**Satisfactory Academic Progress and Your Financial Aid**

**What you need to know....**

**What is SAP?** All students enrolled in a college or university must adhere to that institution’s guidelines for what is considered “Satisfactory Academic Progress” or SAP. For students receiving financial aid, failure to do so can result in a loss of your aid. While colleges must follow federal guidelines from the Higher Education Act, they have some room for interpretation. It is essential that you are aware of your college’s SAP policy.

**What are the Guidelines?**

**All** schools’ SAP policies include this “universal” maximum time frame criteria

* Complete your undergraduate degree program in a period of no longer than 150% of the published length of the program.

**Many** schools will have the following SAP policy requirements:

* Complete 2/3 or 67% of your attempted credits each semester.
* Maintain a C-average or 2.0 GPA.

These SAP requirements have been deemed reasonable graduation requirements and accurate evaluation measurements to ensure you will graduate in the allotted timeframe. If you don’t meet these, you probably won’t be able to catch up and graduate based on the 150% timeframe that is a “universal” requirement for colleges.

Some colleges allow for an escalating GPAs (e.g. first year—1.5 GPA, 2nd year—1.75 GPA by the 3rd year, a student must have a 2.0 GPA) while others will have a fixed 2.0 all years of college. Some programs or colleges might allow a student to graduate with less than a C average. Some colleges count credits differently, so their completion rate could look or be interpreted differently. As long as you are meeting the requirements set by your college, you are meeting SAP.

**What happens if I don’t meet the SAP at my college?**

Again, each school may be a bit different, but for the most part, students who fail to meet SAP will be placed on a warning or probationary status for **one semester**. If you find yourself on probationary/warning status, you should most definitely be in regular conversation with your financial aid advisor/counselor and your academic advisor.

If after that warning period, you meet the SAP guidelines, you will be returned to full eligibility. **If, however, you are still not meeting SAP eligibility requirements, you will be ineligible for financial aid for the next semester.**

**How can I get my financial aid back if I lose it?**

Most colleges allow for some sort of formal appeals process, to be initiated by the student. Again, consult your college’s policy for specifics.

**What defines SAP at my college?**

Sample of current colleges where our students are enrolled:

* [UCCS](https://finaid.uccs.edu/policies/sap)
* [CSU](https://financialaid.colostate.edu/satisfactory-progress/)
* [CC](https://www.coloradocollege.edu/basics/welcome/leadership/policies/satisfactory-academic-progress-policy.html) (escalating GPA and different credit requirements)
* [Berea](https://www.berea.edu/student-financial-aid/satisfactory-academic-progress/)
* [Northeastern](https://studentfinance.northeastern.edu/policies-procedures/satisfactory-academic-progress/#:~:text=Qualitative%20Standard,or%20better%20each%20year%20thereafter.) (shows an escalating GPA example)
* [PPCC](https://www.ppcc.edu/financial-aid-office/faq/requirements-and-eligibility)
* [DU](https://www.du.edu/admission-aid/financial-aid-scholarships/undergraduate-financial-aid/policies-maintaining-aid/sap)