

# FINANCIAL AID AND SCHOLARSHIPS

## Financial Aid

All need-based financial assistance, including need-based scholarships and grants, offered through the Office of Financial Aid requires the results from the Free Application for Federal Student Aid (<https://studentaid.gov/>) (FAFSA). Meeting published filing dates is critical to receiving financial aid. All students must file the FAFSA on or before February 1. The Federal (Title IV) school code for the University of Mary Washington is 003746.

Priority for all scholarships and grants is given to students who maintain a minimum 2.000 UMW cumulative grade point average. Many programs require a higher grade-point average. Students who are Virginia residents with demonstrated need may be eligible for Virginia state scholarships and grants. Critical financial aid information, including general information, filing instructions, federal loan information, enrollment requirements, scholarship opportunities, student employment and forms is available at Financial Aid (<https://www.umw.edu/financialaid/>). Visit the Financial Aid Facebook page (<https://www.facebook.com/UMWfinaid/>) for more information.

All students selected for verification, as well as parents of dependent students selected for verification, must submit copies of requested documents to the Office of Financial Aid by June 1. Students not meeting filing and submission dates will be considered for assistance AFTER on-time filers. Since funds are limited, this may result in otherwise eligible students not receiving awards. Students must be enrolled at least half-time to receive aid. Detailed information regarding eligibility and enrollment status is available on-line.

## Scholarships

Current students may apply for UMW endowed scholarships by completing the Online Scholarship Application Form ([https://umw.scholarships.ngwebsolutions.com/CMXAdmin/Cmx\\_Content.aspx?cpId=886](https://umw.scholarships.ngwebsolutions.com/CMXAdmin/Cmx_Content.aspx?cpId=886)) on or before May 15. Scholarship selection is based on academic and/or financial criteria and some qualifications can include participation in various volunteer and leadership positions. Students must complete the FAFSA to determine eligibility for need-based scholarships. Returning student recipients are selected through committee during the month of June for the following academic year. New students are reviewed for eligibility and are selected for endowed scholarships prior to the May 1 National Response Deadline, when possible.

## Satisfactory Academic Progress Policy

Federal regulations require institutions of higher education to establish minimum standards of satisfactory academic progress (SAP) for students receiving **Title IV federal aid**. All university course work must be considered, regardless of whether the student received federal financial aid at the time.

Financial aid at the University of Mary Washington is awarded to students for the entire academic year or summer session. If an aid recipient's grade point average falls below the minimum standards at the end of the spring semester, the recipient will be placed on financial aid suspension. The student will be ineligible for financial aid for the subsequent enrollment period and will not receive consideration for aid

again until the standards have been met. A student may attend summer school to meet the standards of satisfactory academic progress to regain eligibility. The student should notify the Office of Financial Aid when standards for satisfactory academic progress have been met.

The standards for determining progress at the University of Mary Washington are composed of three separate measurements. These measurements are: grade point average (qualitative), incremental progress (quantitative), and accumulated hours (maximum timeframe). A student whose average drops below the minimum requirement will be placed on financial aid warning for the subsequent semester.

## Minimum Cumulative Grade Point Average (GPA)

In order to receive federal financial aid or other need-based aid, a student's cumulative grade point average (GPA) must meet the minimum requirement as defined below:

Student Level	Hours Earned	Minimum Required Cumulative GPA (4.0 scale)
Undergraduate	0 - 30	1.80
	31 - 60	1.90
	61 +	2.00
Graduate/Advanced Degree Student		3.0

## Incremental Progress: Minimum Credit Hour Completion Rate

University of Mary Washington students must complete at least 70% of all hours attempted towards graduation. Repeated courses and courses with a grade of W, WA, F, I, G, UN or FA will count as attempted coursework and not as completed coursework. Students repeating a course, previously passed may do so only once. A course repeated more than once will not be included when determining enrollment status. All students must earn a minimum of 70.0% of the credit hours that they have attempted.

### Example A

The student below has earned 120 credit hours at UMW and has attempted a total of 123 credit hours. Divide 120 (earned credit hours) by 123 (attempted credit hours). This student's credit hour completion rate is 98%.

Type	Attempt Hours	Passed Hours	Earned Hours	GPA Hours	Quality Points	GPA
UMW	76.000	73.000	73.000	73.000	283.00	3.877
Transfer	47.000	47.000	47.000	0.000	0.00	0.000
Degree	123.000	120.000	120.000	73.000	283.00	3.87

### Example B

The student has attempted a total of 48 credit hours during their entire attendance at UMW. In order to meet the minimum credit hour completion rate requirement and be eligible for financial aid for future semesters, the student must have earned 34 of those credit hours ( $48 \times 0.70 = 34$ ). In this case, the student has only earned 24 credit hours and is **not** meeting the minimum credit hour completion rate. ( $24 \text{ divided by } 48 = 50\%$ ). This student is not eligible for financial aid.

Type	Attempt Hours	Passed Hours	Earned Hours	GPA Hours	Quality Points	GPA
UMW	48.000	24.000	24.000	24.000	60.00	2.500
Transfer	0.000	0.000	0.000	0.000	0.000	0.000
Degree	48.000	24.000	24.000	24.000	60.00	2.500

**Earned Hours:** A, B, C, D, PA or SA

**Unearned Hours:** F, I, W, WA, G, UN or FA

**Withdrawals (W):** Courses for which a student has withdrawn and a W is posted on their transcript, are counted as attempted but not earned credit hours.

**Course Repeats:** If a student repeats a course, both the original and the repeated courses will count toward the earned and attempted credit hours. Students may only receive federal financial aid for one repeat of a course that has been successfully completed with a grade of "D" or higher.

**Incomplete Grades (I):** Courses for which a student earns a grade of incomplete (I) are counted as attempted but not earned credit hours. Once a grade is received it is the student's responsibility to notify the Office of Financial Aid by submitting an appeal.

## Maximum Timeframe/Credit Hours

To remain eligible for financial aid at the University of Mary Washington, students must complete their degree program requirements within 150 percent of the published length of their degree program. All attempted hours are counted, including transfer hours, whether or not financial aid was received.

### Undergraduate Example

If an Undergraduate degree program requires 120 semester credit hours to complete, then a student is eligible for financial aid during the first 180 attempted credit hours as an Undergraduate.

(120 x 150% = 180 maximum attempted credit hours for financial aid eligibility).

### Second Degree-Seeking Students

All attempted hours from a prior degree will not count towards the second degree, unless they are needed for that degree. A student pursuing a second undergraduate degree is eligible to receive financial aid for a maximum of 150% of the hours required for the second degree (Maximum of 228 hours including hours for first degree).

### Mid-Year Transfer Students

When a student transfers to the University, all of their transfer credit hours are counted towards SAP as attempted and earned hours. Any grades are excluded from the University for SAP purposes. The GPA starts at 0.00 as a new transfer.

## Appeal Process

If a student is denied financial aid for failure to meet any of the above standards for satisfactory academic progress, the student may request an appeal of the decision. Students are permitted to appeal their financial aid suspension; however, the right to appeal must be based on extraordinary, personal circumstances that contributed to student's inability to meet the SAP requirements. If the initial appeal is approved,

appeals for future semesters must be based on a different circumstance than the previous appeal. Acceptable circumstances include:

- The death of an immediate family member or close relative (i.e. mother, father, grandparent, sibling or immediate family such as a related aunt or uncle)
- A serious injury or illness of the student which required medical intervention
- Significant, unanticipated family obligations due to medical issue or illness
- A catastrophic loss due to fire, flood or natural disaster that affects the student's academic attendance or performance

If the appeal is approved, a student will receive financial aid on a probationary status and an academic plan may be required. At the end of the semester, the student will be evaluated according to the SAP Policy to determine if financial aid will be awarded for the next semester.

Student who wish to appeal must complete and submit a Satisfactory Academic Process Appeal Form together with all the required supporting documents by the posted deadlines.

Satisfactory Academic Progress Appeals should be submitted to the Office of Financial Aid either by mail, fax or in person to:

Lee Hall – Second Floor  
University of Mary Washington  
1301 College Avenue  
Fredericksburg, VA 22401-5300

or Fax: 540-654-1858.

## Military Deployment, Withdrawals, and Financial Aid

Students who are in military service (active duty, reserves, or National Guard) and withdraw from all courses in a given term as a result of a military deployment, mobilization, or change in duty assignment will receive a full refund of all tuition and fees and pro-rated refunds for dining or housing contracts. Any deposits paid by students who discontinue enrollment as a result of a military service obligation will be fully refunded.

Students receiving financial aid who withdraw from the University due to military deployment must contact the Office of Financial Aid prior to their withdrawal. For all students, Federal regulations require that financial aid funds be returned to the government when a student receiving financial aid withdraws from the University. Students should contact the Office of Financial Aid to discuss their individual situation. Students who reduce their course loads or completely withdraw from UMW may owe refunds to federal, state, or institutional programs. The return of federal funds is calculated in accordance with federal guidelines and is prorated based on the actual days the student attended classes. For example, a student who withdraws after 30 days of attendance in a 105-day semester is entitled to 29 percent of aid disbursed. The return of State and UMW funds is determined by requirements of the specific programs.