



## Office of Student Financial Aid

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Office of Student Financial Aid  
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### Service:

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## Satisfactory Academic Progress Policy

The Office of Student Financial Aid (OSFA) is required by federal and state regulations to monitor the academic progress of potential and current financial aid recipients. Financial Aid Applicants must comply with the Satisfactory Academic Progress (SAP) Policy as a condition of initial or continued eligibility. Please note that even if you have not currently applied for financial aid, or are not currently receiving aid, this policy applies to you and your prior academic progress will be measured to determine your eligibility.

Financial aid programs which are affected by the Satisfactory Academic Progress Policy include (but are not limited to) Federal Pell Grant, Federal Academic Competitiveness Grant, Federal SMART Grant, Federal SEOG Grant, Federal Work-Study, Federal Perkins Loan, the Federal Family Education Loan Programs (Stafford and PLUS), UM Grants, Frederick Douglass Grants, UM Scholarships, Guaranteed Access Grants, Educational Assistance Grants, Education Excellence Awards, House of Delegates and Senatorial Scholarships.

Satisfactory Academic Progress for undergraduates is measured in three areas: maintaining a satisfactory grade point average, successfully completing a required percentage of attempted credits, and receiving a degree in a timely manner. Records and Registration monitors each student's credit and time requirements. Each program is listed below.

### Minimum Grade Point Average

Undergraduate students must maintain the required grade point average (GPA) necessary to continue as degree candidates at the University of Maryland. Therefore, they must maintain an academic standing consistent with the University's Retention Policy as outlined in the Undergraduate Catalog.

Students who are on Academic Warning due to their GPA may receive aid. If a student is Academically Dismissed, he or she will be considered ineligible for financial aid until readmitted through the Re-Enrollment Office (0117 Mitchell Building, 301-314-8382). Appeals for readmission should be submitted to the Re-Enrollment Office.

Once readmitted, students may be eligible to receive one probationary period in which financial aid eligibility will continue. During the probationary period, students are required to meet the minimum grade point average as stated by the Re-Enrollment Office. In addition, students must successfully complete a minimum of 75% of their cumulative UM courses attempted. Failure to meet the defined minimum GPA or credit requirements per semester will result in the loss of financial aid eligibility. Once eligibility is suspended, students will not be considered for aid until they have successfully completed 75% of the cumulative UM credits attempted and their GPA is consistent with the requirements of the Retention Policy as outlined in the Undergraduate Catalog.

Students put on probation for any period prior to their dismissal must meet all academic progress requirements as defined by the Student Financial Aid Progress Policy before financial aid eligibility will be reinstated.

### Minimum Credit Requirement

#### Undergraduate Students with less than 30 Credits Attempted at UM

Non-transfer undergraduate students with less than 30 credits attempted at UM must have successfully completed at least 50% of all credits attempted at UM. Failure to meet this requirement will result in a warning. If the student continues to fail to complete course work, OSFA will suspend financial aid eligibility. A student with a completion rate above 50% but below 75% will receive a warning.

## **Undergraduate Students with More than 30 Credits Attempted at UM**

All undergraduate students with more than 30 credits attempted at UM must have successfully completed at least 75% of all credits attempted at UM. Failure to meet this requirement will result in probation after the first occurrence and suspension of financial aid eligibility if the requirement is not met after two consecutive semesters.

### **What Counts as an Attempted or Completed Credit?**

An attempted credit includes graded credits (“A”, “B”, “C”, “D”, “F”, “S”, or “P”), withdrawn credits (“W”), incomplete credits (“I”), unsatisfactory credits (“U”), no grade credits (“NG”), and audited courses. Non-credit remedial courses do not count as attempted credits, provided that the classes are required for the student’s degree program. Repeat courses do not count if the classes are taken to improve passing grades, but do count if the classes are taken to replace failing grades. Completed credits (‘A’, ‘B’, ‘C’, ‘D’, ‘S’ or ‘P’). To calculate the percentage of credits you have completed, total all attempted UM credits and total all completed UM credits. Then, divide the number of completed credits by the number of attempted credits.

### **Identification and Handling of Violators**

**Probation:** OSFA will review the academic progress of all university students who apply for federal aid at the end of each standard semester. Students not meeting the Minimum Credit Requirement will be placed on probation for one semester. If a student is placed on probation, he or she will be allowed to receive financial aid for the next semester. At the end of the probationary semester, the student must meet the Minimum Credit Requirement. Students who fail to meet the Minimum Credit Requirement at the end of the probationary term will be placed on suspension.

**Suspension:** A student whose eligibility has been suspended may not receive any financial aid until he or she makes up the full credit deficit with courses at UM at his or her own expense. When the student meets the Minimum Credit Requirement, financial aid eligibility will be reinstated.

### **Appeals**

If a student is placed on probation, he or she does not need to appeal, because financial aid eligibility has not been revoked. If the student successfully makes up the credit deficiency, he or she will automatically be taken off probation. If a student is placed on suspension and there were extenuating circumstances that caused the violation, the student may submit a Satisfactory Academic Progress Appeal. Extenuating circumstances are defined as environmental conditions outside of the student’s control. All appeals must include third party documentation of these circumstances. Satisfactory Academic Progress Appeal forms are available from the Student Financial Service Center and on the Student Financial Aid web site at: [www.financialaid.umd.edu](http://www.financialaid.umd.edu).

### **Maximum Time Frame**

Undergraduate students must earn their degree, regardless of their program of study, within their first one hundred-eighty (180) attempted credits. Students who have not earned a degree within their first 180 attempted credits, whether they have previously received financial aid or not, must attempt any additional credits at their own expense.

### **Transfer Credits**

Up to 60 transfer credits that fulfill UM degree requirements will count toward a transfer student’s Maximum Time Frame limit. Transfer credits above the sixty credit limit will not count toward the Maximum Time Frame. Violators of the Maximum Time Frame cannot receive additional financial aid until they successfully complete their current degree programs and are accepted into new programs.



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## Satisfactory Academic Progress Calculation Form

All first year freshman students must successfully complete 50% of their cumulative University of Maryland attempted credits or the student will be placed on Financial Aid Probation for one semester. All other students must complete 75% of their cumulative University of Maryland attempted credits or they will be placed on Financial Aid Probation for one semester. **Transfer credits are not considered in the calculation.**

After the first probationary semester, the student will be put on 'cancellation' status if he/she does not complete 75% (50% for first time freshman) of their cumulative attempted University of Maryland credits. Cancelled students are only eligible to receive financial aid after the student brings his/her completed UM credits to 75% (or 50% depending on credit level) of the attempted credits. This does not include transfer credits. The credits must be taken at University of Maryland. This often takes two or three semesters depending on the student's percentage of completion rate. A student may appeal his/her cancellation **in writing only**, Attention: Satisfactory Academic Progress Appeal Committee, c/o Sarah Bauder.

Please note that for financial aid purposes, grade point average (GPA) is not considered in the calculation. In addition, while the University may allow you to enroll (or reenroll), financial aid eligibility is contingent on adhering to the stated policy. Therefore, while you may attend classes, you may not receive federal student aid if your aid has been cancelled.

The definition of a completed credit is a credit where the student has received a grade and did not fail the course (A, B, C, or D grade). The definition of an attempted credit includes withdrawal credits (W), any credit where the student received a grade (including grades of 'F'), and incomplete grades (I). To calculate the percentage completed, add all the completed credits in one column using your transcripts; then add all the attempted credits in the other column; then divide the completed credits by the attempted credits.

Formula:

$$\frac{\text{-----}}{\text{-----}} = \text{-----}$$

Total Completed Credits/Attempted Credits = Percentage Completed

### EXAMPLE:

Suzie is a first year freshman at University of Maryland. Her first semester she attempts four classes totaling 15 credits. She receives the following grades:

#### Campus Course Credit Grade

UMCP Class 1 4.00 F  
UMCP Class 2 4.00 A  
UMCP Class 3 1.00 B  
UMCP Class 4 3.00 W  
UMCP Class 5 3.00 W

Suzie attempted 15 credits her first semester and completed 5 credits. Her percentage completed is  $5/15 = 33\%$ . Suzie is now on probation. For the second semester Suzie attempts 15 credits and receives the following grades.

#### Campus Course Credit Grade

UMCP Class 1 3.00 B  
UMCP Class 2 3.00 D  
UMCP Class 3 3.00 F  
UMCP Class 4 3.00 B  
UMCP Class 5 3.00 B

Suzie has now attempted 30 ( $15 + 15$ ) cumulative credits and has completed 17 ( $5 + 12$ ) cumulative credits. Suzie's percentage of credits completed is  $17/30 = 56\%$ . Suzie has completed the necessary percentage as a freshman and is now off of financial aid probation.

Suzie is now a sophomore student and she must complete 75% of her cumulative attempted University of Maryland credits. For Suzie's third semester at University of Maryland, she attempts 18 credits.

#### Campus Course Credit Grade

UMCP Class 1 3.00 B  
UMCP Class 2 3.00 D  
UMCP Class 3 3.00 W  
UMCP Class 4 3.00 B  
UMCP Class 5 3.00 I  
UMCP Class 6 3.00 F

Suzie completes 9 of the 18 attempted credits. Her percentage completed is 54% ( $26$  cumulative completed UM credits/  $48$  attempted cumulative UM credits). She is again placed on financial aid probation.

Suzie attempts 18 more credits her fourth semester.

#### Campus Course Credit Grade

UMCP Class 1 3.00 A  
UMCP Class 2 3.00 A  
UMCP Class 3 3.00 B

UMCP Class 4 3.00 B  
UMCP Class 5 3.00 C

Suzie successfully completes all 18 credits. She now has attempted 65 cumulative University of Maryland credits and has completed 43 University of Maryland credits. Suzie has completed 66 percent of her attempted credits. Suzie is now ineligible to receive aid. Suzie has the option to appeal this decision in writing to the Office of Student Financial Aid, which she does. Since Suzie has already received two probationations and has no documented mitigating circumstances for doing poorly, her appeal is denied. Suzie continues to take classes. She again attempts 20 credits. She pays for these classes without Federal, State, or University financial assistance.

#### Campus Course Credit Grade

UMCP Class 1 4.00 A  
UMCP Class 2 4.00 B  
UMCP Class 3 3.00 B  
UMCP Class 4 3.00 B  
UMCP Class 5 4.00 A  
UMCP Class 6 2.00 B

Suzie successfully completes all 20 credits. Suzie now has 84 attempted credits and 63 completed credits.

Suzie is now eligible to receive financial aid and is off of financial aid cancellation since she has successfully completed 75% of her attempted University of Maryland credits.

\*All cases are unique. Suzie is just an example; appeals are encouraged so that we can adequately assess the individual's situation.