



FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require the Financial Aid Office to apply reasonable standards for measuring whether you are making progress toward a degree. This is to ensure that you are successfully progressing through your program of study. Maintaining satisfactory academic progress is not only important for your academic success, but it is also a key factor in terms of minimizing student debt. If you do not meet the minimum requirements, you could lose your eligibility for financial aid.

Satisfactory academic progress (SAP) is a term used to describe successful completion of coursework toward a degree or certificate. This policy applies to all students who receive federal and state financial aid, Board of Governors scholarships and grants, departmental awards and some awards from external university sources.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

Student academic progress is measured against the following standards: cumulative qualitative measure, pace progression (completion percentage), and maximum time frame.

Both pace and maximum time frame are measured in credit hours, regardless of full time or part time attendance. To maintain SAP, a student must meet the following standards.

1. Minimum Qualitative Requirements

Cumulative Grade Point Average (GPA)

Maintain a minimum *cumulative* grade point average:

- 2.0 or higher if you are an undergraduate, Phar.D. or JD student
- 3.0 or higher if you are an LLM student
- 3.0 if you are a graduate student

MD program

- Satisfactory completion of all course requirements and examinations.

2. Pace of Progression – 67%

At least 67% of all credit hours attempted must have successfully passing grades. The pace of progress is calculated by dividing *cumulative* hours that have been successfully completed by the *cumulative* hours attempted.

The 67% completion rate maintains a pace of progression toward the degree or certificate that ensures completion of the academic credential within the maximum time frame allowed.

Note: Federal financial aid regulations require WSU to discontinue federal financial aid if a SAP review indicates that you cannot complete your program within 150% of the average published length of the program.

Please refer to the **Grades and Credits** section of this policy for a list of attempted credit hours.

3. Maximum Time Frame – within 150%

Complete a degree or certificate program in no more than 150% of the average published length of the program in credit hours. For example:

- Undergraduate degrees require a **minimum** of 120 credit hours
 - Attempted credit hours must be **180 or less** (120 credits x 150% = 180 credits)
- Master's degrees generally require 45 credit hours
 - Attempted credit hours must be **68 or less** (45 credits x 150% = 68 credits)
- Doctoral degrees generally require 90 credit hours
 - Attempted credit hours must be **135 or less** (90 credit hours x 150% = 135 credits)
- School of Medicine (SoM) MD degrees generally require four years of coursework
 - Per SoM academic policy, attempted coursework must be complete within seven years



SAP EVALUATION FREQUENCY

Satisfactory academic progress is monitored at the end of each semester. Students who are not maintaining SAP will be placed in warning status **or** financial aid probation status, **or** lose their eligibility to receive financial aid.

Outstanding grades may change or delay your SAP status decision.

SAP EVALUATION FREQUENCY FOR STUDENTS IN THE LAW SCHOOL JD PROGRAM

Satisfactory academic progress is monitored at the end of each **academic year**. Students who are not maintaining SAP will be placed in lose their eligibility to receive financial aid. **As progress is measured annually, there is no warning semester. If you are denied aid, you may appeal.**

Outstanding grades may change or delay your SAP status decision.

If you submit a SAP appeal and it is approved, you will be put on Financial Aid Probation for **one semester**. If you fail the satisfactory progress check after the end of the probationary period, you may only continue to receive aid if you are meeting the requirements of your academic plan.

If you are over the maximum time frame for program completion; financial aid can only be used to pay for courses required for your degree or eligible program.

The financial aid satisfactory academic progress policy is separate from the academic regulations at the [Law School](#).

SAP EVALUATION FREQUENCY FOR STUDENTS IN THE SCHOOL OF MEDICINE MD PROGRAM

Satisfactory academic progress is monitored at the end of each **academic year**. Students who are not maintaining SAP will be placed in lose their eligibility to receive financial aid. **As progress is measured annually, there is no warning semester. If you are denied aid, you may appeal.**

Outstanding grades may change or delay your SAP status decision.

If you submit a SAP appeal and it is approved, you will be put on Financial Aid Probation for **the payment period**. If you fail the satisfactory progress check after the end of the probationary period, you may only continue to receive aid if you are meeting the requirements of your academic plan.

If you are over the maximum time frame for program completion; financial aid can only be used to pay for courses required for your degree or eligible program.

The financial aid satisfactory academic progress policy is separate from the academic regulations at the [School of Medicine](#).

SATISFACTORY PROGRESS DEFINITIONS

Satisfactory Academic Progress Appeal

SAP appeal is a process by which a student who is not meeting SAP standards petitions for reconsideration of eligibility for financial aid funds.

Financial aid warning status

A status assigned to a student who is failing to make satisfactory academic progress. Financial aid eligibility will be reinstated for one semester. No SAP appeal is necessary.



During the warning semester, you are expected to improve your academic standing and degree progress, to meet standards of SAP at the end of the semester. If you fail to achieve SAP at the end of the semester, you will be denied financial aid beginning the following semester. You must submit a SAP Appeal to request financial aid consideration.

WSU Law School JD program: JD student's status is reviewed annually, and warning status does not apply. If you are not meeting standards, you will be denied aid. You may appeal according to the guidelines below.

WSU School of Medicine MD program: MD student's status is reviewed annually, and warning status does not apply. If you are not meeting standards, you will be denied aid. You may appeal according to the guidelines below.

Financial aid probation status

Probation status is assigned to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility for aid may be reinstated for one semester/payment period and you will be required to fulfill specific conditions stipulated in an academic plan.

Academic Plan

An academic plan, when followed, will ensure that you will meet SAP standards by a specific time. If you fail the satisfactory progress check after the end of the probationary semester/payment period, you may only continue to receive aid if we can determine that you are following your academic plan. If we determine you are not following your academic plan you will be denied financial aid. You may file a new appeal if you wish to be considered for aid eligibility.

NOTIFICATION OF YOUR STATUS

You can view your SAP status at any time in [Academica](#). If you are an active student with a FAFSA on file, you will be notified by email if you fail to meet SAP standards. If not all of your grades are posted when we run the SAP evaluation, be aware that your status may be delayed or changed.

SAP APPEAL

When you lose financial aid eligibility for failing to make satisfactory progress, you may appeal that result based on: injury or illness, the death of a relative, or other special circumstances.

The SAP appeal **must include** an explanation statement. Your explanation **MUST** contain the following:

1. **Explain what happened** - why you were unable to maintain satisfactory progress
2. **Explain what has changed** - the corrective measures you have taken or will take to achieve and maintain satisfactory academic progress.

If this not your first appeal:

1. Your explanation statement must include information about what has changed since your last appeal.
2. You **MUST** also attach a **Student Improvement Plan** signed by your adviser.

You should not assume that a SAP appeal will be approved. Decisions of SAP appeals review are final.

IMPORTANT NOTE ABOUT FINANCIAL AID ELIGIBILITY:

If you exceed the maximum 150% program timeframe, you must be meeting GPA/qualitative and pace requirements, and be enrolled only in courses required for your program and listed on your plan of work.

In reviewing SAP appeals OSFA will consider the program time limitations as published in the [bulletin](#). Appeals will not be approved beyond these limitations without documentation from the school/college of an approved



extension.

Graduate and Bridge Certificate Programs: A Graduate Certificate or Bridge Certificate program must be completed within three years.

Master's Degree programs: Students have a six-year time limit to complete all requirements for the master's degree. The six-year period begins with the end of the semester during which the student has taken work which applies toward meeting the requirements of the degree.

PhD programs: Students have a seven-year time limit to complete all requirements for the Ph.D. degree. The seven-year period begins with the end of the semester during which the student was admitted to doctoral study and was completing work toward meeting the requirements for the degree.

CAUTION:

A student who enrolls for classes before the Satisfactory Academic Progress Appeal is approved remains responsible for paying all charges without financial aid.

WHEN TO APPEAL

You may submit your SAP Appeal and Academic Action Plan at any time; however, your aid **cannot be reinstated retroactively for a prior term. You must submit your plan by the posted dates. If your appeal is not complete within 30 days, it will be denied.**

HOW TO APPEAL

The Satisfactory Academic Progress Appeal and Academic Action Plan form, which includes detailed instructions, can be downloaded from the [Office of Student Financial Aid \(OSFA\) website](#).

The SAP appeal must include an explanation statement describing why SAP standards have not been met and how the situation has changed so that your academic progress will improve. The SAP appeal must also include your academic plan to achieve SAP standards by a specific point in time.

Subsequent Appeals

Subsequent appeals must also include a SAP Student Improvement Plan signed by an academic adviser.

IF YOUR APPEAL IS APPROVED

If your appeal is approved, you will be put on Financial Aid Probation for one semester/payment period. If you fail the satisfactory progress check after the end of the probationary period, you may only continue to receive aid if you are meeting the requirements of your academic plan.

An academic plan will include the following minimum requirements for students not meeting place or GPA requirements:

Undergraduates

- You must pass all courses with a minimum grade of C (no grades of W or I)
- You must earn a minimum semester GPA of 2.2 or higher

Graduate students

- You must pass all courses with a minimum grade of B (no grades of W or I)
- You must earn a minimum semester GPA of 3.0 or higher

Any deviation from the above or additional academic plan requirements will be sent to your WSU email address.

If you are over the maximum time frame for program completion; financial aid can only be used to pay for



courses required for your degree or eligible program. Students will be notified by email if there are additional academic plan requirements.

IF YOUR APPEAL IS DENIED

If we deny your appeal, you will need to use alternative financial resources to attend Wayne State until you correct your hour and/or GPA/qualitative deficiency. If you register for classes, you are responsible for all charges. [Review your payment options.](#)

See our [Student Loan Repayment](#) web page for information about repaying your loans if you do not plan to reenroll.

ACADEMIC PROBATION POLICY DIFFERENCES

The Financial Aid Satisfactory Academic Progress Policy and the [WSU Policy on Academic Probation](#) differ. The Financial Aid SAP policy only applies to your eligibility for financial aid. The SAP policy reviews both pace and maximum time frame, in addition to GPA/qualitative measure, and all attempted credit hours are included in reviewing student eligibility. These two policies also have separate appeal procedures.

SAP APPEAL NOTIFICATIONS

After your completed SAP Appeal is reviewed by the Financial Aid Office, you will receive a decision via email to your WSU email account. Status will also be posted in [Academica](#). Appeals are reviewed on a rolling basis as they are submitted. Incomplete appeals will be denied. We will make every attempt to notify you of an appeal decision within 15 business days.

LOSS OF FINANCIAL AID ELIGIBILITY

If your SAP appeal is denied, you will lose eligibility for financial aid. You must achieve SAP to regain financial aid eligibility.

Note: Financial aid cannot be paid retroactively for a prior semester/payment period in which you did not achieve SAP.

REESTABLISHING AID ELIGIBILITY

Eligibility can be regained by taking action that brings you into compliance with satisfactory progress standards. If your SAP appeal is approved, you are on probation and we can determine that you are following your academic plan, you will be eligible for aid.

GRADES AND CREDITS

Attempted credit hours include the following whether or not paid for with financial aid:

- Earned Hours (A-D)
- Pass (P, PNC)
- No Credit A (ANC)
- No Credit B (BNC)
- No Credit C (CNC)
- Satisfactory (S, SNC, S*, S+)
- Not Passed (N, NNC)
- No Grade (NR)
- Unsatisfactory (U, UNC)
- Excluded Hours (E)
- Withdrawal – Passing Grade (WP)
- Withdrawal – Failing Grade (WF)
- Withdrawal – No Grade (WN)
- Failure (F)
- Incomplete (I)
- Deferred Grade (Y)
- Audit (Z)



- Marginal Pass (MNC)
- Honors (H)
- Transfer Credit
- Unofficial Withdrawal (X)

REPEAT COURSEWORK

If you repeat a course, credit hours for each registration will be added to your attempted credit hours total. However, only the most recent grade received in the course will be included in the calculation of your cumulative GPA/qualitative measure.

Note: Federal financial aid will pay for only one repeat of a previously passed course.

WITHDRAWAL FROM COURSES

If you withdraw from a course during the semester, **after** the census date, the course credit hours will be added to your attempted credit hours total. Consult the [Academic Calendar](#) for the census date for each semester.

REMEDIAL COURSES

Credit hours for each remedial course you take are included in the calculation of attempted credit hours total in determining pace. Remedial courses are not included in the calculation of GPA/qualitative measure. English as a Second Language is considered remedial coursework.

INCOMPLETE COURSES

Credit hours for incomplete courses are included in the calculation of your attempted credit hours total, but not in the calculation of your GPA.

TRANSFER CREDITS

Credit hours transferred from other schools that are accepted toward completion of your WSU program count as hours attempted and hours completed. However, transfer credit hours are not included in the calculation of your grade point average.

AUDITED COURSES

Credits are not earned for audited courses. Therefore, they are not included in the calculation of your attempted credit hours total or GPA/qualitative measure.

PASS/FAIL COURSES

Credit hours for pass/fail courses are included in the calculation of your attempted credit hours total, but not in the calculation of your GPA.

UNDERGRADUATE COURSES AT THE GRADUATE LEVEL

Undergraduate courses taken by graduate students do not earn graduate credit, and therefore, they are not included in the calculation of your GPA. However, credit hours for the courses are included in the calculation of your attempted credit hours total.

CHANGING MAJORS

If you change majors, the credit hours taken under all majors will be included in the calculation of the attempted credit hours total, the GPA calculation and the maximum timeframe for degree completion.

Students who reach the maximum timeframe without completing the degree or certificate program will be



denied financial aid for a second program until the initial program is complete.

SAP REQUIREMENTS UNDER A CONSORTIUM AGREEMENT

If you attending another school through a consortium agreement or study abroad program your credits attempted and earned at the other school will be used in the calculation to determine your pace and timeframe status. Only the grades you earn at WSU are used to determine your GPA status.

We must review an official transcript at the end of the semester in order for your satisfactory academic progress (SAP) status to be determined. Aid will not disburse until the transcript has been received, reviewed and it has been determined that you meet SAP standards.

SAP AND A SCHOOL OF MEDICINE LEAVE OF ABSENCE

A student may be granted a personal or medical leave of absence for a variety of reasons. The approved period of leave may be excluded from the seven-year maximum to complete the program as mentioned above (Maximum Timeframe). However, a student will not be allowed to take more than seven years from the time of matriculation to complete the requirements for the MD degree, including leaves of absence, without approval from the WSU SoM Promotions Committee.

STUDENT SUPPORT SERVICES

The Financial Aid Office encourages you to utilize the student support and academic resources available at Wayne State University to assist you if you are struggling to maintain satisfactory academic progress.

Students who have a documented disability should register with the Student Disability Services office as soon as possible. Appropriate and reasonable accommodations will be determined based on the limitations of the student's disability. Students receiving accommodations are considered otherwise qualified students and are held to the same standards as other WSU students. Student Disability Services is an ADA-compliant office and adheres to best practices to ensure equal access for students with disabilities.