COLLEGE OF SAINT MARY

Financial Aid Information 2026-2027

Welcome to College of Saint Mary! This document provides important financial aid information. Please read it carefully so that you are aware of your responsibilities as a financial aid recipient and any conditions that may change your aid.

Contact the Financial Aid Office at finaid@csm.edu or (402) 399-2429.

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  - Must officially add/drop classes through Self-Service. After the add/drop period, students must complete Withdrawal form, which is available on MyCSM.
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Online Financial Aid Resources for Students

- FAFSA: www.fafsa.gov
- NetPartner Financial aid Portal: https://netpartner-01.csm.edu
- Entrance & Exit Counseling and MPN for Direct Loans & PLUS Loans: studentaid.gov
- TEACH Grant Counseling and ATS: studentaid.gov
- Federal student loan borrowing history: www.studentaid.gov
- Outside scholarship search and FAFSA help: www.educationquest.org
- CSM Semester Financial Arrangements: www.csm.edu/sfa
- CSM Self-Service: https://my.csm.edu
- Federal Student Aid's Student Loan Ombudsman: http://studentaid.gov/repay-loans/disbutes/prepare

Financial Aid Office's Responsibilities

- Provide financial assistance to eligible students
- Provide consumer information about the cost of attendance, the amount of financial aid eligibility, and how a recipient's eligibility for financial aid is determined
- Resolve any conflicting information and request additional information if necessary
- Adjust aid as necessary to the appropriate amount based on the semester enrollment status, tuition plan, or other aid received
- Cancel aid for any semester of the year in which a recipient does not enroll

Types of Financial Aid

CSM Institutional Scholarships and Grants

- Academic and need-based aid, which does not need to be repaid
- Based on academic merit, SAI, and on or off campus residency status
- Students must be full-time undergraduate, charged the full-time package rate of tuition to be eligible
- If the student moves off campus, the institutional scholarship and/or grant may be reduced
- Institutional funding is not available for summer sessions, part-time enrollment, reduced tuition rates, or graduate programs
- The total of CSM institutional funding cannot exceed the student's actual direct costs of tuition, fees, on-campus room & board, and books charged to the student account.
- Renewable based on maintenance of financial aid Satisfactory Academic Progress requirements. If a student is not meeting SAP requirements, eligibility for financial aid is lost, but may be reinstated through appeal or by meeting SAP requirements. If eligibility is reinstated, scholarship eligibility will also be reinstated at the original amount

Athletic Scholarship

- Aid which does not need to be repaid
- Eligibility determined by the Athletic Department
- Only students charged the full-time package rate of tuition may be eligible
- Athletic funding is not available for summer sessions, part-time enrollment, reduced tuition rates. Athletic scholarship for students in graduate programs is available on limited-case scenarios. See Athletic Department and Financial Aid Office for more information.

CSM Tuition Remission

- Remission available as a benefit to CSM employees covers the tuition and required fees for the number of approved credits per term based on employment status, employment length, and degree program.
- Tuition Remission available to eligible dependents as a benefit of approved CSM employees covers 100% of the tuition balance after the application of any other tuition-specific aid.
- See the CSM Staff or Faculty Handbook for information on eligibility and application.
- Tuition Remission replaces all other institutional scholarships and grants.

Tuition Exchange

- Tuition Exchange is a tuition waiver for a dependent student of an eligible employee of a college that participates in one of three tuition exchange programs of which CSM is a member.
- CSM determines the conditions of admission, acceptance, and terms of the tuition exchange program for students attending CSM.
- The amount of the Tuition Exchange Scholarship is 100% of the tuition balance after the application of any other tuition-specific aid.
- Tuition Exchange replaces all other institutional scholarships and grants.

Federal Pell Grant

- Title IV need-based aid which does not need to be repaid with certain exceptions; see the Return of Title IV Funds policy online in the Financial Aid Student Community of MyCSM.
- Available only to undergraduate students who have not yet earned a first bachelor's degree
- Amount is based on the student's enrollment status and Student Aid Index (SAI), which is indicated on the student's FAFSA Submission Summary
- Students may not receive Pell Grant from more than one postsecondary institution at a time
- Pell Grant eligibility for dependents of deceased service members and safety officers: If your parent or guardian died in the line of duty while either (a) serving on active duty as a member of the U.S. armed forces on or after September 11, 2001; or (b) actively serving as and performing the duties of a public safety officer, you may be eligible for a Maximum Pell Grant even if you are not eligible for a Federal Pell Grant based on your SAI.

FSEOG (Federal Supplemental Educational Opportunity Grant)

- Title IV need-based aid which does not need to be repaid with certain exceptions; see the Return of Title IV Funds policy online in the Financial Aid Student Community of MyCSM
- Given to Pell eligible undergraduate students with priority given to those with the highest financial need, including students charged the full-time package rate of tuition meeting the FAFSA priority filing date
- This Campus Based fund is given to CSM by the U.S. Department of Education as a limited allocation and can no longer be given when this allocation is exhausted

Federal TEACH (Teacher Education Assistance for College and Higher Education) Grant

- Title IV aid, not based on need, but the student must file a FAFSA to receive TEACH Grant funds
- Aid which does not need to be repaid unless the recipient does not complete the four-year teaching service agreement. TEACH Grant funds are converted to a Direct Unsubsidized Loan if requirements described in the Agreement to Serve are not fulfilled.
- Eligible students are completing coursework that is necessary to begin a career in teaching, and agree to serve for at least four years as full-time, highly qualified teacher in a high-need subject area in a low-income school area
- Offered to undergraduate juniors, seniors, and graduate students based on program of study verified by the CSM Teacher Education Department
- Recipients must maintain a 3.25 cumulative GPA
- Full-time amount is $3,772 per academic year; less than full-time amounts are prorated. Aggregate maximum is $16,000 for undergraduates and $8,000 for graduate students.

Federal Work Study

- Title IV need-based aid
- Students interview for positions
- Students work on campus and receive monthly paychecks up to the amount accepted. Students are responsible for working the hours required to earn the full amount
- Offered to undergraduate students charged the full-time package rate of tuition
- This Campus Based fund is given to CSM by the U.S. Department of Education as a limited allocation and can no longer be given when this allocation is exhausted
- Open work study positions are listed on the Financial Aid Student Community on MyCSM

Federal Direct Loan Program

Federal Direct Loans are long-term, low-interest, Title IV student loans. Loan funds are provided by and repaid to the U.S. Department of Education. These federal student loans must be repaid beginning six months after the borrower graduates, drops below half time or ceases to be enrolled at CSM or another institution. Direct loans and all Title IV loans will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

- New Federal Direct Loan borrowers must complete entrance counseling and an MPN (Master Promissory Note) online at studentaid.gov
- There are different annual amounts that a student may borrow based on their grade level and academic program at CSM. The Financial Aid Office determines this grade level upon review of the student's academic records. Below are the annual loan amounts for each grade level based on the student's dependency status.

	Dependent	Independent
Grade Level 1* (up to $3500 can be subsidized)	5,500	9,500
Grade Level 2** (up to $4500 can be subsidized)	6,500	10,500
Grade Level 3 & 4 (up to $5500 can be subsidized)	7,500	12,500
Graduate/Doctoral Student (not eligible for subsidized)	n/a	20,500

* Students enrolled in the PNC Certificate Program cannot exceed Grade Level 1 maximum amount.
**Students enrolled in Associate Degree Programs cannot exceed Grade Level 2 maximum amount.
NOTE: Students pursuing the post graduate Paralegal Certificate and in courses leading to a teaching endorsement are eligible for Grade Level 3 & 4 maximum amount.

- Interest rates, fixed for the lifetime of the loan, are determined for new loans made each academic year based on an index rate plus a statutorily defined "add-on". The index rate is determined each year as the "high yield of the 10-year Treasury note" auctioned at the final auction held prior to the June 1 preceding the July 1 of the year for which the rate will be effective. The "add-on" equals 2.05% for Direct Loans for undergraduate students, 3.6% for Direct Loans for graduate students, and 4.6% for all PLUS Loans. Interest rate caps are 8.25% for Direct Loans for undergraduate students, 9.5% for Direct Loans for graduate students, and 10.5% for all PLUS Loans
- The total amount of the loan is required to be divided equally between the terms of the loan period
- Loan disbursements minus any loan origination fees are drawn by CSM and applied to the student's account
- Six-month grace period before repayment begins after the borrower drops below half-time enrollment, withdraws from all classes, or graduates
- Beginning with the 2026-2027 financial aid award year, students enrolled less than full time will have their annual loan amount reduced based on the "Schedule of Reductions". Full time for all undergraduate programs is 12 credits per term. Full time for graduate programs is 9 credits per term (6 credits is full-time for EdD). SOR is based on the percentage of number of credits enrolled for the academic year over number of credits considered full time for the academic year. The percentage is multiplied by the student's annual loan eligibility. This loan amount is split evenly across terms in the loan period. The credits in the denominator of the calculation will only include credits enrolled in summer terms for programs with required summer attendance. One-term loans may never be more than half of the annual loan amount and then will be subject to the SOR calculation.

Federal Direct Loans come in two forms:

Federal Direct Subsidized Loan

- The government pays the accrued interest while the student is in school and during the six-month grace period
- Based on financial need
- Loan amount is determined by student's grade level, degree, and enrollment status
- Loan fee will be taken out by the lender before loan funds are drawn by CSM. The loan fee for loans with a first disbursement on or after October 1, 2020 equals 1.057% of the loan amount.

Federal Direct Unsubsidized Loan

- Student has the option to pay the accrued interest while in school
- This loan is not based on financial need
- Amount is based on student's grade level, degree, and enrollment status
- Loan fee will be taken out by the lender before loan funds are drawn by CSM. The loan fee for loans with a first disbursement on or after October 1, 2020 equals 1.057% of the loan amount.

Federal Direct Parent PLUS Loan

- This credit-based Title IV loan helps parents pay college expenses for dependent students
- Student must be enrolled in at least six credit hours
- Parent borrowers must apply for a Direct PLUS Loan Request online at studentaid.gov
- Online PLUS request will be available beginning May 15 prior to the beginning of the academic year
- PLUS loans must be requested each academic year; a credit check is conducted with each application
- The One Big Beautiful Bill Act instated $20,000 annual and $65,000 aggregate loan limits for Federal Parent PLUS Loan for new Parent PLUS Loan borrowers effective July 1, 2026. Legacy borrower provisions may be in effect.
- PLUS loans and all Title IV loans will be submitted to the National Student Loan Data System (NSLDS), accessible by guaranty agencies, lenders, and institutions determined to be authorized users of NSLDS
- Parent borrower must complete an MPN (Master Promissory Note) online at: studentaid.gov
- If the parent is credit denied a PLUS loan, a student may be eligible for an additional unsubsidized loan of up to $4,000 for freshmen and sophomores and $5,000 for juniors and seniors per academic year.
- Loan origination fee will be taken out by the lender before loan funds are drawn by CSM. The loan fee for loans with a first disbursement on or after October 1, 2020 equals 4.228% of the loan amount.
- Repayment begins within 60 days after the final disbursement for the award year. The parent borrower has up to 10 years to repay the loan. The minimum monthly payment is $50.
- The parent borrower may request a deferment of repayment from Direct Loans by contacting the loan servicer if the student is enrolled at least half time

Federal Direct Graduate and Professional PLUS Loan

- The One Big Beautiful Bill Act eliminated the Federal GradPLUS Loan effective July 1, 2026
- The RISE Negotiated Rulemaking Committee agreed to regulatory language specifying legacy provisions for GradPLUS Loan borrowing. Students who were enrolled in a program of study as of June 30, 2026 can continue to borrow GradPLUS Loans for that program of study if they borrowed any Federal Direct Loan prior to July 1, 2026 for that program of study. This is subject to change.
- Credit-based Title IV loan to help graduate students pay educational expenses
- Borrowers must be enrolled in at least six credit hours (three credit hours for EdD students)
- Borrowers must apply for a Grad PLUS Loan online at studentaid.gov
- Online PLUS request will be available beginning May 15 prior to the beginning of the academic year
- Grad PLUS loans must be requested each academic year; a credit check is conducted with each application
- PLUS loans and all Title IV loans will be submitted to the National Student Loan Data System (NSLDS), accessible by guaranty agencies, lenders, and institutions determined to be authorized users of NSLDS
- Borrower must complete Entrance Counseling and a Master Promissory Note online at studentaid.gov.
- Loan origination fee will be taken out by the lender before loan funds are drawn by CSM. The loan fee for loans with a first disbursement on or after October 1, 2020 equals 4.228% of the loan.
- Repayment is deferred while the student is enrolled at least half time and for a six-month grace period after the borrower drops below half-time enrollment, graduates, or leaves school

NOG (Nebraska Opportunity Grant)

- Aid which does not need to be repaid
- Student must be a Nebraska resident
- Student must not have already earned a bachelor's degree
- Amounts are determined by state guidelines and vary from year to year
- Given to Pell eligible undergraduate students with priority given to those with the highest financial need, including students charged the full-time package rate of tuition meeting the FAFSA priority filing date
- This fund is given to CSM by the State of Nebraska as a limited allocation and can no longer be given when this allocation is exhausted
- These grants are funded by the Federal Government through the Leveraging Educational Assistance Partnership Grants, by the State, and, where applicable, other contributing partners
- Eligibility is pending approval by Nebraska's Coordinating Commission for Postsecondary Education

Nebraska Career Scholarship

- Aid which does not need to be repaid
- Eligible majors include: Mathematics, Education, Nursing, and Pre-OTD
- To be considered for initial eligibility, new students must have a minimum ACT score of 18 or the equivalent
- Student must reside in Nebraska while attending school
- Amounts are determined by state guidelines and vary from year to year
- Given to full-time undergraduate students charged the full-time package rate of tuition who have not already earned a bachelor's degree
- This fund is given to CSM by the State of Nebraska as a limited allocation and can no longer be given when this allocation is exhausted. Priority is given to renewing recipients.
- Eligibility is pending approval by Nebraska's Coordinating Commission for Postsecondary Education

EETP/AETP/AETP-ST

- The Enhancing Excellence in Teaching Program (EETP) provides a limited number of forgivable loans to Nebraska teachers enrolled in an eligible graduate program.
- The Attracting Excellence to Teaching Program (AETP) provides a limited number of forgivable loans to eligible students who are enrolled in an undergraduate or graduate teacher education program working towards their initial certificate to teach in Nebraska.
- The Attracting Excellence to Teaching - Student Teaching (AETP-ST) provides limited number of a one-time forgivable loan to eligible students who are enrolled in an undergraduate or graduate teacher education program working towards their initial certificates to teach in Nebraska during their student teaching semester.
- Funding is provided by the Excellence in Teaching Cash Fund using a portion of the State Lottery Operation Trust Fund dollars.
- All three ETA forgivable loan programs (AETP, AETP-ST, and EETP) award students on a first-come, first-served basis.
- Contact the CSM Teacher Education Department for annual deadlines and application procedures.

Alternative Student Loan

- Credit-based private education loan
- Students apply for these loans directly through a lender of their choice. The lender will contact CSM Financial Aid to verify eligibility and set up disbursement.
- Follow this link for a comparative list of private education lenders used by CSM borrowers in the last three academic years.
- Interest rates and fees vary depending on the lender and on borrower creditworthiness
- Many students will need a coborrower or cosigner to qualify or may receive better loan terms based on the creditworthiness of the coborrower
- The funds are sent to CSM and deposited into the student's account
- Students are limited in the amount they can borrow; not to exceed the cost of attendance in combination with other financial aid received

Outside Scholarship

- Scholarships given to students through outside organizations (Never pay for scholarship search services)
- Students must notify the Financial Aid Office in writing when receiving an outside scholarship so it can be included with their other financial aid. This can be done by providing a copy of the scholarship certificate or letter from the organization

Employer Reimbursement or VocRehab

- Tuition payment benefit from student's employer. If payment is contingent on course completion, the student may set up a deferred payment plan upon verification of benefit eligibility with the employer.
- VocRehab and other agencies providing financial assistance may request an invoice from Student Accounts.
- Funds will be included as anticipated financial aid and the combination with other financial aid received cannot exceed the cost of attendance

Determining an Applicant's Financial Aid Eligibility

- The Financial Aid Office must
  - Receive the results of the FAFSA application with a valid Student Aid Index (SAI)
  - Establish the cost of attendance
  - Calculate financial need
  - Follow rules and regulations to determine grant, work study, and loan eligibility
- These factors affect a student's financial aid eligibility
  - Major, Program of study from student records
  - Transfer hours and grade level
  - Full or Part-Time Registration, Enrollment Level
  - Living Arrangement---on-campus, off-campus, with parents
  - Tuition and Fees
  - Amount of any CSM and outside scholarships or other assistance
  - Financial need
  - Estimated costs for: Books, Course Materials, Supplies, & Equipment; Food & Housing, Transportation, and Miscellaneous Living Expenses based on student's living arrangement
- Study abroad: Students are responsible for the tuition, fees, and charges for their study abroad program and are not charged the CSM tuition rate. Students may use their federal and state financial aid eligibility and, if eligible, the CSM study abroad scholarship. Other institutional grants and scholarships are not applicable to study abroad terms.
- Students who are charged a discounted tuition rate may only be eligible for Federal Pell Grant, Federal Direct Loan and PLUS Loan. These programs include, but are not limited to: Regular Part-time, Paralegal Certificate, and Practical Nursing Certificate
- Federal Direct Loans are offered if the eligible borrower filed a FAFSA and will be enrolled at least half time (six credit hours) (three credit hours for EdD students)
- CSM offers federal student loans up to the student's direct costs (tuition, fees, and on-campus room & board), but additional federal student loan funding may be available
- Graduate Students are not eligible for CSM institutional grant and scholarship and generally are only eligible for student loans (with the exception of some participating student-athletes with athletic eligibility remaining who may continue to receive athletic scholarship in OTD or PA. MKES students with additional NAIA transfer eligibility may receive a limited athletic scholarship amount.)

Availability of Special and Unusual Circumstances Review

- In the following Special Circumstances, eligibility for financial aid can be reviewed:
  - Unemployment or Reduction in income or parent's income compared to the income listed on FAFSA
  - Childcare or dependent care paid while in school-related activities
  - Allowable living expenses can be documented as higher than estimated
  - High amount of out-of-pocket medical expenses paid which are not covered by insurance
  - Tuition expenses paid at an elementary or secondary school for a household member
  - If non-taxable unemployment benefits were included on the FAFSA, a correction may be submitted to remove the untaxed portion.
- Unusual circumstances which affect FAFSA dependency status may be considered.
- Contact the Financial Aid Office for the appropriate form to record Special or Unusual Circumstances. Explanation and documentation will be required on the form. Three weeks' processing time will be necessary. The outcome will be notified in writing.

Semester Financial Arrangements

- Students must complete SFA (Semester Financial Arrangements) online at www.csm.edu/sfa before classes start each semester. Prior to completing SFA, the financial aid file must be complete, including:
  - Financial Aid accepted/declined online
  - New Federal Direct Loan borrowers: Loan Entrance Counseling and MPN (Master Promissory Note)
  - Federal Direct PLUS Loan borrowers: PLUS Request and MPN
  - Federal BSN loan borrowers: complete paperwork, which includes the MPN, Statement of Rights and Responsibilities, online Entrance Counseling, and a Loan Commitment Form
  - If selected for verification, all requested documents must be provided by the student and family and reviewed by the Financial Aid Office
- If CSM charges are greater than the financial aid, any remaining amount must be paid in full, set up on a payment plan, paid with a Federal Parent or Graduate PLUS loan, or with an alternative student loan
- If financial aid exceeds the student's charges, the student may be eligible to use their excess funds to purchase books at the Campus Store and/or receive a financial aid refund

Financial Aid Disbursement and Credit Balance

- Financial aid is disbursed into the student's account on campus where it automatically goes toward paying institutional charges
- For all types of financial aid, including all types of federal, state, and institutional grants and loans, disbursement begins the business day after the last day to add or drop classes with a 100% tuition refund each semester (financial aid census date)
- Students are eligible to have their financial aid disbursed only if all the following are true:
  - All required financial aid documents are submitted and reviewed by the Financial Aid Office
  - Enrolled in an eligible degree or certificate seeking program
  - Enrolled in the same number of credits on which their financial aid eligibility is based

  Note: If documents required for federal/state aid are not processed or complete by the scheduled disbursement date, non-need based institutional aid will be disbursed.
- A credit balance is the amount of financial aid that exceeds the student's charges once all the financial aid is applied to the account. A refund for the amount of this credit balance may be issued to the student or to the Federal Parent PLUS borrower.
- The student can choose to carry over a credit balance to the next term. To do this, complete the Transfer Credit Balance Form available in the Student Accounts Office. Credit balances cannot be transferred from one award year to the next award year.
- Financial aid refunds will be disbursed according to the "Schedule of Disbursements." These dates will apply only to those students who have completed their SFA prior to the first day of class for their program. Students who have not completed their Semester Financial Arrangements by the first day of the class for their program will receive their refund after these scheduled days.
- Financial aid refunds are disbursed by electronic funds transfer, which is set up through the SFA process.

Leave of Absence and Financial Aid

A Leave of Absence (LOA), which is a planned interruption in a student's education, can affect the financial aid a student receives when returning to classes. If the student is receiving funds that are limited, they may not be available upon returning. An approved LOA locks the student into the CSM scholarship received before taking the LOA as long as the required GPA is maintained. The student may go into repayment on all types of student loans while on LOA, but in-school deferment status can be regained by working with the lender after enrolling again at least half time.

Withdrawal from a class or all classes

- No adjustments are made to financial aid when a student withdraws from a class or classes after the financial aid census date as long as at least one class is completed
- If a student officially or unofficially withdraws from all classes, the Financial Aid Office must perform the "Return of Title IV Funds" calculation

"Return of Title IV Funds" Calculations

- If the student withdraws from all classes or quits attending classes without officially withdrawing and receives all F or W grades, the institution may be required to return all or a portion of the federal financial aid funds to the U.S. Department of Education.
- For all programs offered in modules, a student is a withdrawal for Title IV purposes if the student ceases attendance at any point prior to completing the payment period, unless the school obtains written confirmation from the student at the time of the withdrawal that he or she will attend a module that begins later in the same payment period.
- If funds are returned, the student may owe CSM for any charges no longer paid by financial aid and for any money received in a student refund check.
- For more detailed information, see our policy online in the Financial Aid Student Community of MyCSM

Satisfactory Academic Progress Requirements for Students Receiving Financial Aid

To maintain eligibility for all types of financial aid, satisfactory progress toward completion of a degree must be maintained on qualitative and pace standards while students attend College of Saint Mary. Satisfactory Academic Progress (SAP) review is completed annually at the end of spring term and/or at the end of summer term, if the student receives financial aid for summer enrollment. SAP requirements for financial aid recipients are defined below.

Qualitative standard

- At the end of each SAP review period:
  - Undergraduate degree or certificate-seeking students must maintain a cumulative grade point average (GPA) of at least 2.0
  - Graduate degree-seeking students must maintain a cumulative GPA of at least 3.0
  - Physician Assistant Studies Program students must maintain a cumulative GPA of at least 2.5
- Repeated coursework is allowed, according to the CSM Academic Catalog, for C, D, and F grades. The highest CSM grade earned will be used by the Registrar's Office to calculate cumulative GPA.

Pace standards

- Degree or certificate-seeking students must successfully complete at least 67% of the cumulative credit hours attempted at the end of each SAP review period.
  - To earn hours at CSM, one must receive a grade of A, B, C, D, P, or SA. All other grades do not earn hours.
  - Classes from which a student withdraws after the drop/add period count as attempted but not earned hours. Withdrawing from classes after the drop/add period will negatively affect students' ability to satisfy the hours earned standard.
  - Credits accepted for transfer to the student's current program count as both attempted and earned hours.
  - For repeated coursework taken at CSM, both the repeated and the original attempt count as attempted credit hours, while only successfully completed courses will count as completed.
  - Classes with an Incomplete grade will count as attempted but not earned hours until the grade is confirmed and then will count as attempted and earned hours, if a passing grade is earned.
- Students may not exceed 150% of the program requirements measured in credit hours attempted. For example:
  - Students working toward a Bachelor degree requiring 120 credit hours may not exceed 180 attempted credit hours.
  - Students working toward an Associate Degree requiring 64 credit hours may not exceed 96 attempted credit hours.
  - Students working toward a Certificate requiring 42 credit hours may not exceed 63 attempted credit hours.

Financial Aid Ineligibility

Students not maintaining satisfactory progress according to Qualitative and/or Pace Standards at the time of SAP review are no longer eligible to receive any federal, state, or institutional financial aid. While ineligible, a student will need to make other payment arrangements for any CSM credits.

Financial Aid Appeals & Financial Aid Probation

Students who are ineligible may appeal to request a Financial Aid Probation semester or term. Financial Aid Appeals include, a written request detailing the extenuating circumstances which led to failure to meet SAP, documentation of these circumstances, a graduation plan, and an explanation of what has changed to allow the student to meet SAP in the future. The request for Financial Aid Probation will be reviewed and a written response will be provided to the student. Extenuating circumstances may include, but are not limited to, serious illness or injury, death in the immediate family, or other special circumstances beyond the student's control. For students on Financial Aid Probation, SAP will be evaluated at the end of each semester or term according to the terms of their Financial Aid Probation. Failure to meet SAP requirements set forth by their Financial Aid Probation will result in financial aid ineligibility.

Financial Aid Reinstatement

Students who are ineligible or have been granted a Financial Aid Probation term may reestablish eligibility by taking CSM classes which bring the cumulative GPA back to 2.0 or above and successfully complete 67% of credit hours attempted. A student may request in writing that financial aid eligibility be reinstated. If financial aid ineligibility is due to reaching the maximum time frame of 150%, financial aid eligibility cannot be reinstated without an approved appeal. Reinstatement establishes eligibility for federal and state financial aid. Institutional aid will be reinstated at the minimum academic scholarship amount.

Mid-Year Grade Review

The Financial Aid Office reviews academic records at the end of each semester or term that a student receives financial aid. Students with a cumulative GPA below 2.0 and/or have not completed 67% of the cumulative credit hours attempted at CSM will be notified that they are in danger of becoming ineligible for financial aid at the subsequent SAP review. Academic records are not reviewed mid-year relating to the maximum time frame of 150% of the program requirements.

Students who have questions about the satisfactory academic progress policy for financial aid recipients or any of the procedures may contact Financial Aid at (402) 399-2429 or finaid@csm.edu.