

Financial Aid Satisfactory Progress Policy Statement

Federal financial aid regulations require students to make satisfactory progress to remain eligible for financial aid. Financial aid programs affected by this policy include:

Federal Pell Grants	Federal Perkins Loans
Federal and Michigan Work-Study	Federal and Michigan Educational Opportunity Grants
Federal Direct Subsidized Loans	Michigan Competitive Scholarships
Federal Direct Unsubsidized Loans	Michigan Tuition Incentive Program (TIP)
Federal Direct PLUS Loans	Michigan Adult Part-Time Grants
Academic Competitiveness Grants	National Science and Mathematics Access to Retain Talent Grants (SMART)

This policy defines the minimum requirements for financial aid eligibility at MTU. Note that other types of financial aid (e.g., scholarships) may have more stringent requirements.

Students who do not meet the **GPA requirements** after **any semester** are not considered to be making satisfactory progress, and the affected financial aid for subsequent semesters will be canceled with the following exception. Students who do not meet the GPA requirement after their **first semester** at MTU will be placed on financial aid probation, and will remain eligible for financial aid for one semester. Students not meeting the **schedule of credits passed** after **spring semester** are not considered to be making satisfactory progress. **Both GPA and credits passed requirements must be met for aid to be reinstated.**

Requirement 1: Minimum Grade Point Average

Every student must maintain, at the end of each semester, a cumulative grade point average of at least:

1.70 as a freshman (0-29 credits)	2.00 as a senior (90 or more credits)
1.80 as a sophomore (30-59 credits)	2.00 as a post-graduate student
2.00 as a junior (60-89 credits)	3.00 as a graduate student (M.S. or Ph.D)

Requirement 2: Minimum credits passed

Every student must adhere to the following schedule of credits passed, even if the academic major is changed. Audits (U or V) do not count toward credits passed. To reference credits passed, access your Unofficial Transcript at the Records and Registration website <http://www.admin.mtu.edu/em/>. **Transfer students: Please see important information on the back of this sheet.**

	Full-time Semesters At MTU	Credits Passed at MTU by an Undergraduate Student	Credits Passed at MTU by an M.S. Student	Credits Passed at MTU by a Ph.D. Student
	1	9	4	4
<i>(Half-time example)</i>	1.5	13	6	6
	2	18	8	8
	3	28	12	12
	4	38	16	16
	5	49	20	20
	6	60	24	24
	7	71	28	28
	8	82	32	32
	9	94	no aid	36
	10	106		40
	11	118		44
	12	130		48
	13	no aid		52
	14			56
	more than 14			no aid

(over)

Important Information

Eligibility Defined

All students, regardless of whether they are receiving aid, have a limited number of semesters for which they are eligible for such aid. For example, undergraduates who have attended MTU for 8 full-time semesters may be eligible for another 4 semesters of aid, regardless of whether or not they have received aid in the past. The record of full-time semesters increases by one for every semester an undergraduate student is enrolled for 12 or more credits at the end of the official add period. If an undergraduate student is enrolled for 6 through 11 credits, the full-time semesters increase by one-half. Full-time semesters will not increase during the semesters undergraduate students carry fewer than 6 credits.

M.S. and Ph.D. students' records of full-time semesters increase by one each semester in which they are enrolled for 9 or more credits at the end of the official add period. If an M.S. or Ph.D. student is enrolled for 5 through 8 credits, the full-time semesters increase by one-half. In all other cases, full-time semesters are not increased.

Associate Degree Students

The undergraduate schedule of credits passed applies to students in associate degree programs. If the full-time semesters exceed 6, the student is not considered to be making satisfactory progress. Appeals based on the fact that some credits passed at MTU were used for a previous degree should be presented to the Financial Aid Office.

Students with Transfer Credit

The appropriate schedule of credits passed applies to students with transfer credit, with one additional step. The total number of credits transferred to MTU is divided by 15 to calculate full-time transfer semesters. That number is then subtracted from the total number of full-time semesters of eligibility at MTU to determine the number of semesters of eligibility remaining. If the combination of full-time semesters at MTU plus the full-time semesters calculated from transfer credit exceed the maximum allowed (12), the student is not considered to be meeting satisfactory progress requirements for financial aid. Example: A student who is transferring 60 semester credits to MTU would have four full-time transfer semesters ($60 \text{ credits} \div 15 = 4$ semesters). The student in this example would have eight full-time semesters of eligibility remaining ($12 \text{ semesters maximum} - 4 \text{ calculated transfer semesters} = 8 \text{ semesters of remaining eligibility}$).

Postgraduate Students

Undergraduate students who have received their first bachelor's degree from another institution are considered to be making unsatisfactory progress when their full-time MTU semesters exceed six. MTU undergraduates seeking a second bachelor's degree must follow the schedule of credits passed for undergraduate students.

Graduate Students

Credits passed include progress grades (P). GPA is calculated using all courses, which appear on the graduate transcript.

Appeals and Reinstatements

Because financial aid dollars are applied to the first billing each semester, and the progress status is not determined until semester-end grades are processed, necessary adjustments will appear on a subsequent billing of the semester following a change of progress status.

If completion of temporary grades (I or X) or other transcript changes (e.g. grade changes) warrant reinstatement, the student should notify the Financial Aid Office before the end of the semester following unsatisfactory progress.

Students not meeting the satisfactory progress requirements because of mitigating or extenuating circumstances may request reinstatement of financial aid by submitting a Satisfactory Progress Appeal Request Form along with the specified documentation. This form can be obtained from the Financial Aid Office or downloaded from the Financial Aid Office website. Appeals should be submitted to the Financial Aid Office no later than Tuesday of the first week of the semester following unsatisfactory progress. If a student's appeal is approved, when appropriate, the full-time semesters will be adjusted allowing continued eligibility.