



*Stay Smart,
Finish what you start*



What you need to know before you withdraw

SMART

Make a Smart Choice

- S. A. P.-** Withdrawing will affect Satisfactory Academic Progress (**SAP**), jeopardizing financial aid in future terms.
- Money -** Withdrawing does not cancel tuition or fees. You are still charged for courses from which you withdraw.
- Academic Record -** Course withdrawals appear on your academic record and may affect graduate & career opportunities.
- Repay -** If you withdraw, you may be required to repay a portion of your aid back to the university.
- Time to Degree -** Withdrawing extends the time and cost of your degree.

Need help with your coursework?

- Talk to your instructor for assistance with the course materials.
- Visit the Academic Success Center's website to complete the online form for Study Skills Counseling at success.wayne.edu/request/php
- Attend Supplemental Instruction and/or schedule a tutoring appointment at success.wayne.edu.
- Visit the University Advising Center website at advising.wayne.edu.
- Talk with your major advisor about your options.

Do you have a degree plan?

Consider your plan of work before you withdraw from courses. You can run a degree audit and create a plan of work under the Student tab in Pipeline or in STARS at stars.wayne.edu.

The degree audit will show you which degree requirements you need to complete. A plan of work can help you map out the coursework you need to graduate.

Your academic advisor can help you with your plan of work and answer questions for you about your graduation requirements.

Could you lose your financial aid?

If you drop, withdraw or cease attendance in all of your courses, you may be required to repay a portion of the financial aid you have already received. This may create a balance owed to WSU. You may also have a registration hold until the balance is paid.

For more information about the cancellation of unearned aid, visit the website at finaid.wayne.edu/receiving/r2t4.php.

Your enrollment status and your student loans

If you drop all courses or attend less than half-time you will not be eligible for federal loan funds.

The grace period of your subsidized loans will begin and you will be responsible for loan payments at the end of the grace period. You must repay your loans even if you do not complete your program.

Contact your loan servicer to make payment arrangements or request a loan deferment or forbearance.

Get a list of your federal loans through the National Student Loan Data System (NSLDS) at www.nslds.ed.gov. Complete required exit counseling at studentloans.gov.



	Fall or Winter Semester			Spring Summer Session			
Enrollment Status	Undergraduate	Graduate	PharmD & JD	Undergraduate	Graduate	PharmD	JD
Full Time	12+ credits	8+ credits	10+	12+ credits	2+ credits	6+ credits	5+ credits
¾ Time	9-11 credits	NA	NA	9-11 credits	NA	NA	NA
Half Time	6-8 credits	4-7 credits	5-9 credits	6-8 credits	1 credit	3-5 credits	3-4 credits
Less Than Half Time	1-5 credits	1-3 credits	1-4 credits	1-5 credits	NA	1-2 credits	1-2 credits



Student Services
Student Financial Aid
Records & Registration
Undergraduate Admissions



The Welcome Center
42 West Warren
Detroit, Michigan 48201
(313) 577-2100
studentservice@wayne.edu

Satisfactory Academic Progress

Withdrawing from classes may affect your satisfactory academic progress. Your satisfactory academic progress (SAP) is reviewed every semester.

If you do not meet SAP standards, you will lose financial aid eligibility.

If you lose your financial aid eligibility, you may appeal if you have a reasonable plan to meet the standards within a set timeframe. See an academic advisor each semester to ensure you are selecting the right courses and progressing through your program.

For more information, visit the financial aid website at finaid.wayne.edu.

Stay on track,

Keep your aid intact

Repeating courses

Federal financial aid will pay for only one repeat of a previously passed course.

If you repeat a course, credit hours for each registration will be added to your attempted credit hours total. However, only the most recent grade received in the course will be included in the calculation of your cumulative GPA.

Have you declared a major?

Declaring a major is important to your academic success. You must be pursuing a degree or eligible program in order to receive financial aid.

If you have not declared a major, you must meet with your academic advisor. Visit the University Advising Center website at <http://advising.wayne.edu>.

If you borrow student loans, make sure your career plans can support your loan payment. Visit the Career Services Office for career and job placement assistance www.sa.wayne.edu.

**Get a list of your student loans and find
repayment options at studentloans.gov**

Satisfactory Academic Progress Standards

◆ Cumulative Minimum Grade Point Average (GPA):

2.0 for undergraduate
and PharmD programs,

3.0 for graduate programs

◆ Pace - Your Completion Percentage:

At least 67% of all credit hours
attempted must have successfully
passing grades.

The pace of progress is calculated
by dividing cumulative hours that
you have successfully completed by
the cumulative hours you have
attempted.

◆ Maximum Time Frame:

All students must complete a
degree or program in no more than
150% of the published length of the
program in credit hours.

Limits for loans, federal Pell grants & scholarships

Having a good graduation plan includes calculating how much financial aid will be available to you.

If you are receiving the Federal Pell Grant, keep in mind that it is limited to 12 semesters of awards for full-time enrollment.

If you decide to borrow federal student loans to help pay for your bachelor's degree, remember that student loans also have lifetime limits. Once you reach these limits you will no longer be able to borrow.

New borrowers will also lose the loan subsidy after 12 semesters of full-time enrollment.

Most WSU scholarships will only be awarded for four years for incoming freshmen. These awards include the WSU Promise Grant, University, Presidential, Gold, Green and Detroit Urban Scholarships.

If your degree requires 120 credits, you will need to enroll in 15 credits each semester in order to graduate in four years.

1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
\$ Pell Grant	\$ Pell Grant	\$ Pell Grant	\$ Pell Grant	\$ Pell Grant	\$ Pell Grant	ZERO Pell Grant
\$ WSU Academic Grant	\$ WSU Academic Grant	\$ WSU Academic Grant	\$ WSU Academic Grant	ZERO WSU Academic Grant	ZERO WSU Academic Grant	ZERO WSU Academic Grant