

Financial Aid

The Office of Financial Aid at the University of Saint Francis administers financial aid from federal, state, institutional, and private resources according to the Federal guidelines provided by the U.S. Department of Education. The university works with students and families to determine which funds are available to help meet the cost of education at the University of Saint Francis.

The philosophy of student financial aid is based on the rationale that the student (and the family, where applicable) is the primary resource in funding the student's education. Each student's situation is evaluated through the Free Application for Federal Student Aid (FAFSA). Once the application is completed and evaluated by the U.S. Department of Education, the expected family contribution (EFC) is determined. The University of Saint Francis, in turn, will use the calculated EFC to determine available funding from federal, state and institutional resources. An aid package may include a combination of scholarships and/or grants, educational loans and student employment.

Financial aid awards are based on the information submitted by the student and family, academic records, the date of the application, and fund availability.

Application Procedures

Steps in Applying for Financial Aid

Students and families who wish to be considered for federal, state and institutional funding through the University of Saint Francis must:

- Apply for and be accepted to the University of Saint Francis.
- Complete and return the Free Application for Federal Student Aid (FAFSA). Applications are accepted starting January 1 prior to the beginning of fall semester. Completion of the FAFSA will allow students to be automatically evaluated for a Federal Pell Grant.
- Complete FAFSA and file it in time to be received no later than March 10 prior to the beginning of fall semester, list an eligible Indiana institution, and request the information be submitted to the State of Indiana for consideration. Eligible students must meet Indiana residency requirements.
- File FAFSA before the University of Saint Francis priority deadline of March 10 for institutional funding. The university will award funds to students completing the FAFSA after the March 10 deadline as funds are available.

It is important that students keep a copy of applications submitted and documentation used in the completion of the application.

Verification Process

During the processing of a student's FAFSA, the U.S. Department of Education will select files at random for a process called verification. Students who are selected for verification will be notified by the school and must provide the requested documentation to be eligible for federal, state or institutional funds.

Students who are selected for verification will not receive funding until the verification materials have been submitted and the financial aid file is completed. Students who do not comply with the request for additional information are responsible for making the necessary payment arrangements with the University's business office.

The University of Saint Francis reserves the right to adjust a student's award as necessary in order to comply with federal, state and institutional financial aid guidelines and federal regulations.

Confidentiality and Appeal Procedure

Information used to award financial assistance to students of the University of Saint Francis requires the collection of financial information about the student and the student's parents (when applicable). The Office of Financial Aid keeps this information confidential and students are encouraged to consider their awards a private matter.

If for any reason a student is dissatisfied with a financial aid award and cannot resolve his or her differences with the Office of Financial Aid, a written appeal may be made to the Scholarship and Financial Aid Committee. This committee will review the appeal and is responsible for rendering a final decision.

Special Circumstances

Students and families who experience a change in circumstances, such as loss of employment or unusual medical/dental expenses not covered by insurance, may request a review of their financial aid file. Students are required to discuss their situation with a financial aid counselor to determine the appropriate steps for filing a request for a professional judgment review. Professional judgments are reserved for extreme situations and the student must provide detailed documentation as requested by the Director of Financial Aid.

Sources of Financial Aid

University of Saint Francis Scholarship and Grant Programs for Undergraduate Students (Institutional Funds)

Athletic Scholarships - The Athletic Department awards scholarships to full-time undergraduate students who demonstrate athletic ability. Recipients of an athletic scholarship are expected to participate in a varsity sport as determined by the coach and maintain full-time enrollment. Renewal of the athletic scholarship is granted by the appropriate coach and reviewed by the Athletic Director. Receipt of an athletic

scholarship may adjust/replace other funds received from the institution as well as the student's federal loan and work-study eligibility. Scholarship recipients must have a completed Free Application for Federal Student Aid (FAFSA) on file by the March 10 priority deadline prior to the student's fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the athletic scholarship.

University of Saint Francis Grant - The University of Saint Francis Grant is awarded to full-time undergraduate students who demonstrate financial need as determined by the Free Application for Federal Student Aid (FAFSA). The university has a priority FAFSA filing deadline of March 10 prior to the student's fall enrollment. Notification of additional institutional funds may adjust/replace the University of Saint Francis Grant.

Valedictorian Scholarships - Valedictorian Scholarships are awarded to incoming freshmen on the basis of academic performance. The award is based on class rank, GPA, ACT/SAT scores and full-time enrollment at the university. Awards are renewable for eight consecutive semesters with a cumulative GPA of 3.0 or higher. Funds are restricted to payment of tuition and fees.

Salutatorian Scholarships - Salutatorian Scholarships are awarded to incoming freshmen on the basis of academic performance. The award is based on class rank, GPA, ACT/SAT scores and full-time enrollment at the university. Awards are renewable for eight consecutive semesters with a cumulative GPA of 3.0 or higher. Funds are restricted to payment of tuition and fees.

President's Scholarships - President's Scholarships are awarded to incoming freshmen on the basis of academic performance. The award is based on GPA, ACT/SAT scores and full-time enrollment at the university. Awards are renewable for eight consecutive semesters with a cumulative GPA of 3.0 or higher. Funds are restricted to payment of tuition and fees.

Dean's Scholarships - Dean's Scholarships are awarded to incoming freshmen on the basis of academic performance. The award is based on GPA, ACT/SAT scores and full-time enrollment at the university. Awards are renewable for eight consecutive semesters with a cumulative GPA of 2.7 or higher. Funds are restricted to payment of tuition and fees.

Founder's Scholarships - Founder's Scholarships are awarded to incoming freshmen on the basis of academic performance. The award is based on GPA, ACT/SAT scores and full-time enrollment at the university. Awards are renewable for eight consecutive semesters with a cumulative GPA of 2.7 or higher. Funds are restricted to payment of tuition and fees.

Academic Transfer Scholarships - Academic Transfer Scholarships are awarded on the basis of academic performance to incoming transfer students with a minimum of 12 credit hours. Awards are renewable for eight consecutive semesters with a

cumulative GPA of 3.0 or higher and full-time enrollment. Funds are restricted to payment of tuition and fees.

Keith Busse School of Business and Entrepreneurial Leadership Scholarships – Keith Busse School of Business and Entrepreneurial Leadership (SOBEL) Scholarships are competitive scholarships. Criteria are established each year by the School of Business. These four-year renewable scholarships are available to first-time full-time students to USF. Award is renewable for those that maintain full-time enrollment, a cumulative GPA of 3.0 and a declared major in Business or Accounting. Recipients must have a completed FAFSA on file by the March 10 priority deadline prior to the student's fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship.

Leadership and Liberal Arts Scholarship – Leadership and Liberal Arts Scholarships are four-year renewable scholarships available to first-time full-time students to USF. Criteria for these competitive scholarships are established each year by the School of Liberal Arts. To be considered for scholarship renewal, students must maintain full-time enrollment, a cumulative GPA of 3.3, and have a declared major in English, History, Ministry, Philosophy or Religious Studies. Recipients must also have a completed FAFSA on file by the March 10 priority deadline prior to the student's fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship.

Parkview Scholarships - The university awards scholarships to students entering the ASN, BSN, RN to MSN, and MSN nursing programs with strong academic records. ASN and BSN students must be enrolled full-time for consideration. RN to MSN and MSN students must be enrolled in at least four credit hours per semester for consideration. Awards vary depending on financial need and/or qualifications of the applicant. Awards are renewable, provided that students maintain a GPA of 3.0 and fulfill all progression policies of the nursing department. Scholarship recipients must have a completed Free Application for Federal Student Aid (FAFSA) on file by the March 10 priority deadline prior to the student's fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship. Students who receive the Parkview Scholarship are not eligible for other types of USF institutional aid.

Scholarships in the Arts - Scholarships in the Arts are competitive scholarships based on a portfolio review and/or audition. Art scholarships are four-year renewable scholarships. To be considered for scholarship renewal, students must maintain full-time enrollment, a cumulative GPA of 2.5, and a declared major in art. Scholarship recipients must have a completed Free Application for Federal Student Aid (FAFSA) on file by the March 10 priority deadline prior to the student's fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship.

School of Professional Studies Scholarships – These competitive scholarships are four-year renewable scholarships awarded to first-time full-time students to USF. Criteria are established each year by the School of Professional Studies. To be considered for scholarship renewal, students must maintain full-time enrollment, a cumulative GPA of 3.0, and have a declared major in Psychology, Social Work or Education. Recipients must also have a completed FAFSA on file by the March 10 priority deadline prior to the student’s fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship.

Science Symposium Scholarships - These competitive scholarships are based on participation in the University of Saint Francis Science Symposium during the sophomore, junior or senior year of high school. These are four-year renewable scholarships for full-time students, provided the recipient maintains a cumulative GPA of 2.8 for the first academic year and 3.0 for the remaining semesters. Scholarship recipients must be majoring in Biology, Chemistry, Environmental Science, General Science, or Secondary Education Life Science and must have a completed Free Application for Federal Student Aid (FAFSA) on file by the March 10 priority deadline prior to the student’s fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship.

Catholic Heritage Scholarship – The University will provide a scholarship of up to \$3,500 to students who have attended Catholic School (primary and/or secondary) in Allen County, Indiana. Recipients must be full-time undergraduate students without a prior bachelor’s degree. This scholarship can be received for a total of 8 semesters with a minimum GPA of 2.0. An application is required and can be obtained in the Office of Enrollment Services, the diocesan Catholic Schools Office, or online at www.sf.edu/financialaid/forms.shtml. *(This scholarship offered only to new students entering USF beginning with the 2007-2008 academic year.)*

Child of Alumni Grants - The Child of Alumni Grants are available for sons and daughters of University of Saint Francis alumni. Each recipient must be enrolled as a full-time undergraduate student. The award is renewable for up to eight semesters. Applications for the Child of Alumni Grant are available from the Office of Alumni Relations or the Office of Financial Aid. Recipients must have a completed Free Application for Federal Student Aid (FAFSA) on file by the March 10 priority deadline prior to the student’s fall enrollment. Students completing the FAFSA after the March 10 deadline may jeopardize the scholarship.

Lilly Room and Board Scholarship – The University will provide a scholarship in the amount of a traditional double room for any full-time Lilly Scholar who lives on campus. *(This scholarship offered only to new students entering USF beginning with the 2007-2008 academic year.)*

Multiple Family Member Discount - Families who have two or more undergraduate students attending the University of Saint Francis full-time or graduate students that are attending at least 6 credit hours at USF will receive a 5 percent tuition discount.

The Multiple Family Member Discount is limited to the family members who are considered to be in the same household when completing the FAFSA. This fund can be used toward tuition only and may be adjusted based on other tuition-specific funding received by the student. The university has a priority FAFSA filing deadline of March 10 prior to the student's fall enrollment. Students completing the FAFSA after the March 10 deadline will be awarded funds as they are available.

Out of State Grant - Recipients must be enrolled as full-time undergraduate students and must not be residents of the State of Indiana as determined by the FAFSA. *For dependent students, parents must not be Indiana residents as well.* Once awarded, students must maintain full-time enrollment in order for the award to be renewed up to an additional six semesters. *(Offered only to new students entering USF beginning Spring 2005-2006.)*

Tom Jehl Lifetime Sports Academy Scholarship – The University will provide two full-tuition scholarships and multiple scholarships of up to \$3,000 to students who have participated with the Lifetime Sports Academy, have done volunteer activities and have a High School GPA of 2.7 or higher. Recipients must be full-time undergraduate students without a prior bachelor's degree. This scholarship can be received for up to 8 semesters with a minimum GPA of 2.5. An application is required. An application can be obtained from the Office of Enrollment Services, the athletic department, at the Lifetime Sports Academy, or downloaded at <http://www.sf.edu/financialaid/forms.shtml>. To be considered for the full-tuition scholarship, application must be received by April 16. Student must file a FAFSA to receive this award. *(This scholarship offered only to new students entering USF beginning with the 2007-2008 academic year.)*

University of Saint Francis 2nd Bachelors Degree Grant - The University will provide a \$2,500 grant to undergraduate students who are full-time and have already received a bachelor's degree. *(This scholarship offered only to new students entering USF beginning with the 2007-2008 academic year.)*

University of Saint Francis 21st Century Grant – The University will guarantee that students who are 21st Century Scholars will receive a minimum of \$4,500 in institutional funding. This can include academic, athletic, or other aid from USF. Students must continue to have good standing with the 21st Century Scholars program, file their FAFSA prior to March 10, and enroll full-time. *(This scholarship offered only to new students entering USF beginning with the 2007-2008 academic year.)*

University of Saint Francis Church Matching Program - Each year, the university will match awards of up to \$500 made by a participating church to full-time undergraduate students. Participating churches must have a signed participation agreement on file and submit a recipient roster by the July 15 deadline for the student to receive the matching dollars.

University of Saint Francis Phi Theta Kappa Scholarship – The University will provide a scholarship of up to \$10,000 to students who are members of Phi Theta Kappa and are full-time, undergraduate students without a bachelor’s degree and a minimum GPA of 3.5. Students must be working on a higher degree at USF. Recipients cannot receive this scholarship in conjunction with the Academic Transfer Scholarship. This scholarship can be received for up to 8 semesters with a GPA of 3.0 or higher and full-time enrollment. *(This scholarship offered only to new students entering USF beginning with the 2007-2008 academic year.)*

Endowed/Donor Funds - The university has funding available through endowed/donor funds. For specific information on the funds listed below, please contact the Office of Financial Aid or www.sf.edu for criteria and application(s).

Arata Art Scholarship
Joan P. Baldus Scholarship
Ann D. Ballinger Scholarship Fund
Arthur and Josephine Beyer Foundation Scholarship
Business Education Foundation Scholarship
Kathryn Doermer Callen Scholarship
Olive B. Cole Scholarship
Bishop John M. D’Arcy Scholarship
Anna T. Dively Family Scholarship
Mary Louise Doermer Scholarship
Richard David Doermer Scholarship Fund
Marian A. Fox Scholarship
The James, Thomas and Doris Griffith Scholarship Fund
Guild Scholarship
Milton E. Haffner Scholarship
Richard and Marian Harber Scholarship
Margaret M. Johnson Scholarship Fund
Kelly Box Art Scholarship
Mary Lou and Thomas Knurek Mid-Degree Scholarship
Marie C. Koester Scholarship
Monsignor J. William Lester Endowed Scholarship
Lupke Foundation Art Scholarship
Menzie/Essex Scholarship
Richard G. Nill, Senior Scholarship
Maurice Papier Scholarship Fund
Robert D. Parker Graphic Arts Scholarship
Geraldine Peiffer, M.D. Scholarship
Bruce and Audrey Ratts Memorial Scholarship
Audrey and Steve Riley Scholarship
Louise Muldoon Rosenhamer Scholarship
Saint Joseph Nursing Alumni Scholarship
Blance and Edward Schaeffer Endowed Scholarship
Sister JoEllen Scheetz Scholarship

Don G. Scott Scholarship
Agnes Hake Seyfert Memorial Scholarship
Charles Shappell Scholarship
Sister Laura Art Scholarship
Gertrude L. Steinbauer Endowed Scholarship
Robert G. Stoeckley Scholarship
Sullivan English Award
Francis and Paul Sutton Nursing Award
Joan Krug Venderly Scholarship
Melvin Waltz Scholarship Fund
Marilyn and William Wunderlin Scholarship
Yergens-Rogers Scholarship

Federal Grants

Federal Pell Grant - The Federal Pell Grant is awarded to those students who demonstrate financial need as determined by the completion of the FAFSA. Students must be enrolled in three or more credit hours and meet the University's standards of academic progress.

Federal Supplemental Educational Opportunity Grant (FSEOG) - FSEOG funds are awarded to those students who demonstrate exceptional financial need as determined by the completion of the FAFSA. Students must meet the University's standards of academic progress.

Federal Academic Competitiveness Grant (ACG) - The Federal ACG is awarded to first and second year full-time students who are eligible for the Federal Pell Grant and are U.S. citizens. Students must have completed a rigorous secondary school program of study (after 1/1/06 if a first-year student and after 1/1/05 if a second-year student). Students must have a cumulative 3.0 GPA during the first academic year to receive funding for the second year. For the awarding purposes of this grant, first-year students are those that have 0 to 23 credit hours earned and second-year students are those that have 24 to 47 credit hours earned.

National Science and Mathematics Access to Retain Talent (SMART) Grant - This federal grant is awarded to full-time third and fourth year students who are eligible for the Federal Pell Grant and are U.S. citizens. At USF, recipients must major in Biology, Chemistry, General Science, or Mathematics and maintain a 3.0 GPA. For the awarding purposes of this grant, a third-year student is defined as having 48-71 credit hours earned and a fourth-year student is defined as having 72 to 95 credit hours earned.

State Grants and Scholarships

State Grants - The State Student Assistance Commission of Indiana (SSACI) provides funds to Indiana residents who attend an eligible Indiana institution. To be considered for funds from the State of Indiana, a student's FAFSA must be received by the FAFSA processing center by March 10 and comply with the request for additional information within the appropriate timeframe indicated by SSACI. The Commission determines the amount of the student's award based on the family contribution and the cost of attendance. Funds provided by the State of Indiana are limited to tuition and fee costs incurred at the institution.

Indiana Higher Education Award (HEA) - The Indiana Higher Education Award (HEA) is awarded to full-time undergraduate students who demonstrate financial need and attend an eligible institution within the State of Indiana.

Indiana Freedom of Choice Award (FOC) - The Indiana Freedom of Choice Award (FOC) is awarded to full-time undergraduate students who demonstrate financial need and attend an eligible private institution within the State of Indiana.

Part-time State Grant - The Part-time State Grant is awarded to students enrolled in 6 to 11 hours of undergraduate coursework who demonstrate financial need. Funds are limited based on allocations provided by SSACI.

Nursing Scholarship Funds - These need-based scholarships are awarded to qualified individuals pursuing a career in nursing. Applicants must have a cumulative GPA of at least 2.0 and agree to work as a nurse in the State of Indiana for at least two years after graduation from college. Application forms are available from the Office of Financial Aid. The application deadline is March 10.

Minority Teacher and Special Education Scholarships - These scholarships are available to full-time minority students majoring in education or students seeking a Special Education teaching certification. Applicants must have a cumulative GPA of at least 2.0 and agree to teach full-time in Indiana for three out of five years after graduation from college. Application forms are available from the Office of Financial Aid. The application deadline is March 10.

Other Sources of Gift Aid

Veterans' Benefits - Eligible veterans may receive monthly benefits through the Veterans Administration (VA). The Registrar's Office at the University of Saint Francis addresses VA matters and certifies attendance records. For complete details concerning either VA benefits or aid to dependents of veterans, contact the nearest VA office or call 1-888-GIBILLI.

Vocational Rehabilitation - Students whose physical or mental impairment prevents them from obtaining gainful employment may receive educational funding through the Indiana Vocational Rehabilitation Services. For information, contact the nearest Vocational Rehabilitation office.

Loans

Federal Perkins Loans - These need-based loans have a 5 percent interest rate and an aggregate limit of \$20,000 for bachelor's degree seeking students. Repayment begins nine months from the date the student graduates, leaves school, or drops below half-time enrollment. Funding is limited.

Federal Subsidized and Unsubsidized Stafford Loans - These need-based loans offer a fixed interest rate of 6.8 percent for new borrowers and have an undergraduate aggregate limit of \$23,000 for "dependent" students and a limit of \$46,000 for "independent" students. Loan amounts vary per year. Repayment of a Federal Stafford student loan begins six months from the date the student graduates, drops below six credit hours per term or ceases to be enrolled. Loan limits for Federal Subsidized and Unsubsidized Stafford Loans are as follows:

Student Completed Credit Hours	Maximum Yearly Combined Subsidized & Unsubsidized	
	Dependent	Independent
1-31 credit hours	\$3,500	\$7,500
32-63 credit hours	\$4,500	\$8,500
64+ credit hours	\$5,500	\$10,500

Federal Parent PLUS Loan - This loan program is directed to parents of dependent undergraduate students and is not need based. Parents may borrow up to the cost of education minus other financial aid for each student enrolled at least half time.

Repayment of the PLUS loan begins within 60 days after the loan is disbursed. The interest rate is fixed at 8.50 percent.

Student Employment

Students who wish to work part time while enrolled at the University of Saint Francis may be considered for employment through the following programs:

On-Campus Employment - This non-need-based program allows students who are able to work on campus up to 20 hours per week at the current minimum wage.

Federal College Work-Study Program - This program requires that a student demonstrate financial need. A student's eligibility is determined during the financial aid awarding process. Students' wages are subsidized by the federal government. Students who qualify may work on campus up to 20 hours per week at the current minimum wage.

State Summer Work-Study Employment - This program is administered by the State Student Assistance Commission of Indiana. Students must be recipients of Indiana HEA and Indiana FOC in the academic year prior to the award and must plan to continue their enrollment at the university in order to be considered.

General Financial Aid Information

Student financial assistance programs are awarded under the following general guidelines:

- University of Saint Francis funds are awarded to students who are enrolled as full-time undergraduate students. Individual funds may be restricted to payment of tuition and fee expenses only.
- Students who have completed a bachelor's degree are not eligible to receive funds designated as undergraduate federal, state or institutional funding.
- University of Saint Francis funds are limited to eight semesters of use. Transfer students will be evaluated as necessary.
- Financial aid packages are awarded for one year only. Students must meet renewable criteria and complete the FAFSA for each year they wish to attend the University of Saint Francis. The University has a priority deadline for institutional funding of March 10. The University will award funds to students completing the FAFSA after the March 10 deadline as funds are available.
- Students must have a completed FAFSA on file along with additional requested documents prior to the end of the enrollment period. If the student does not meet the above requirements, the aid will be forfeited.
- Financial aid is calculated on the number of credit hours for which a student is enrolled.
- Financial aid awards may be reviewed and adjusted at any time during the academic year. All awards are contingent upon student eligibility, program regulations and availability of funds. Awards may be adjusted based on the following:
 1. Students are required to report to the Office of Financial Aid the receipt of any additional funding received from outside sources.
 2. Students who request review of their financial situation will be required to submit additional documentation. Financial aid awards will be adjusted based on professional judgment policies.
 3. Students whose total awards exceed their cost of attendance or tuition and fee expenses based on criteria set out in the award will be adjusted to meet federal, state and institutional guidelines and regulations.

Semester Limitations

Full-time undergraduate students (those enrolled for 12 hours or more) are expected to complete graduation requirements within eight semesters. Courses taken in excess of eight semesters will not qualify for financial aid. If a student begins a semester as a

full-time student and drops to part time after the add/drop period, that semester is counted among the eight semesters allotted for student assistance eligibility.

Payments of Awards

Most scholarship, grant and loan funds are applied directly to charges for tuition, fees and/or room and board unless otherwise specified by the donor or agency providing the funds. Institutional, federal, state, and most private aid is divided evenly between fall and spring semesters and is credited to each semester's billing. Awards exceeding the charges listed on each semester's bill may be used for such education-related expenses as books, transportation, personal expenses, and living expenses.

Financial Aid is applied to each student's account in the following manner:

1. State grants and scholarships.
2. Scholarships and grants from outside agencies and private sources.
3. Institutional funds.
4. Federal grants.
5. Student and parent loans.

In the event a student receives tuition-only designated funds which exceed the student's actual tuition costs, these awards will be reduced.

Payment Plan

The University endorses deferred payment plans through a reputable, private firm. Any student may arrange for a budgeted payment plan through this firm in order to avoid a large cash outlay at the beginning of each semester. Information about the payment plan is sent to all students early in the summer. Contact the Business Office, Trinity 100, for more details.

The University also accepts payment of tuition and fees through MasterCard® or Visa®. Students who wish to make use of this payment method should contact the Business Office.

Standards of Academic Progress for Financial Aid Funding

Qualitative and Quantitative Measures

Recipients of student financial assistance are required to make satisfactory academic progress toward a specific educational objective or degree. The U.S. Department of Education has mandated that the University of Saint Francis monitor and enforce these standards, which are consistent with the educational mission of the University. This policy applies to all students receiving assistance from any financial aid program administered by the Office of Financial Aid at the University of Saint Francis and is administered separately from the University's academic probation and suspension policy.

The Standards of Academic Progress are measured both qualitatively and quantitatively. The quantitative measure requires a minimum progressive accumulation of academic credits. Students must successfully earn 67 percent of all credits attempted at the University of Saint Francis.

Students must also maintain a specific minimum Grade Point Average (GPA), as shown below:

Completed Credit Hours	Cumulative GPA
0-32	1.66
33-64	1.80
65+	2.00

Note that repeat courses and coursework assigned grades of W, I, F, W, WP, or WF will not be counted as hours completed toward graduation, but will count toward attempted credit hours. Therefore, when repeating a course that has previously been passed (grade of D or better), the course will be counted as attempted hours each time the student enrolls in that same course. The only exception is sports participation credits. These factors should be kept in mind when planning a class schedule.

For example, if a student takes RELI 100 during the fall semester and receives a grade of D or above, then chooses to retake RELI 100 during the spring semester, the student will have attempted six credit hours but will earn only three credit hours for the course.

The following table indicates the effect each letter grade has on the credit hours students attempt and the credit hours students earn.

Grade Received	Does Grade Count as Attempted Hours?	Does Grade Count as Earned Hours?
Passing Grades - A, B, C, D	Yes	Yes
Repeated Course Previously Passed	Yes	No
Repeated Course Previously Failed	Yes	No
Fail - F	Yes	No
Withdrawal - W	Yes	No
Withdrawal - WP	Yes	No
Withdrawal - WF	Yes	No
Incomplete - I	Yes	No
Pass - P	Yes	Yes

Maximum Allowable Credit Hours for Undergraduate Degree Completion
Undergraduate students may not exceed 150 percent of the published length of the educational program. Transfer credit hours from other institutions are counted toward the maximum credit hours for undergraduate program completion. The

following information provides the total number of attempted credit hours in which a student may receive aid:

Degree Type	Attempted Credit Hours
Certificate	45 credit hours
Associate degree	96 credit hours
Bachelor's degree	192 credit hours

All courses in which students receive a grade will be counted toward the duration of eligibility. Grades include but are not limited to A, B, C, D, F, P, W, WP, WF, and I. Students exceeding the stated number of credit hours will not be eligible to receive financial aid.

Enforcement of the Standards

At the end of each academic year (end of spring semester), the Office of Financial Aid will review students' enrollment records. Students who fail to meet the standards at the end of a given semester will be placed on financial aid probation and notified in writing. Students on probation will be eligible for aid during the probationary period of two semesters. Students will have two semesters to improve their academic progress (summer is not considered a semester for financial aid probation). If at the end of the probationary period, the student has not met the standards of academic progress, he or she will be placed on financial aid suspension. A student who is on financial aid suspension is not eligible for financial aid. Any student who has been suspended and has since improved his or her performance must submit a written request for reinstatement of financial aid eligibility. Request for reinstatement must be submitted prior to the period of enrollment for which the student is requesting financial aid assistance. Reinstatement forms are available in the Office of Financial Aid or via the Internet at www.sf.edu under Financial Aid Forms.

Students who have lost their eligibility for financial aid due to lack of satisfactory academic progress may appeal for reinstatement of their eligibility if circumstances beyond their control prevented them from meeting the established standards. To appeal, students must submit a completed Satisfactory Academic Progress Appeal form along with required supporting documentation. Satisfactory Academic Progress Appeal forms are available in the Office of Financial Aid located in Trinity Hall, Room 112 or via the Internet at www.sf.edu under Financial Aid Forms. Appeals must be filed in writing within 30 days of the date of notification of suspension.

Financial Aid Counseling

The Office of Financial Aid provides students the opportunity to sit down one-on-one with a financial aid counselor. The financial aid staff will work with students to help clarify questions regarding financial assistance. Students are encouraged to take an active role in understanding the financial aid process and eligibility requirements/criteria for programs in which they plan to participate. Students should

feel free to contact the Office of Financial Aid at 260-434-3283 or visit us in Trinity Hall.