In keeping with the U. S Department of Education regulations and Saint Mary's College of California policy, financial aid recipients must make satisfactory academic progress towards a degree in order to receive institutional, federal and/or state aid. Progress is monitored each fall and spring terms in accordance with the policy as outlined below.

The Financial Aid Office will notify all students who are placed on financial aid probation. A student may continue to receive financial aid during the first term of financial aid probation, but will lose it if not removed from financial aid probation at the end of that term.

A student denied financial aid due to lack of satisfactory academic progress will not be considered for reinstatement until minimum grade point average and/or credit completion standards have been met. The student must also meet satisfactory progress standards during terms in which aid is not received.

Students receive a “warning” the first semester and will still be given aid. The second semester students must appeal and the appeal must be approved to be granted aid. Appeals regarding decisions made according to the above policy should be addressed to the Financial Aid Office. The third semester of financial aid probation there is no aid.

Definitions for Undergraduate Students on Financial Aid
The expected full-time undergraduate course load at Saint Mary’s College is 4.00 credits in the fall and spring terms and 1.00 credit during the January Term. Accordingly, students will be expected to complete:

- 9.00 credits by the end of the first year;
- 18.00 credits by the end of the second year;
- 27.00 credits by the end of the third year; and
- 36.00 credits by the end of the fourth year.

A financial aid recipient can enroll for less than 4.00 credits for a given term without jeopardizing aid eligibility as long as:

1. a minimum total of 7.25 credits are completed each academic year AND
2. the student enrolls for a minimum of 3.0 credits for a given term.

Full-time enrollment is a minimum of 3 credits per term in the fall and spring and 1 credit in the January Term. Half-time enrollment is a minimum of 2 credits per term in the fall and spring and 1 credit in the January Term.

Saint Mary’s College Scholarship assistance is awarded only to full-time students pursuing a first baccalaureate degree. All part-time undergraduate students are ineligible for Saint Mary’s College scholarship funds. Students will be expected to complete all credits for which they are enrolled and maintain a minimum 2.0 cumulative grade point average.

Please note that if you do not take the expected full time enrollment of 4 credits per semester and mandatory 1 credit during Jan Term you will jeopardize your financial aid funding. Students are only considered eligible for Saint Mary’s aid and Cal Grant for four years. There are no exceptions to this policy.
An aid recipient enrolling for less than 3.0 credits will jeopardize eligibility for Pell Grant, Cal Grant, Saint Mary’s scholarship funds and possibly loan funds; therefore, students giving any consideration to enrolling for less than 3.0 credits should meet with their financial aid counselor to ensure that they understand how their aid eligibility would be affected.

**Standard of Progress for Undergraduates**
- Students must maintain a minimum cumulative grade point average of 2.0 in each term they receive aid.
- Student must complete at minimum a total of 7.25 credits (if enrolled full-time) or 5.0 credits (if enrolled less than full-time) during the academic year in which they receive financial aid.

**Duration and Limits of Undergraduate Student Aid Eligibility**
- Federal Aid: Undergraduates may receive the federal Pell Grant for a maximum of 12 semesters or until they complete their degree, whichever comes first. Undergraduates may borrow federal Direct Loans up to the aggregate limits. Dependent Students- $31,000- no more than $23,000 of this amount may be in subsidized loans. Independent Students- $57,500- no more than $23,000 of this amount may be in subsidized loans.
- State Aid: Students must complete the FAFSA every year by March 2 and meet the income and asset eligibility requirements for the Cal Grant up to a maximum of 8 semesters.
- Institutional Aid: Students entering as freshmen may receive institutional scholarships and grants based on Full Time enrollment for four years (eight semesters). Transfer students may receive institutional aid based on Full Time enrollment for the number of terms required to complete their degree, as determined at the time of their admission to the College. For example: sophomores will have three years (six semesters) of eligibility and juniors will have two years (4 semesters) of eligibility. There are no exceptions to this policy.

**Appeals**

If a student’s financial aid is denied for failure to achieve satisfactory academic progress, he/she may appeal if extenuating circumstances hindered academic performance. To appeal a student must email a personal letter explaining the reason(s) for not attaining the minimum number of credits and/or GPA, as well as an academic plan stating how and when the course credit and/or grade point average deficiency will be made up.