Federal regulations require students make satisfactory academic progress toward the completion of a degree to be eligible for financial aid including loans, grants and scholarships. There are three components to the Satisfactory Academic Progress Policy (SAP). Students must comply with all components to maintain eligibility for financial aid. Satisfactory academic progress for financial aid recipients will be reviewed every year at the end of spring semester or the end of each semester for students enrolled in one year certificate programs.

The three components of the Satisfactory Academic Progress Policy are as follows:

I) DEGREE PROGRESSION

Federal regulations require that financial aid recipients complete their degree within a specific number of attempted hours. When students have attempted the maximum number of credits for the degree in which they are enrolled, financial aid will be suspended.

All credit hours attempted must be taken into consideration when determining the maximum number of hours, whether or not students received financial aid for those attempted credits.

Credits accepted from other institutions will be included in the total number of attempted and earned hours.

Failing grades, as well as incomplete grades, withdrawals and repeated courses will also be considered in determining the maximum number of credit hours. The specific number of allowable credit hours is listed below:

- Associate -- within 90 attempted credit hours
- Bachelor -- within 180 attempted credit hours
- Graduate -- within 60 attempted credit hours while enrolled in a Graduate program
- Professional -- within 295 attempted credit hours

Students with more than the maximum hours listed above who are seeking multiple degrees or those who have changed their program of study must complete a Program Audit Form. An example would be a student who has already earned a degree in a particular program and is seeking a second degree in a different program. The Program Audit Form must be submitted to the Office of Scholarships and Financial Aid for a determination of eligibility for continued aid.

II) MINIMUM GPA REQUIREMENTS

Undergraduate students must maintain a cumulative GPA of at least a 2.0
Graduate students must maintain a cumulative GPA of at least a 3.0

(Please see reverse side)
III) CLASS COMPLETION RATE
Students must complete, with a passing grade, a minimum of 67% of all attempted credits, whether or not financial aid was received for those attempted credits.

- Any grade of a D- or higher is considered passing.
- Any grade of CR is included in attempted and earned hours.
- Any grade of F, I, IP, NC, P, Q, U, W, WF, WP, AP, AU, AW, AWF, is not considered passing and will be calculated in the total number of attempted credit hours.
- If a student repeats a course they only receive earned credits one time (although all the credits are counted in the attempted hours).
- *** Consortium students – Completion Rate is based on your attempted and earned credit hours at both Ferris State University and your Community College.

FINANCIAL AID PROBATION
The first time students fail to make satisfactory academic progress at the end of Spring semester, they will automatically be placed on financial aid probation. Students are still eligible to receive financial aid while on probation.

FINANCIAL AID SUSPENSION
Students must comply with all terms of the Satisfactory Academic Progress Policy in order to continue receiving financial aid. If students fail to make satisfactory academic progress while on probation their financial aid will be suspended.

SUSPENSION APPEALS
Students who are placed on suspension may appeal. Appeal forms are available online or in the Office of Scholarships and Financial Aid. Students submitting appeals should state the reasons why they failed to make satisfactory academic progress. Examples of acceptable reasons for appealing may include death in the immediate family, serious medical illness or injury, or other circumstances beyond the student’s control. Students are cautioned appeals are not routinely approved. Documentation from a third party to support your appeal is required.

Students with successful appeals will be placed on probation. During the probationary period, students must meet the terms of the Satisfactory Academic Progress Policy. Failure to comply with the policy will result in ineligibility for future financial aid (with the exception of private, alternative loans).

The Financial Aid Office will review appeals within ten business days of submission. The Financial Aid Office reserves the right to establish other mandatory requirements that must be met in order to regain financial aid eligibility. Students who have had their financial aid cancelled and have successfully appealed will have their financial aid reinstated based on the funding currently available.

REINSTATEMENT OF FINANCIAL AID
Students may request reinstatement of financial aid after successfully completing at least 12 credit hours at their own expense and making satisfactory academic progress (per Ferris State’s policy) at Ferris State or another institution. Students must submit a Satisfactory Academic Progress Appeal and attach a copy of their academic transcript.

**This policy is subject to change without notice in order to remain compliant with federal regulations.