



**Knowledge is Power:
Understanding Satisfactory Academic Progress
(SAP)**

Objectives

- Define and understand ***Satisfactory Academic Progress (SAP)***.
- Know components of SAP ***measurement***.
- Learn how to ***regain eligibility*** of federal financial aid.
- Recognize the importance of ***verification*** and know how to navigate this process.
- Outline concrete steps to avoid ***SAP-related problems***.
- Identify ***resources*** available to support your academic and financial success while in college.

First Things First: FAFSA

The **2017-2018 Free Application for Federal Student Aid (FAFSA)** is available starting on **October 1st, 2016**.

Beginning with the 2017-2018 FAFSA, students will use tax information from two years prior to the financial aid year, often referred to as prior-prior-year or PPY. **For 2017-18, you will use 2015 tax information!**

You will be able to **immediately** transfer 2015 tax information from the IRS, to the FAFSA, using IRS Data Retrieval Tool.

Remember, use of IRS Data Retrieval reduces the likelihood of having to complete *verification* for income. In addition, it eliminates the need to make most FAFSA *corrections*.

As always, if your financial circumstances have changed you can—and should—file a **special circumstances appeal/professional judgment review** with the financial aid office.

What hasn't changed? ***It is still critical to file your FAFSA as soon as possible—this year, it is easier than ever to accomplish that goal!***

What is Satisfactory Academic Progress?

Federal regulations require colleges to establish reasonable standards of satisfactory academic progress toward degree completion. Standards include the **maximum timeframe** to degree completion, a minimum standard **rate of completion (pace)**, and cumulative **grade point average**. Students who do not meet these standards are not eligible to receive federally funded financial aid. This includes grants (i.e., Pell or SEOG), work study, and **all** federal student loans. Each semester of attendance is included when monitoring pace, maximum timeframe, and cumulative grade point average ***regardless of whether the student received financial aid for the semester.***

- ***Completion Time/Pace:***

Completion time refers to the pace at which a student must progress through an educational program to ensure completion within a maximum timeframe. Pace is calculated by dividing the total number of hours earned by the total number of hours attempted. Pace is affected by incomplete courses, withdrawals, repeated courses, and transferred credits.

- ***Maximum Timeframe:***

The maximum timeframe allowed for completion of a degree program cannot exceed **150%** of the published length of a program, which is measured in hours attempted. Students who cannot complete a program of study within this timeframe will become ineligible for federal financial assistance.

- ***Grade Point Average:***

The cumulative grade point average includes grades earned from all coursework, including transfer coursework that the college or university accepts.

Talk the Talk!

The Federal government sets minimum guidelines for Satisfactory Academic Progress; each school has discretion about requiring higher standards from students. Students are encouraged to take the following steps to be knowledgeable regarding SAP:

- Educate yourself about the ***grade point average*** a student is required to maintain.
- Inform yourself about progress toward degree completion, which means knowing the ***number of credits that must be successfully completed*** each semester and/or year, and how it impacts SAP.
- Know how ***incomplete courses, withdrawals, repeated classes, changes of major, or transferred credits*** affect SAP.
- Understand the ***frequency and timing*** of SAP evaluation (i.e., How often? When?).
- Learn about the ***consequences*** of failing to meet SAP requirements.
- Understand your rights with regard to an ***appeals process***.
- Know the necessary steps and requirements to ***regain eligibility*** for your federal student aid or state aid.

Components of SAP Measurement:

COMPLETION TIME/PACE

Students must successfully complete **67%** of all courses attempted to remain eligible for federal financial assistance.

The following may be considered when factoring pace, so it is always critical to speak to your financial aid advisor before making significant changes to your academic plans:

- Incomplete courses
- Withdrawals
- Repeated classes
- Changes in major (*especially later in college!*)
- Transferred credits

Components of SAP Measurement:

MAXIMUM TIMEFRAME (LENGTH)

Maximum timeframe refers to the length of time a student has to complete a degree. Timeframe is typically measured in ***attempted*** credit hours and students generally have **150%** of a program's length in credit hours to complete.

- Students pursuing an ***associate's degree*** must complete their program within ***90 attempted hours*** for a 60 hour program and within 150% of a program of any greater length. ***If the student's program is two years long, they cannot take longer than three years to complete.***
- Students seeking a ***bachelor's degree*** must complete their program within ***180 attempted hours*** for a 120 hour program and within 150% of a program of any greater length. ***If the student's program is four years long, they cannot take longer than six years to complete.***
- Undergraduate students seeking a ***second bachelor's degree*** have to complete that second degree within ***240 attempted hours***.
- Graduate students working to complete a ***master's degree*** must complete their program of study within ***54 attempted hours*** for a 36 hour program and within 150% of a program of any greater length.

Components of SAP Measurement:

GRADE POINT AVERAGE

Students must achieve and maintain a particular grade point average in order to maintain eligibility for federal financial aid.

Undergraduate students must achieve (and maintain) a minimum ***cumulative*** grade point average of ***2.0***.

Graduate students must maintain a minimum cumulative grade point average of 3.0.

Don't Forget!

The state of Missouri requires students to maintain a ***2.5 cumulative grade point average*** in order to be eligible to receive ***Access Missouri*** funds.

In addition, many institutional or private scholarships may have a separate grade point average requirement. Keep track of these requirements!

Components of SAP Measurement:

AMOUNT

For the purposes of Satisfactory Academic Progress, the key program measured by amount is Pell Grant. Students cannot receive a Pell Grant for more than **12 semesters** (6 academic years).

In each academic year, students who are eligible for Pell Grant will be eligible for a scheduled award (i.e., If the student's EFC is "0", the scheduled award is the maximum Pell award, which is currently \$5,815). Receiving the full \$5,815 means the student has received the full award and used 100% eligibility for that academic year.

Lifetime eligibility cannot exceed **600%¹**. A student who has received 600% has received their lifetime maximum amount of Pell Grant.

Remember, although Pell amount is measured for SAP, many other financial aid programs include a lifetime maximum eligibility amount:

Program Name	Annual Maximum	Lifetime Maximum
Subsidized Stafford	Varies: Freshmen: \$3,500 Sophomore: \$4,500 Junior/Senior: \$5,500	\$23,000
Unsubsidized Stafford	Varies: Dependent: \$2,000 Independent: \$6,000/\$7,000 ²	\$8,000/\$34,000
Perkins	\$5,500	\$27,500

¹ Pell Grant usage can be monitored by reviewing your Student Aid Report (output from the FAFSA) or by checking the National Student Loan Data System at www.nslds.ed.gov.

² Students' parents who apply for and are denied on the credit check for the Parent Loan for Undergraduate Students (PLUS) are eligible for the independent level of unsubsidized. Parent must apply for credit check each and every year.

Regaining Eligibility

Completion Rate/Pace:

Students who have lost financial aid eligibility due to their rate of completion must attend and successfully complete a sufficient number of hours to raise the completion rate to the required 67%. Students will be required to use their own financial resources until they again meet Satisfactory Academic Progress standards or submit a successful appeal.

Maximum Timeframe:

Students who have reached or exceeded the maximum timeframe for degree completion are no longer eligible to receive federal financial aid. Students are then required to use their own financial resources to cover the cost of their education or submit a successful appeal. ***Students may only appeal once regarding maximum timeframe.***

Grade Point Average:

Students must receive sufficient grades to improve their cumulative grade point average to the required standard. Students are required to use their own financial resources until they are again meet Satisfactory Academic Progress standards or submit a successful appeal.

Amount:

Students who have reached or exceeded the maximum amount of any federal financial aid program are no longer eligible to receive federal financial aid. Students are required to use their own financial resources to cover the cost of their education.

Recent & Upcoming Changes

150% Subsidy Rule(s):

Students may not receive Direct Subsidized Loans for more than 150% of the published length of the program of study. This also impacts the **subsidy** the student receives on Direct Subsidized Stafford Loans.

- If the student requires more than 150% time to complete degree program, Direct Subsidized Loans will begin accruing interest at that point forward. (i.e., loan becomes unsubsidized).
- In general, changes in program are considered towards the 150% rule. This means Direct Subsidized Loans received for the earlier program(s) will count against new maximum eligibility period.
- LENGTH is what matters here.

Lifetime Pell Eligibility (LEU):

- Students may not receive Pell Grants for more than 12 semesters/6 years.
- Lifetime eligibility is measured by comparing the actual award for an academic year against the scheduled award for the academic year. Students awarded a full award will have used 100%.
- Usage is monitored through the National Student Loan Database System at www.nslds.ed.gov.

Why Verification?

What exactly is verification?

Verification is the process where a student and family must submit additional documentation to the school, verifying the accuracy of information entered on the FAFSA. Verification is intended to reduce errors and fraud within the FAFSA and financial aid process.

Remember: Verification can be tedious and frustrating, but the ultimate purpose is to ensure that financial aid is appropriately awarded to students with the greatest need.

What can the school verify?

All financial aid applicants can be verified on the following:

- Household Size
- Number in College
- SNAP Benefits
- Child Support Paid

Tax-Filers can be verified on the following:

- Adjusted Gross Income (AGI)
- Income Tax paid
- Education Credits
- Untaxed Income

Non-Tax Filers can be verified on the following:

- Income earned from work

Students can be verified on the following:

- High School completion status
- Identity/Statement of Educational Purpose

Verification

- **IRS Data Retrieval:** Using the IRS Data Retrieval function on the FAFSA impacts the verification process. Students who have successfully used the IRS Data Retrieval function are typically not required to verify income and do not need to submit an IRS Tax Return Transcript.
- **IRS Tax Return Transcript³:** This document, which is a processed summary from the IRS, is required when student and/or parent income is verified. It can be secured at www.irs.gov or, in some circumstances, by visiting an IRS Office.
- **Importance of being early:**
 - **FAFSA Filing**—Don't wait! File the FAFSA ASAP after October 1st each year. Remember, some aid is first-come, first-served. ***Know your school's priority deadlines!***
 - **Verification Documentation**—Be proactive! Check routinely to assess for verification selection and, if selected, submit documentation ASAP. Then, follow-up! Be sure all paperwork was received and processed correctly.

³ Non-tax filers can also request a wage transcript, instead of a W2, for purposes of verification.

Be Proactive

- **Academic Advising**

- **Develop 4-year plan.**—Meet with your academic advisor during your freshmen year (or ASAP) to map out each academic year in college. Know the concrete steps necessary for each year to graduate on time, keep debt to a minimum, and maintain good academic standing.
- **Develop yearly plan.**—Each and every year develop a plan to ensure academic success, adjust to any changes, and evaluate the plan mid-year.
- **Meet every semester.**—Meet with your academic advisor (and TRiO advisors!) every semester to assess any changes, ask questions about academic progress, and adjust either the yearly plan or 4-year plan as necessary.
- **Adjust as necessary.**—Life happens. Be flexible when necessary and make adjustments.

- **Summer Courses**

- **Stay on track.**—Summer classes are a great way to stay on track for on-time graduation.
- **Get ahead.**—Summer classes can also be used to get ahead. Take that challenging class at the community college between freshman or sophomore year. Just make sure the credits transfer back!

- **Good Steward of Financial Aid**

- **Borrow what you need.**—Don't borrow more than what you need for each semester, academic year, and over the course of your whole education. Remember, you can always return funds you have accepted previously and you are not obligated to accept everything a school offers. Remember, you have to repay loans, plus interest!
- **Use financial aid refunds wisely.**—Remember, this money should be spent for education expenses. If you need the refund for the whole semester, budget!

- **Academic & Other Resources**

- **Use your support system.**—Resources, both on- and off-campus, are there to support your academic, financial, and personal success. Take advantage of everything to help you put your best foot forward always.
- **Ask for help.**—Don't forget about those professors. Visit during office hours or reach out in person or via email with questions.

- **Financial Aid Advising**

- **Know the consequences.**—Changes in your academic schedule can also impact your financial aid eligibility. *Always speak with the financial aid office before making significant changes to your academic plan.* Speak to someone not just when you plan to withdraw or take an incomplete, but also before you officially change a major.

Resources

Pace Calculator: This calculator is a good resource to estimate your pace. Remember, the university's financial aid office determines a student's official pace.

http://www.finaid.wvu.edu/client_services/pages/pace_calculator.php.

NSLDS: The National Student Loan Data System is a great resource! Students and graduates can utilize the site to track student loan and Pell Grant disbursements. www.nsls.ed.gov

Scholarship Central: This is a good scholarship resource for St. Louis-area students. Check out opportunities available here, including The Scholarship Foundation of St. Louis' interest-free, fee-free student loans. www.stlouisgraduates.org

Federal Student Aid: This website contains a lot of great information and resources aimed at ensuring students have the details necessary to make informed decisions. As a financial aid recipient, this is a key resource to be familiar with. <https://studentaid.ed.gov>

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