

NASFAA Prison Education Program Learning Series

Satisfactory Academic Progress

Award Years 2023-24 & 2024-25

What is satisfactory academic progress? Satisfactory academic progress (SAP) policies measure whether financial aid recipients are achieving the grades and completing the classes needed to earn their credential at an appropriate pace.

Why does SAP matter? If you do not stay on track to successfully complete your program under SAP standards, you can lose your eligibility for federal financial aid.

How does SAP work? Every school creates its own unique SAP policy that meets certain minimum requirements defined by the U.S. Department of Education, and these must be as strict or stricter than the school's general academic policies. All SAP policies must have two components — qualitative and quantitative — and schools must measure these at least once every award year, although many measure SAP every term. The descriptions here relate to credit-hour term-based programs; to learn more about SAP for clock hour or non-term programs, consult with your financial aid advisor.

Qualitative component: Students must maintain a level of academic success equal to the level required to earn a degree or certificate in their program. This is usually defined as a minimum cumulative grade point average (GPA) that students must maintain to stay on track to graduate. The minimum GPA for SAP is sometimes higher than the school's normal "passing" GPA. For example, a school may allow you to remain enrolled for several terms with a "D" (1.0) average, but SAP may require you to always maintain a cumulative "C" (2.0) GPA.

Some schools measure the SAP GPA on a "graduated" or "sliding" scale by setting a lower minimum at the beginning of the program that increases as you accumulate credits. For example, a sliding scale may allow a cumulative GPA of 1.50 for the first 12 credits you attempt, a cumulative 1.75 GPA for the next 13 to 24 credits attempted, and a cumulative 2.0 GPA from then on.

Find out from your financial aid advisor the minimum SAP GPA required for your program and the corresponding cumulative GPA that you have earned so far. Keep your cumulative GPA at or above the minimum SAP level.



Quantitative component: For term-based credit-hour programs, SAP also measures whether you are successfully completing enough of the credits you take. Successful completion means you have earned credits for the coursework, generally by achieving a passing grade. This is known as your pace of completion. For example, you may complete a course with an "F" but you also do not earn any credits, so this would not be considered successful completion. In most cases, the SAP pace policy requires you to successfully complete at least 67% of the credits you attempt. Pace is a cumulative measure, so to calculate your pace you divide the credits you have successfully completed thus far by the credits you have attempted thus far.

For example, if Juan has successfully completed 45 of the 54 credits he has attempted, he has a pace of 83% (45/54 = .83), which is well above the 67% requirement. If Shana has successfully completed 82 of the 90 credits she has attempted, she has a pace of 90% (82/90 = .90). If Peter has completed 27 of the 40 credits he has attempted, he has a pace of 63% (27/40 = .63) and has not achieved a pace of 67%; he is at risk of losing his financial aid eligibility.

Recognizing that the first few terms are sometimes more challenging to new students, some schools use a graduated or sliding scale for students who are early in their studies. For example, a school using a sliding scale may require that students successfully complete at least 50% of their first 16 attempted credits, 60% of up to 17 to 32 attempted credits, and then 67% of all attempted credits from then on.

Where does the 67% figure come from? The government requires students to complete their program within a maximum time frame. The maximum time frame sets an upper limit of 150% on the number of credits a student can attempt and still be viewed as succeeding academically. For instance, if the credential requires 120 credits, a student cannot attempt more than 180 credits (120 x 150%) without facing SAP issues. Students who successfully complete at least 67% of their attempted credits can achieve their academic goals within that 150% limit (100/150 = .67).

For the quantitative measures of SAP, the term "attempted credits" refers to credits from the courses you take, whether you successfully complete them or not. The measure of attempted credits could also include developmental/remedial courses depending on your institution's policy. It doesn't include classes you drop during the published add/drop period. (The add/drop period is a brief time at the start of a term when you can make schedule adjustments, like dropping a class, and not have them appear on your transcript.) Successfully completed credits are generally those you complete with a passing grade. Classes you withdraw from, drop after the add/drop period, or fail are considered attempted credits but are not successfully completed credits.

Pay attention to the ratio of completed-to-attempted credits. There will be a minimum level you must maintain.

What about special circumstances? If you are unable to achieve SAP for reasons outside of your control (for example, a serious illness, death of an immediate family member, or change of facility during the term) you should find out how the financial aid office handles SAP appeals. Financial aid offices may make case-by-case decisions about reinstating a student's financial aid eligibility based on their policies and the specific circumstances that affected the student's academic progress.

If you are having academic problems, get help early so you can get back on track for success and keep your financial aid eligibility.

What should you expect from your college to help you understand your academic progress and SAP status? You should ask for a copy of the school's SAP policy, a copy of your unofficial college transcript, and a review of your personal SAP numbers at least once a year. You should also receive a type of report card after each semester so you can keep track of your grades, and your financial aid advisor should give you access to instructions and forms for creating a request for a SAP appeal if you need them.

Frequently Asked Questions

Do classes dropped during the school's published "add/drop" period (usually the first week or two of classes) count as classes attempted?

No, these classes are removed from your academic record and do not affect your academic progress.

If I officially withdraw from a class after the add/drop period, does that get calculated into whether I'm making academic progress?

Yes, whether it's an unofficial withdrawal or you simply stop attending, it is counted as credits attempted but not completed and can negatively affect your academic progress.

How do transfer credits figure into SAP?

Transfer credits accepted always count positively as both credits attempted and completed. Some schools accept not only the transfer credits but also the grades earned on transferred classes. In that case, the accepted grades are also included in the cumulative GPA.

Do audited classes count toward the pace requirement?

Yes, audited classes you complete count toward both the attempted and completed credits components.

How are incomplete classes that I later complete considered under SAP?

Each school handles incompletes differently, so you should look for guidance in the SAP policy of the school you attend.

What happens if I don't make one of the three requirements, but I'm fine on the other two?

SAP measures all three requirements. Failing to meet any one of them can cause you to lose your financial aid.

What happens if I change majors?

Each school must have a policy for how it handles maximum time frame and pace when a student changes majors. Look for guidance from the school you attend.

Do periods when I didn't receive federal financial aid count toward SAP?

Yes, your entire academic record is considered, even if you didn't receive financial aid for some of the classes.

My school uses clock hours instead of credits. Does SAP still apply to me?

Yes, you must also maintain SAP in a clock-hour program, but the hours may be calculated differently than they are for a credit-based program. Find out the details of your program's SAP policy from your financial aid advisor.

I've been struggling, but my academic advisor has put me on probation so I can return for the next term. Does that mean I'm also okay for SAP?

No, you should also work directly with the financial aid office because SAP requirements for federal student aid are not always the same as a school's academic policies.

If I lose my federal financial aid due to SAP but then sit out and take no classes for a term, will that reinstate my eligibility?

No, sitting out for a period does not affect your eligibility. Students may be able to take classes at their own expense until they meet SAP standards to regain eligibility. Discuss your options with the financial aid advisor.

Is SAP the same as lifetime eligibility used for Pell?

No, these are separate requirements — to maintain Pell, you must keep within both lifetime eligibility used and SAP limits.

Will the school notify me if I don't make SAP or send me an advance warning if I'm at risk of not making SAP in the next term?

Your school will notify you if you have not made SAP, but they may or may not warn you in advance when you are close to losing eligibility. You should keep track of your own progress and discuss any concerns you may have about SAP with the financial aid office as early as possible.

