

Divine Mercy University Policies
Satisfactory Academic Progress (SAP)
Divine Mercy University Catalog 2025-26

Masters in Psychology

In the Masters of Psychology Program a student must be enrolled for a minimum of six credits to be considered full-time and a minimum of three credits are required to be half-time in fall and spring semesters. In the summer semester, students are considered full-time when enrolled for a minimum of three credits

Satisfactory academic progress (SAP)

Requirements for SAP

All students must meet Satisfactory Academic Progress (SAP) requirements to receive federally sponsored financial aid at the University. SAP for financial aid recipients is a policy distinct from the University's Academic Standing policy.

The University's SAP includes both qualitative and quantitative components in compliance with federal regulations, and is assessed at the end of each period of enrollment. Students must maintain a cumulative Grade Point Average (GPA) of 3.0 or higher and must earn at least 50 percent of their attempted credit hours each semester.

They must also complete the coursework for their specific program of study within the maximum time frame designated in the academic catalog degree requirements sections. Students who do not comply with these standards become ineligible for federal financial aid.

Review of SAP

SAP is evaluated at the end of each period of enrollment. If a student is found not to meet SAP requirements after this evaluation, they will receive a letter from the University informing them that they have been placed on financial aid probation. A student with this status may receive financial aid for the next enrollment period, but must meet SAP requirements by the end of that period.

Appeal Process for SAP

If the student fails to meet SAP the second time, after the financial aid warning period, they will lose their financial aid for the next period of enrollment. If there are extenuating circumstances involved, students who fall below the SAP requirements for the second time may submit a written appeal to the Financial Aid Office within 30 days of their ineligibility notification.

The appeal letter should include the reason why the student failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation. Reasons for appeal may include extenuating circumstances such as prolonged illness, hospitalization, death of an immediate family member, etc.

The Financial Aid Office will review the appeal and notify the student in writing of the outcome of their appeal. If the appeal is granted, the student is returned to financial aid probation, and their aid may be continued for one period of enrollment. If the student

has not met the SAP requirements by the end of the probation period, he/she is no longer eligible for federally-sponsored financial aid.

Withdrawal or Incomplete and SAP

Withdrawal from a course and/or an incomplete in a course will not be considered satisfactorily completed for SAP purposes. Each of these types of courses will be considered courses attempted but not completed.

Students who receive financial aid and who carry a grade of incomplete into the following semester risk loss of financial aid for that semester. Carrying an incomplete grade reduces the student's overall (GPA) and lowers their credit hours' attempted-to-completed ratio, either or both of which factors can create a failure to meet the requirements for SAP.

Restoration of Federal Aid with SAP

Restoration of federally-sponsored financial aid becomes possible when the student achieves SAP requirements, based on official end-of-semester grade reports.

Courses repeated

Courses repeated may receive federal aid provided that the student failed to complete the course (either by receiving a failing grade or by withdrawing prior to the end of class). A student may receive federal aid once for each course passed if it is retaken in an attempt to improve the grade achieved. Students may not receive federal loans for courses already taken if the grade achieved was the highest possible grade in the course (i.e. 4.0 out of a four point grading scale or Pass in a pass/fail course). Repeated courses count towards Satisfactory Academic Progress (SAP).

Transfer courses

Transfer courses, both those a student completed prior to admission to DMU and those accepted while a student is enrolled at DMU, are not factored in when calculating a student's DMU financial aid eligibility. Both types of transfer courses may count towards SAP as credit hours attempted and completed if the student has completed the transfer of credit process (outlined in the Academic Catalog's criteria for transfer of credit section).

Financial aid academic year

DMU uses the Borrower-Based Academic Year (BBAY) for financial aid. The BBAY at DMU consists of two consecutive trimesters and its progression follows the student's progress through the program. A student's annual limit for Direct Unsubsidized loans is in effect for the period of each BBAY. Graduate Plus loans do not have annual limits but are awarded for the same BBAY as the Direct Unsubsidized loans.

Verification

FAFSA's are marked during processing as needing to be verified and reviewed for information that is potentially erroneous. The Financial Aid office will notify each student who has been selected for verification, and the student will have 10 days from the time they receive notification to bring in supporting documents that attest to the