

Missouri Western State University

Policy Name: Satisfactory Academic Progress	Responsible Office: Financial Aid
Policy Category: Admissions, Enrollment and Eligibility	Approving Authority: Vice President of Finance and Administration
Date Effective: May 20, 2026	Date Last Reviewed/Revised:

I. Purpose

To be eligible to receive federal, state, and some private financial aid, students must maintain Satisfactory Academic Progress (SAP) toward earning a degree or certificate.

II. Applicability

This policy applies to all students receiving or applying for federal, state, and institutional financial aid to ensure they are progressing toward graduation.

III. Definitions

Satisfactory Academic Progress (SAP): The progress required of a financial aid recipient in acceptable studies or other activities to successfully complete a program of study within the maximum timeframe. SAP contains a grade, or its equivalent (qualitative), a maximum timeframe, and a pace (quantitative) measure, as applicable.

Qualitative Component: The specified GPA, or other comparable assessment measured against a norm, that a student must have at each SAP evaluation.

Quantitative Component: The pace at which a student must progress through their program of study to ensure that they will graduate within the maximum timeframe.

Satisfactory Academic Progress (SAP) Appeal: A process by which a student who is not meeting the institution's SAP standards petitions the institution for reconsideration of the student's eligibility for Title IV program assistance.

Completion Rate (Pace): A measure of a student's progress toward completion of their program of study within the maximum timeframe. For programs that define a maximum timeframe using attempted credits, pace compares hours successfully completed to hours attempted or scheduled, expressed as a fraction. For programs that define a maximum timeframe using calendar time, pace compares hours successfully completed to hours the student should have earned at a set evaluation point.

Grade Point Average (GPA): A measure of a student's academic achievement at an institution, calculated by dividing the total number of grade points earned by the total number of credits or hours.

Financial Aid Probation: A status assigned by an institution to a student who fails to meet SAP standards who has appealed and has had eligibility for aid reinstated based on a successful appeal of their SAP status.

Financial Aid Warning: A status assigned to a student who fails to make SAP at an institution that evaluates academic progress at the end of each payment period, under which the student may continue to receive Title IV aid for one additional payment period.

Maximum Time Frame (MTF): Refers to the maximum timeframe allowed for completion of a degree program.

IV. Policy

Federal law requires that the University monitor both qualitative and quantitative academic progress of its students. Students must be in compliance with the University's written standards to maintain eligibility for any type of federal, state, or institutional financial aid. The Financial Aid Office will monitor SAP at the end of each trimester based on each of the standards outlined below.

Maintaining SAP is the student's responsibility. Students who fail to meet satisfactory academic progress standards will lose eligibility for federal financial assistance the following semester. Federal financial assistance consists of the Federal Pell Grant, Federal Work-Study, Federal Direct Loans, Federal PLUS Loans, Federal SEOG, Federal Iraq Afghanistan Service Grant and Federal TEACH Grant.

V. Procedures and Implementation

A. Categories of Students

Categories of students include undergraduate, graduate, and teacher certification.

B. Grade Point Average (GPA) (Qualitative Measure)

The calculation of cumulative GPA will include grades earned from all coursework, including transfer & ECA/dual credit coursework that is accepted toward the student's educational program as well as any remedial coursework. Students must maintain a minimum cumulative GPA of 2.00 (3.00 if pursuing a master's degree or graduate certificate) to remain eligible for federal financial assistance.

Students who lose financial aid eligibility based on GPA must receive grades sufficient to increase their cumulative GPA to the required 2.00 (3.00 if pursuing a master's degree or graduate certificate). The student will be required to use their own financial resources to cover the cost of education until they are again meeting satisfactory academic progress standards.

C. Completion Rate (Pace) (Quantitative Measure)

The pace at which a student must progress through an educational program to ensure completion within the maximum timeframe. Pace is calculated by dividing the cumulative number of hours successfully completed by the cumulative number of hours attempted.

Students must successfully complete 67% of all courses attempted to remain eligible for federal financial assistance. Missouri Western uses standard rounding rules when calculating completion rate.

Students who lose financial aid eligibility based on rate of completion must attend, and successfully complete, a sufficient number of credit hours to raise their completion rate (pace) to the required 67%. Students will be required to use their own financial resources to cover the cost of education until they are again meeting satisfactory academic progress standards.

D. Maximum Timeframe (MTF) (Quantitative Measure)

Federal guidelines limit financial aid eligibility to 150% of the credit hours required to complete the program. Transfer hours are included in the calculation of the duration of eligibility. A student who has exceeded the maximum timeframe for degree completion is no longer eligible to receive federal financial assistance. A change of major does not extend the number of allowable attempted credit hours.

- For an undergraduate program measured in credit hours, a period defined by the school that is no longer than 150 percent of the published length of the educational program, as measured in credit hours attempted or expressed in calendar time;
- For an undergraduate program measured in clock hours, a period that is no longer than 150 percent of the published length of the educational program, as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time; and
- For a graduate program, a period defined by the institution that is based on the length of the educational program.

1. Undergraduate Students:

In order for the Financial Aid Office to determine that the student can mathematically complete the intended program within 150%, a student will be flagged for a degree review at the number of credit hours listed below. If you exceed the hours attempted (all hours taken including W, F, U, I, AU, and CR grades), a MTF appeal will be required to receive financial aid.

Undergraduate Programs	Degree Review	Maximum Timeframe
Associates Degree or Undeclared Associates	81 Hours	93 Hours
Associates Degree and Bachelor's Degree	168 Hours	180 Hours

Bachelor's Degree or Undeclared Bachelor's	168 Hours	180 Hours
90 credit hour Bachelor's Degree	123 Hours	135 Hours
2nd Bachelor's Degree	228 Hours	240 Hours
Medical Coding & Billing or Legal Assistant Certificate	33 Hours	45 Hours

Students who exceed the maximum time frame set forth above must file the [MTF Appeal Form](#) to be considered for extended eligibility.

2. Graduate Students:

In order for the Financial Aid Office to determine that the student can mathematically complete the intended program within 150%, a student will be flagged for a degree review at the number of credit hours listed below. If you exceed the hours attempted (all hours taken including W, F, U, I, AU, and CR grades), a MTF appeal will be required to receive financial aid.

Graduate Programs	Degree Review	Maximum Timeframe
Graduate Certificate	21 Hours	27 Hours
Nurse Educator Certificate	16.5 Hours	22.5 Hours
MAS Assessment	43.5 Hours	49.5 Hours
MAS Forensic Investigations	42 Hours	48 Hours
MAS Sport & Fitness Management	43.5 Hours	49.5 Hours
MAT Secondary Education	51 Hours	57 Hours
MBA	39 Hours	45 Hours
MSN	42 Hours	48 Hours
MBA/MSN Dual Program	64.5 Hours	70.5 Hours
MSW - Traditional	87 Hours	93 Hours
MSW - Advanced	54 Hours	60 Hours

Students who exceed the maximum time frame set forth above must file the [MTF Appeal Form](#) to be considered for extended eligibility.

E. Evaluation Periods

GPA and Pace is evaluated for all student categories after each semester, including summer. Students are notified by email if they become SAP ineligible after each semester. Maximum Time Frame is evaluated at the end of each semester. Students are also evaluated each semester to see if they can become eligible based on GPA and/or pace and are notified by email if they become eligible. Incoming (new/transfer) students will be evaluated up

F. Satisfactory Academic Progress Appeal

A student who fails to make Satisfactory Academic Progress may appeal, in writing, the loss of eligibility. The appeal must be based on documented mitigating circumstances that were clearly beyond the student's control. Students are informed of the appeal process via email after they are determined to be SAP ineligible.

Examples of circumstances that may warrant an appeal include:

- Lengthy hospitalization or illness;
- Death of a parent, spouse or child at a critical time during the semester;
- Lengthy illness of a child or spouse; or
- Other mitigating circumstances.

This form requires the individual to provide the following information when completing the form:

- An explanation describing how extenuating circumstances resulted in the student's inability to maintain satisfactory academic progress;
- An explanation of what has changed that will allow the student to maintain satisfactory academic progress going forward; and
- Sufficient documented evidence that the extenuating circumstance clearly caused the student to fall below the required standards or exceed the maximum timeframe.

Examples of documentation supporting the extenuating circumstance may include:**

- Medical documentation;
- Notice of death;
- Accident reports;
- Letters in support explaining the extenuating circumstance;
- Legal documentation; or
- Other relevant documentation.

**If you are unable to provide supporting documentation, please reach out to the Financial Aid Office.

Students are encouraged to submit their written appeal and supporting documentation as soon as

possible. This will allow the appeal to be reviewed in a timely manner and will allow the student sufficient time for financial planning for their upcoming term of enrollment.

The SAP Committee will review the written appeal, supporting documentation, and notify the student by email of the appeal decision.

The decision of the University Satisfactory Academic Progress Committee is final.

If a student's appeal is successful, the student will be placed on Financial Aid Probation and will regain eligibility for the subsequent term of enrollment. Minimum SAP standards must be met by the end of the term of enrollment when the student is on Financial Aid Probation. If a student achieves the minimum SAP standards during his or her probationary term, the student will return to good standing. If the plan requirements are not met during the probationary period, the student will no longer qualify for financial aid.

G. Satisfactory Academic Progress (SAP) Status

Financial Aid Warning:

When a student does not meet the qualitative or quantitative academic progress standard for the first time they will be placed on a Financial Aid Warning for the next term of attendance. Students remain eligible to receive aid during the warning period and their record will be reviewed for compliance again following their next term of enrollment. Transfer students who enter into Missouri Western not meeting the qualitative or quantitative requirements will also be placed on Financial Warning their first semester. A student may only receive one Financial Aid Warning semester during their time at Missouri Western.

Students who are placed on Financial Aid Warning will be sent an email notification to their University email account and need to complete the [Satisfactory Academic Progress Warning Period Acknowledgement](#) form.

Graduate students are not eligible to receive a warning semester.

Financial Aid Suspension:

A student who does not meet the qualitative and quantitative academic progress standards at the conclusion of the warning period will be placed on Financial Aid Suspension. This suspension status results in the loss of eligibility for all types of financial aid until all SAP standards are met. Students who are placed on Financial Aid Suspension will be sent email notification to their University email account. Students are responsible for being aware of the Satisfactory Academic Progress policies and will remain ineligible, even if the University's notification is not received.

Students who do not meet the qualitative and quantitative academic progress standards for SAP are no longer eligible for federal financial aid and must complete a [SAP appeal](#) to receive federal financial aid for the subsequent semester.

Financial Aid Probation:

Students with an approved SAP appeal are placed on financial aid probation and must sign off on

an academic plan.

Students on financial aid probation for GPA/pace are required to maintain a specific GPA each semester, must successfully complete each course with a passing grade and may not withdraw from, audit or receive an incomplete in any course. The academic plan will have a set timeframe measured in credit hours. At the end of the academic plan, the student should have a cumulative GPA of at least 2.0 and an overall completion rate of at least 67%.

Students on financial aid probation for maximum timeframe are placed on an academic plan until graduation. The plan will state the specific courses they are able to enroll in. These students will be required to complete all courses with a grade of C or higher and may not withdraw from, audit or receive an incomplete grade in any course.

Student's progress will be reviewed at final grades each semester. If a student violates the terms of their academic plan, they are no longer eligible for financial aid beginning the next semester and would have the opportunity to appeal again. If a student meets their probation requirements they will remain on financial aid probation for the upcoming semester. If the student is meeting overall SAP standards, they are eligible for aid and are no longer on probation or an academic plan.

H. Regaining Eligibility

Students who are not meeting SAP requirements for GPA or pace may regain eligibility on their own without submitting an appeal by attending and achieving overall SAP requirements without the assistance of federal financial aid. Students who are not meeting SAP requirements are checked at the conclusion each semester and are made eligible for federal aid if they are now meeting overall SAP requirements.

The same process applies to students who have submitted an SAP appeal that has been denied: they can attend without the use of federal financial aid. Students who have been denied an SAP appeal can re-appeal after one semester without federal aid. These students are monitored each semester and are made eligible for federal aid if they are now meeting overall SAP requirements.

I. Communication of Satisfactory Academic Progress Status

All communication regarding eligibility for Federal financial aid will be sent to the student's Missouri Western email account.

Although students will be notified should they fall below satisfactory academic progress standards, it is the student's responsibility to know his or her academic standing in regard to this policy. Failure to acknowledge notification does not constitute grounds for the University to reverse the termination of a student's eligibility to receive financial assistance or grounds for the student to dispute the SAP determination.

J. Attempted and Completed Credit Hours

Attempted hours consist of any hours the student is enrolled in at the end of the official add/drop period including those hours that are earned, withdrawn from, audited, repeated, failed, taken as pass/fail or are incomplete. Hours for which the student did not receive financial aid and those waived under an academic amnesty policy must be included as attempted hours.

Successful completion is defined as the absence of failing or incomplete grades and voluntary/involuntary withdrawals.

Remedial coursework will count as both attempted and completed hours. Transfer hours that are accepted toward the student's educational program will count as both attempted and completed hours.

K. Remedial and Repeated Coursework

Federal regulations allow students to receive financial aid for up to 30 credit hours of remedial coursework. Remedial coursework taken in excess of this limitation must be excluded from the student's financial aid enrollment status.

Federal financial aid regulations allow students to repeat any coursework previously taken in the program as long as it is not a result of more than one repetition of a previously passed course, or any repetition of a previously passed course due to the student failing other coursework.

Repeating coursework can affect a student's satisfactory academic progress status in the following manner:

- The repeated course and the original attempt will be counted in calculation of overall attempted hours; and
- The most recent grade received for the course will be included in the calculation of GPA.

L. Incompletes

An Incomplete will count as attempted hours but will not count as completed hours (therefore affecting pace). Once a grade, passing or failing, is assigned that grade will be incorporated into the next SAP review. **An incomplete may negatively affect a student's pace and aid eligibility.**

M. Withdrawals

A withdrawn course will count as attempted hours but will not count as *completed hours* in the SAP pace calculation.

N. Grade Changes

SAP eligibility is based on a grade check after final grades are posted and before the next semester has started. Grade changes that occur after final grades have been posted can be considered on a

case-by-case basis based on student request. Contact the Financial Aid Office to see if your grades can be reviewed based on any changes.

O. Pass/Fail and Satisfactory/Unsatisfactory grades

A grade of Pass/Fail (P/F) is not included in the calculation of GPA. Grades of P/F will count towards the calculation of SAP pace. A pass (P) grade count as a completed course; a fail (F) grade does not count as a completed course. Grades of P/F will count towards the SAP duration of eligibility limits.

P. Additional Degree Programs and Degree Completion

Students who are pursuing a second bachelor's degree should be able to complete degree requirements within 200% of the published length of the program as measured by the student's overall attempted hours.

Students who are pursuing an associate degree after earning a bachelor's degree, an additional graduate degree or other program combinations will be evaluated on an individual basis through appeal.

A student who has completed all required coursework for his or her degree program but has not yet received the degree, may not receive further financial aid for that program.

Q. Consortium Agreements

Hours taken under a consortium agreement are included in the pace/duration calculation, and GPA calculation for a student. A SAP evaluation will not be complete until official transcripts are received and evaluated by Admissions.

R. Second Degree

Students who are working on a second degree are still held to pace, GPA and maximum timeframe SAP standards.

S. Second Major

Students who have a bachelor's degree conferred from Missouri Western and come back for the same type of bachelor's degree but a different major are not eligible for federal financial aid. Example - Student received a BFA in Digital Animation and is returning for a BFA in Graphic Design. This only applies to students with a bachelor's degree that has been conferred from Missouri Western.

T. Major or Degree Changes

Students who change majors or degrees can have an effect on SAP. A student's duration limit will be automatically updated if their major or degree changes and will be reviewed under those SAP

standards during the next review period.

U. Completion of All Degree Requirements

Based on federal Satisfactory Academic Progress (SAP) financial aid regulations, students who have met all degree requirements for their first bachelor's degree at Missouri Western may no longer qualify for federal financial aid **even if they have not officially applied for graduation.**