Federal and State financial aid regulations require that all students maintain satisfactory academic progress to receive financial aid. Programs covered by this policy include Federal and State work study, loans, grants, scholarships, and athletic grants. The Financial Aid Office is responsible for ensuring monitoring and implementation of satisfactory academic progress standards.

Satisfactory academic progress measures a student’s progress toward the completion of a particular degree or licensure program at Bemidji State University (BSU). Federal regulations specify that the institutions must measure progress toward the completion of a student’s academic program regardless of whether the student received financial aid for the terms and credits measured. In addition to the Satisfactory Academic Progress Policy for Financial Aid, all students must comply with the academic standards of the university as published by the Records Office in order to remain enrolled at BSU.

I. Grade Point Average Requirement (Qualitative Measure)

   A. An undergraduate student must have the following minimum cumulative GPA. Semester credits attempted includes credits attempted at BSU plus credits transferred from other institutions. The minimum GPA is derived from BSU credits only.

      | Semester Credits Attempted | Minimum GPA |
      |---------------------------|-------------|
      | 0 – 15                    | 1.50        |
      | 16 – 30                   | 1.75        |
      | 31 – 59                   | 1.90        |
      | 60 & above                | 2.00        |

   B. A graduate student must maintain at least a B average (3.00 cumulative GPA) to be continued on aid.

   C. Grades of A, B, C, D, and F are included in the GPA calculation.

II. Percentage Completion and Maximum Time Frame Requirement (Quantitative Measure)

   A. Minimum Completion of 66.67%: To remain eligible for financial aid, a student is required to progress toward the completion of an academic program by successfully completing 66.67% of all credits attempted at BSU. BSU uses cumulative credits successfully completed, divided by credits attempted at BSU to measure a student’s completion percentage. Attempted credits include classes completed with a satisfactory grade, classes with no grade, withdrawal or incomplete grades, and failed classes. Any credits accepted in transfer by BSU are also counted as completed and attempted credits in the completion calculation. When determining percentage completion for second baccalaureate degree students, only those credits attempted in the second degree will be used in this measurement.
B. **Maximum Time Frame:** The maximum allowable time frame for a student to complete an academic program without being terminated from financial aid is specified below. Credits attempted at BSU and credits accepted from other institutions are counted for determining this standard. Maximum time frame calculations apply to all terms of attendance, whether or not the student received financial aid during each term. A student who reaches or exceeds the maximum number of credits listed below will have aid terminated at the end of that semester.

a. **Maximum Time Frame for Undergraduate Programs**
   - First baccalaureate degree (120 credits to graduate) – maximum time frame 180 credits
   - Second baccalaureate degree or licensure program - 150% of the required number of credits for the program
   - Change in major – maximum time frame 180 cumulative attempted credits, including transfer credits

b. **Maximum Time Frame for Graduate Program**
   - Master’s degree (including changes in declared graduate programs) 150% of the required number of credits for the program

c. Once it is determined a student will reach and/or exceed the maximum time frame allowed, they will immediately have their financial aid eligibility suspended.

Per guidance from the Department of Education and the Minnesota State System Office, BSU will exclude grades of W, I, and IP from the quantitative analysis within the date timestamp of March 13, 2020 to July 31, 2020. In a case where the student is on FA warning from a previous semester, and the quantitative percent reads 0% due to this grade exclusion, a student may still be placed on a suspension hold and need to submit an appeal.

III. **Evaluation Period**

A student’s progress is determined three times each year after Fall, Spring, and Summer Semester grades are recorded. All prior terms of attempted enrollment are considered when determining satisfactory academic progress regardless of whether aid was awarded for the term.

IV. **Failure to Meet Standards**

A. **Financial Aid Warning**

   a. For each evaluation period, the first time a student fails to meet the minimum completion rate or GPA requirement stated above, the student will be placed under a warning status for one semester. Students placed under a warning status are eligible to receive financial aid for the following term of enrollment.

   b. At the conclusion of the warning period, if a student has met BSU’s cumulative qualitative and quantitative standards, the student’s eligibility for financial aid shall be reinstated, and the warning status end dated.

B. **Financial Aid Suspension for Students on Warning Status.**

   If at the end of a semester a student who has been on warning status has not met both the institution’s cumulative grade point average and completion percentage standards, BSU shall suspend the student’s aid eligibility immediately upon completion of the evaluation.

C. **Financial Aid Suspension of Students for Other Reasons**
a. Any student may be immediately suspended from financial aid eligibility in the event of extraordinary circumstances, including but not limited to previously suspended (and reinstated) students whose academic performance falls below acceptable standards during a subsequent term of enrollment; students who register for courses, receive financial aid, and do not attend any classes; and students whose attendance patterns provide evidence of abuse of the receipt of financial aid.

b. If the institution determines that it is not possible for a student to raise their GPA or course completion percentage to meet the institution’s standards before the student would reach the end of the program for which they are receiving financial aid, the institution will suspend the student from financial aid immediately upon completion of the evaluation.

V. Appeals and Probation

A. A student who fails to meet the satisfactory academic progress standards and has their financial aid suspended, may appeal to re-establish eligibility by completing a Petition for Reinstatement of Financial Aid. This form is available from the BSU Financial Aid Office website. The petition may be based on undue hardship, death of a relative, injury or illness; or extenuating circumstances as determined by the institution. Petitions must be supported with appropriate documentation and verification and will be reviewed on a case-by-case basis. An academic plan is also required as part of the petition.

When considering a petition, a student’s prior academic history, test scores, and potential for successfully completing the academic program will be considered. A petition for the reinstatement of financial aid will be reviewed by the Director of Financial Aid or designee. A student will be notified of the outcome with a copy of the Financial Aid Suspension Appeal Results Form. Any student whose petition is denied may appeal the denial to the Financial Aid Review Committee. In some instances, it is possible for a student to successfully petition and be reinstated through the Records Office in order to register for courses but have a financial aid petition denied for the same term. Appeals will be acted upon by the Financial Aid Office within two weeks after receipt of all proper documentation.

B. Late Appeals: Financial Aid appeals received within two weeks of the start of a semester, or later, are considered late and additional documentation may be required.

VI. Notification

Students are notified in writing of their warning status and cancellation/suspension of financial aid. These notifications are made once semester grades are recorded and/or a satisfactory academic progress review is completed. A student who is petitioning for reinstatement of financial aid will receive a copy of the Financial Aid Suspension Appeal Results Form. If a petition is denied, reason(s) for the denial will be listed.

VII. Reinstatement of Financial Aid

The approval of a Petition for Reinstatement of Financial Aid places a student on probation for one semester with the Financial Aid Office. The approved petition will state the terms of the petition and the specific conditions that apply. During the probation period, a student is eligible to receive financial aid. A student on an approved petition must meet the conditions of the approved petition and academic plan to be continued on financial aid for more than one semester.

Neither paying for their own classes nor sitting out a period of time is sufficient in and of itself to re-establish a student’s financial aid eligibility. Students may have their financial aid eligibility reinstated by again meeting the cumulative GPA and percent completion requirements.
VIII. **Additional Elements**

A. **Treatment of Grades:** In the percentage completion calculation, grades of A, B, C, D, P, or S are considered attempted and successfully completed grades. Grades of E, F, FN, W, I, U, N, NC, NP, IP, and Z (no grade) are considered attempted but not successfully completed grades. It is the student’s responsibility to notify the Financial Aid Office if an incomplete course(s) is completed and/or a grade is changed after the semester. At that time, the Financial Aid Office will review the student’s academic standing.

B. **Academic Amnesty/renewal:** Academic amnesty/renewal is not recognized in the satisfactory academic progress review for financial aid.

C. **Audited Courses:** A student may not receive aid for audited classes (AU grade) and these credits are not included in any financial aid satisfactory academic progress measurements.

D. **Consortium Credits:** Consortium credits will be included in cumulative GPA, completion percentage and maximum time frame calculations.

E. **Remedial/Developmental Credits:** All remedial/developmental courses at BSU are included in the GPA and excluded from the completion percentage measurement of satisfactory academic progress. Up to 30 remedial/developmental credits will be omitted when determining maximum time frame.

F. **Repeated Courses:** A repeat course will replace the previous grade when determining the grade point average provided the student submits a Repeat Course Form to the Records Office. According to BSU Academic Policy, “any course may be repeated for the purpose of replacing the former grade with a new grade.” However, a student may only receive Federal financial aid to repeat a course once when the previous grade is already passing. All credits, original and repeated, are included in determining the 66.67% completion requirement and maximum time frame.

G. **Transfer Credits:** Accepted transfer credits at BSU are included in the maximum time frame calculation and in determining what number of credits a student has attempted for the GPA review. Any credits accepted in transfer at BSU are also counted as credits earned and credits attempted when determining percentage completion. Transfer credits are not included in the actual BSU GPA calculation.

H. **Withdrawals:** Withdrawal courses (grade of “W”) are considered attempted but not successfully completed credits. A grade of “W” does not impact GPA but does negatively impact the cumulative completion percentage and counts toward the maximum time frame.