

Keeping Financial Aid: Satisfactory Academic Progress (SAP) Summary

When we, as counselors and advisors, assist students and families with financial aid, it's usually helping them access and apply for free and borrowed monies. That is a critical first step in ensuring they can cover those direct and indirect costs that go into paying for a college education. Helping students GET financial aid should be one of our top priorities and responsibilities.

How about we take it one step further: let's help our students and families understand how to KEEP that financial aid once they get it and are enrolled in college. Through awareness and understanding, we can have a huge impact on their ongoing ability to continue to pay for and finance their education. This just might be one of the single most important (and often overlooked) transition tasks we can offer our students.

Why It Matters | Satisfactory Academic Progress

Let's start by anchoring ourselves in the fundamental belief there are colleges and postsecondary programs for each and every student. Each student is deserving of our time and expertise, and as a community, we're responsible for preparing students to have robust postsecondary opportunities and choices. It's important to emphasize that postsecondary credentialing can have a huge impact on their lives in both available and growing jobs and careers, and on salaries. It's also important that students and families understand how college costs are calculated and that they have a plan for covering those costs over time.

As we send our students off to college let's make sure they understand and acknowledge that the financial aid process is not over, in fact, it's only really begun. Their academic performance impacts financial aid, and that impacts their enrollment and ability to pay.

[The Overlooked Obstacle: How SAP Policies Impede Student Success & Equity](#)
by John Burton, Advocates for Youth

Just how important and impactful is Satisfactory Academic Performance (SAP) in college? Take a look at some statistics we extracted from The Overlooked Obstacle report that tracked Pell Grant recipients through the California Community College system:

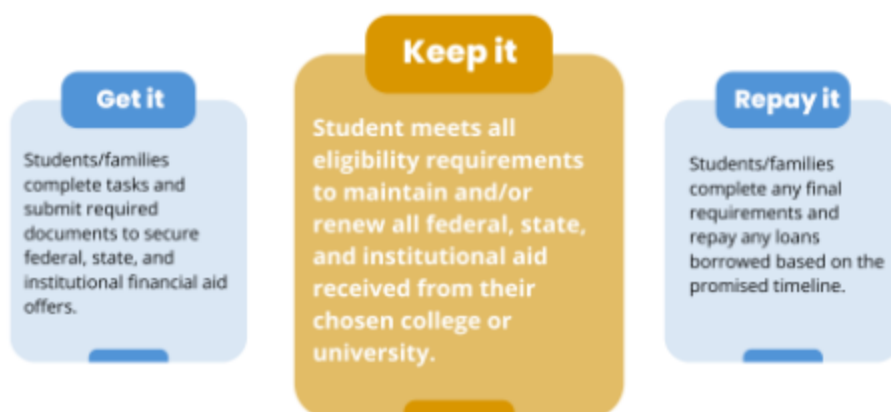
- "One in four of California's in-coming community college Pell Grant recipients are **likely not making SAP for their first two consecutive terms**, disqualifying them from continued access to most forms of financial aid without a successful appeal."
- "**Rates of SAP failure for Black students** who received a Pell Grant in their first year were more than twice that of white students: 34% versus 15%."



- “Among those who failed to make SAP and remain enrolled, the vast majority (77%) had **lost their Pell Grant award**, further decreasing their likelihood of success.”
- “When disenrollment and loss of Pell Grant were examined together, just 13% of students who did not achieve the necessary GPA and course completion rates **remained enrolled and continued to receive a Pell Grant by the start of their second year of college.**”

We know this is an obstacle to college completion, let’s not make it an overlooked obstacle.

SAP Understood



The Financial Aid Process extends way beyond applying for and securing funds to finance a postsecondary education. In fact, the process can be lengthy and complex, and it extends way beyond a student’s Senior year of high school. This content is focused on how to help students **KEEP** their financial aid.

Academic achievement and financial aid are inextricably linked. **Satisfactory Academic Progress (SAP)** is the process a school uses to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree or certificate. SAP regulations apply to any student who receives federal, state, or institutional financial aid administered by a university or college.

The SAP process is known to vary across institutions, and some policy requirements remain consistent.

Policy Requirement	What this means for students . . .
Maintain a Grade Point Average (GPA) of a 2.0 or higher.	• They need to consistently earn Cs or higher grades in their classes.
Complete at least 67% of their attempted coursework.	• They need to be really careful about how many classes they are choosing to Withdraw from or “drop” a class. • Incomplete classes and repeated classes can impact aid.



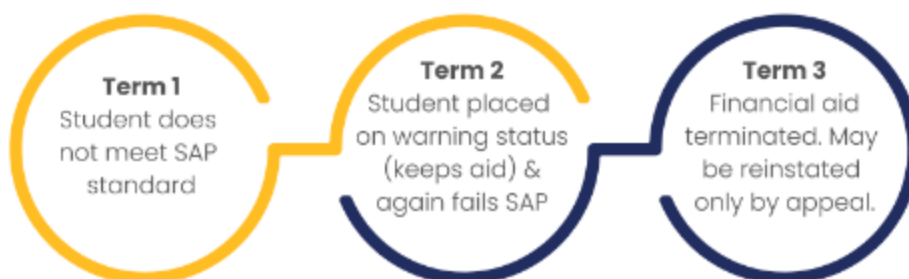
Complete their degree program within 150% of the published time frame for their program.

- If they are enrolled in a Bachelor's degree program, the normal timeframe is four years. 150% of the normal timeframe is six years. Likewise, the normal timeframe for an Associate's degree program is two years, so 150% of the normal timeframe is three years.
- Changing of major or transfer of credits from another school can impact aid because it impacts time frame.

Based on these policy requirements, individual schools determine their own evaluation and payment periods. That means that the loss of financial aid can be as immediate as the following semester or quarter. There are typically 2 different types of evaluation and payment periods, and it's up to the student to know which type their institution practices.

"Institutions must evaluate SAP either at the end of each payment period, or annually. Institutions that evaluate SAP every payment period may place a student on "warning" status after the first term of not making SAP. After a second consecutive payment period during which the student fails to meet SAP standards, financial aid must be discontinued, and financial aid can be reinstated only through an appeals process. Institutions that evaluate SAP only once per year do not provide an opportunity for a warning period. Students at these institutions lose eligibility for aid if they do not meet the SAP standard at the point of evaluation, and may regain access to financial aid only through an appeals process or by subsequently meeting the SAP standard." (JBAY, 2021)

INSTITUTIONS THAT EVALUATE SAP EACH PAYMENT PERIOD



INSTITUTIONS THAT EVALUATE SAP EACH YEAR



Satisfactory Academic Progress Explained by fc2success



If a college or university checks SAP annually, there is no early warning system and many students are caught off guard and may lose financial aid without warning.

Satisfactory Academic Progress Policy by Avila Center for Student Excellence

Additional Resources

[Federal Student Aid - Staying Eligible](#)

[U.S. Department of Education - Program Integrity Information](#)

[John Burton Advocates for Youth \(JBAY\) - SAP 2-Pager](#)



Practice | SAP Case Studies

While these case study students are completely fictitious, they are inspired by actual students whose profiles are similar to what you might experience in your own advising.

Help our case study students figure out which SAP requirement(s) are jeopardizing their financial aid.

Jasmine

Jasmine had always been indecisive and those habits followed her to college and influenced how she selected her courses each semester. She LOVED her university's "add/drop" policy. It felt so liberating to be able to make a decision about the courses she wanted to take, especially after learning that the professor may be a little boring. Jasmine was a great student, she nearly had straight As! But every semester she would enroll/attempt 5 courses (15 credits) and always drop two. During the summer, she'd enroll/attempt 3 courses and drop 2. Because of this, she received a financial aid warning. She was devastated to receive this news, and so was her family. They all thought you had to only maintain your grades.

Which SAP requirement(s) is causing Jasmine to jeopardize their financial aid?

- A. student must complete at least 67% of their attempted coursework
- B. student must complete their degree program within 150% of the published timeframe for their program
- C. student must maintain a GPA of 2.0 or higher
- D. a combination of more than one of the requirements.



Daniel

Daniel was enamored with State Flagship University, but he didn't have the grades to enroll after high school. He was still determined to get there at all costs. He decided to enroll at his local community college in hopes of one day transferring. He struggled with some of his math and science courses so he decided to switch to a business degree. He decided to take a chance and apply to his dream university and was admitted! He transferred with 108 credits from the community college but needed to earn 60 more credits to earn his bachelor's degree. A semester in, he became very ill and had to withdraw from all of his courses. Daniel attends a school that evaluate SAP each semester.

Which SAP requirement(s) is causing Daniel to jeopardize their financial aid?

- A. student must complete at least 67% of their attempted coursework
- B. student must complete their degree program within 150% of the published timeframe for their program
- C. student must maintain a GPA of 2.0 or higher
- D. a combination of more than one of the requirements.

Stephanie

Stephanie is a freshman at a university who receives financial aid in the form of a Pell Grant. In her first semester, she enrolled/attempted 4 courses (12 credits). She struggled in her anthropology class and ended up withdrawing. She earned 2.0 GPA first semester.

In her second semester, Stephanie drops 2 of 4 courses she enrolled in, earns a C and C- and ended up with a 1.96 GPA. Stephanie attends a school that evaluates SAP annually.

Which SAP requirement(s) is causing Stephanie to jeopardize their financial aid?

- student must complete at least 67% of their attempted coursework
- student must complete their degree program within 150% of the published timeframe for their program
- student must maintain a GPA of 2.0 or higher
- a combination of more than one of the requirements.

Jason

Jason couldn't wait to leave home and experience life "on his own" at his dream college. Even though Jason lived on-campus, the majority of his classes were online and he struggled to find the right time and way to study. He grew increasingly disinterested in his History course and struggled to understand the concepts in Chemistry. He decided to drop History and put more focus on Chemistry. Unfortunately, it was too late. Jason failed Chemistry and earned a C in all his other courses. This resulted in a 1.8 GPA for the semester. Jason attends a school that evaluate SAP each semester.

Which SAP requirement(s) is causing Jason to jeopardize their financial aid?

- student must complete at least 67% of their attempted coursework
- student must complete their degree program within 150% of the published timeframe for their program
- student must maintain a GPA of 2.0 or higher
- a combination of more than one of the requirements.



Answers: Jasmine (A), Daniel (B), Stephanie (D), Jason (C)