



Federal Satisfactory Academic Progress (SAP) Policy

Overview

- To maintain eligibility for federal student aid, students must meet Satisfactory Academic Progress (SAP) standards.
- SAP is reviewed at the end of each semester or payment period.
- Students are only moved to Unsatisfactory SAP status at the end of the spring term.
- Returning students not enrolled during spring are evaluated upon FAFSA receipt.
- Students can check SAP status and aid eligibility on the MyOCC student portal.

SAP Statuses

- **Satisfactory** (SA) - Meeting all standards; eligible for aid.
- **Warning** (WAR) - The first semester that a student does not meet one or more of the SAP standards, they will be placed on Financial Aid Warning. During this semester the student is still eligible for financial aid; however, they are one term away from losing their financial aid eligibility if they do not re-establish satisfactory SAP standards during the warning term.
- **Unsatisfactory** (UN) - Students who are not meeting SAP standards at the end of the Warning semester will be placed in Financial Aid Unsatisfactory status and are no longer eligible for financial aid. However, students may submit a SAP appeal to regain eligibility.
- **Academic Plan** (AP) - For approved appeals; must meet plan each term to retain aid.

Federal Financial Aid Affected by SAP

- Pell Grant
- Supplemental Educational Opportunity Grant (SEOG)
- Federal Work Study (FWS)
- Subsidized and Unsubsidized Direct Loans
- Direct PLUS Loans for Parents of Undergraduate Students

Three SAP Standards

To remain eligible for federal financial aid, students must meet three Satisfactory Academic Progress (SAP) standards: GPA, Pace, and Timeframe. The GPA standard requires students

to maintain a minimum cumulative grade point average based on the number of credits attempted, the Pace standard ensures students are successfully completing at least 66.6% of their attempted coursework and the Timeframe standard limits financial aid eligibility to 150% of the published length of a student's academic program. Meeting all three standards is essential to continue receiving federal financial aid.

1. **GPA Standard** – Minimum GPA based on credits attempted:
 - 12–23 credits: 1.50 GPA
 - 24–35 credits: 1.75 GPA
 - 36–44 credits: 1.80 GPA
 - 45+ credits: 2.00 GPA
2. **Pace Standard** – Must complete 66.6% of all attempted credits.
 - Attempted credits include withdrawals, incompletes, repeats, audits, transfer credits, and concurrent enrollments applicable to a student's program.
3. **Timeframe Standard** – Complete program within 150% of its published length.
 - I.E. a 60-credit program must be completed within 90 attempted credits.

Regaining Financial Aid Eligibility

If a student has extenuating circumstances that prevent them from making academic progress, eligibility can be regained in one of the following ways:

1. Submit an SAP Appeal with supporting documentation. Supporting documentation examples include letters from professors, medical documentation, etc. Financial aid will review and consider appeals for extenuating circumstances such as a death in the family, a serious medical illness (personal or immediate family), accident, house fire, or other special circumstances.
2. Complete six (6) new college-level (non-remedial) credits with a 2.0 GPA (C grade) or higher in each class without the benefit of financial aid. The six new credits can include retaking a class previously failed and retaking a class where the grade received was below a 2.0 (C grade) when the program requires a minimum of a C grade. The six credits do not have to be taken in consecutive semesters. After successfully completing the 6 credits with a C or better, students need to submit an SAP Appeal so their SAP status can be re-evaluated. If more than 6 credits are attempted, a combined pace of 66.6% must be achieved to regain eligibility.
3. Returning adult students who have not been enrolled for two or more consecutive academic years will have their SAP status re-evaluated once a new FAFSA is received.
 - Students who were not meeting SAP before their time away may submit a SAP appeal without documentation, as long as they provide a thorough explanation of the challenges they faced previously and how they are now prepared to succeed. If the appeal is approved, the student will be placed on an Academic Plan, which requires earning all C's or better and

having no withdrawals during their first semester back. Additional semesters on an academic plan may be required until the student fully meets satisfactory SAP standards.

- Students who return after two or more academic years and were previously in Warning (WAR) status can also submit a SAP appeal once they go Unsatisfactory (UN). Review will be done on the student's first semester back, and must earn all C's or better and have no withdrawals, following same standards of an academic plan.

SAP Appeal Deadlines

Students who do not meet SAP standards may submit an appeal to regain financial aid eligibility. Appeals must be submitted by the established deadlines:

Fall Semester Aid: September 15th

Spring Semester Aid: February 15th

Summer Semester Aid: June 1st

Submitting by the priority deadline allows for earlier review and a timely decision. Appeals submitted after the final deadline are not guaranteed to be reviewed, and financial aid eligibility may be delayed or denied as a result. In some cases, late SAP appeals that are approved may allow a student to receive aid for the current term; however, if the student would have required an Academic Plan, their aid may be suspended again in the following term. Had the appeal been submitted on time, the student could have remained eligible under an Academic Plan.

Appeal Decisions

1. Approved: Aid reinstated
2. Approved w/ Academic Plan: Assigned if SAP cannot be met by end of spring term. Aid eligibility continues each term until SAP standards are met. If plan is not met then aid is suspended again.
3. Denied: Second review possible with new documentation.

Questions? Contact the Financial Aid Service Center (FASC)

Located in Gordon Student Center

Open Monday through Friday 8:30am to 4:00pm

Walk-In or Schedule an Appointment

FASC@sunyocc.edu

(315) 498 - 2000