require more hours to complete and they may have a larger allowable number of attempted hours.*
1) Open “My Degree” or access student’s transcript and a copy of the student’s program check sheet before you begin this process.

2) Sign in to MyFSU, click on Faculty Services tab.

3) Select Financial Aid SAP Program AUDIT Form in the “Advising Tools” channel.

4) Make sure your “Term Selection” is the semester you want.

5) Complete a Financial Aid SAP Program AUDIT form
Student and Advisee ID Selection

You may enter:

1. The ID of the Student or Advisee you want to process, or
2. Partial names, a student search type, or a combination of both. Then select Submit.

Student or Advisee ID: 

OR

Student and Advisee Query

Last Name: 
First Name: 

Search Type: 
- [ ] Students
- [ ] Advisees
- [ ] Both
- [ ] All

Submit  Reset
1) Enter Student ID Number, click Submit

Form heading pre-populates with:

- Student’s Name
- FSU ID
- Primary program listed in Banner
- Program degree type
- Credits Attempted to Date
- Credits Earned to Date and
- Completion Rate
The charge is to determine how many of the attempted hours a student has taken that do not apply to the program that pre-populates on the form.

Financial Aid only pays on a student’s primary program so even if a student is taking classes in more than one program, you are only assessing what counts towards and can be excluded from the primary degree.
Line 1 – Overall Attempted credit Hours
Pre-populates with the overall attempted number of credits. This includes transfer credits.
Line 2 – Current Semester Attempted/In Progress

Normally, this form is completed prior to a semester beginning. For example, if the student is requesting this form be completed in April, then you would enter the number of hours the student is enrolled for in the Spring semester. If it is Fall semester and the student is requesting the form be completed to regain financial aid eligibility for Fall semester, you would leave this blank and include the number of enrolled hours in line 4.
Line 3 – Ineligible Credit Hours
This is where you will review the student’s transcript and check sheet and determine which attempted hours do not apply to the program listed at the top of the form. If a student has failed a class or withdrawn from a class, those hours can be excluded. If a student has repeated a class, hours for one of those classes can be excluded. If hours are not needed to complete the program check sheet, they can be excluded.
Line 4 – Additional Credits Needed
According to the student’s check sheet for the program listed on the form, how many hours are still needed for the student to complete the degree?
Expected Graduation Date

You are estimating when the student has the potential to graduate based on what you know about the student.

• Does he take classes full-time or part-time?
• Are the needed classes offered in a sequential order so they can complete the program in a timely manner?

Financial Aid uses this information and tracks it. If a student does not graduate by that specified time, then a new SAP AUDIT form will need to be completed. I look at the number of hours and the expected graduation date to see if it is reasonable.
Click on ‘Continue’
This will bring up your form with the information you entered.

Click on ‘Format for Printing’
either at the top of the page or at the bottom. You can now print or save this form.
Comments

This information is helpful if there are special situations. This section can be used to let me know the student is only attending part-time so although he or she only needs 18 hours to complete their degree, it may take 3 semesters to graduate.
Hours Review

If the audit form indicates that the student does fall within the allowable number of attempted hours, we put them in a SAP code called ‘Hours Review’ which allows them to receive financial aid. We do review these students after every semester to make sure they are meeting the SAP policy for GPA and Completion Rate requirements. They will not be expected to complete a new form unless they do not graduate at the estimated graduation date listed on the form.
SAP EVALUATION FORM FOR:

• Issue with Minimum GPA
• Issue with Completion Rate
GPA Issues

Minimum GPA Requirements – a student in an undergraduate or professional program must maintain a cumulative 2.0 or higher GPA, even if they have only attended one semester. Graduate or DCCL students must maintain a cumulative 3.0 GPA.

When a student does not meet the minimum GPA requirement, and appeals their financial aid suspension, a Financial Aid SAP Evaluation form must be completed.
Completion Rate Issues

Completion Rate Requirements – a student must be passing at least 67% of the overall hours they attempt. This includes hours that were transferred in. Community college classes are included in the calculation for consortium students.

When a student does not meet the minimum completion rate requirement and appeals their financial aid suspension, a Financial Aid SAP Evaluation form must be completed.
Form heading pre-populates with:

- Student’s Name
- FSU ID
- Date Form is Completed
- Primary Program listed in Banner
- Degree Level
- College Code
- Credits Attempted to Date
- Credits Earned to Date
- Completion Rate Percentage
- Current Cumulative GPA
You will need to know the remaining number of credits this student needs to complete his or her degree and enter that number in the line provided. Then click “continue”. This will generate the form you need to complete and it will also calculate the average GPA a student needs to attain in order to get a cumulative 2.0 GPA to graduate. If the student’s GPA was already at or above a 2.0, you will not get this calculation.
To Complete the Form:

1) Indicate what courses the student should take for the semester. We consider this the student’s academic plan and if a student is not successful within the given semester, we will review what they actually enrolled for in comparison to what was their plan.

This section provides the advisor the opportunity to recommend resources the student should participate in to increase the likelihood of a successful semester.
Please Note:
If it is recommended that a student repeat a class in order to better their GPA, please consider the student’s Completion Rate percentage listed at the top of the form. If their current Completion Rate is less than 67%, repeating a class may be detrimental to improving that percentage.

Repeating classes - be advised that financial aid will only pay for repeating a class once if the student received a grade in the class whereas the university policy does allow a student to repeat a class twice.

We hope this form is used as an advising tool in order for a student to be successful. We do not require a student to sign the form, but hope that the information on the form is communicated to the student.
SAP APPEAL PROCESS
The Financial Aid Office will review the signed appeal with the student’s personal statement and the evaluation form or the audit form to make a decision regarding the student’s future financial aid eligibility.

**Probation:**

- If we feel the student has resolved their issue(s) that caused them to not be academically successful, we will place them on probation for one semester. We will evaluate their progress at the end of that semester. Sometimes, a student has gotten so far in the hold with their GPA or completion rate that it may take them one or more semesters to get back on track.

**Extended Probation:**

- If they had a successful semester passing all of their classes with at least a 2.0 GPA in every class and without withdrawing from any classes, but are still not meeting our SAP Policy, we can extend their probation for one more semester.
Suspension:

When a student is suspended from financial aid eligibility, they must successfully complete 12 credits either at Ferris or at another institution to show that they have resolved their issue(s) and can now be successful academically.

Just because a student was academically dismissed and is readmitted does not mean they will reestablish financial aid eligibility.

Through the appeal process and how they performed academically for the semester will be what determines whether they will receive future financial aid.
President Eisler’s Planning Information
http://www.ferris.edu/HTMLS/administration/president/planning/

Satisfactory Academic Progress Policy Link
http://www.ferris.edu/HTMLS/admision/financialaid/PDFs/1112SAPPolicy.pdf

Financial Literacy Link
http://www.ferris.edu/HTMLS/admision/financialaid/PDFs/1112SAPPolicy.pdf