

SATISFACTORY ACADEMIC PROGRESS (SAP): WHAT IS IT AND HOW DOES IT WORK?

Financial Assistance Satisfactory Academic Progress (SAP) Policy Authority

The Higher Education Act of 1965, as amended, and the final regulations set forth by the Department of Education in 34 CFR 668 require that institutions of higher education establish standards of satisfactory academic progress. A student who does not meet these standards is not eligible to receive federally funded financial aid. Harris-Stowe State University shall make these standards applicable to all federal and state programs for the purpose of maintaining a consistent and reasonable financial aid policy. This policy does not override any other policy that may have more stringent requirements for renewal set by the governing body for that award.

SAP Standards

Students are required to make satisfactory academic progress toward a degree if they want to receive federal and state financial aid funds. A student is making satisfactory progress if successfully meeting the three basic standards:

1. A student must maintain academic standing, derived from grades, that is consistent with graduation requirements at the University.
2. A student must complete a reasonable number of credit hours toward a degree each academic year.
3. A maximum time frame of 150 percent of the required hours for the degree is met.

Each student's academic progress will be measured after each semester has ended to determine the progress made for that semester. Summer semesters will also count as a term of attendance. Each semester of attendance shall be included in the semester review regardless of whether the student received financial assistance or not.

Grade Point Average

Students are required to achieve a 2.0 cumulative grade point average (CGPA) each semester to remain eligible for financial aid, which includes transfer course work. In addition, a student must achieve at least a 2.0 CGPA at the end of four semesters of attendance.

Attempted Hours and 66 Percent Completion Requirement

Students are required to complete 66 percent of their attempted course work each semester, which is measured at the end of each semester. This percentage is determined by the following formula:

$$(\text{Total Earned Hours}) \div (\text{Total Attempted Hours}) = \text{Semester Completion Percentage}$$

For example, a student who attempts 15 hours in the fall semester but earns a passing grade for only 7 hours will only have earned a 47% semester completion percentage, because:

$$7 \text{ hours} \div 15 \text{ hours} = 0.466\% \approx 47\%$$

Please note that withdrawals are counted as attempted courses. Additionally, classes that are valued for institutional credits only are also taken into consideration when determining financial aid eligibility.

Financial Aid Probation & Suspension

After the first instance where a student has failed to achieve any of the SAP eligibility requirements, their aid eligibility is considered *probationary* and the student is expected to meet the SAP eligibility requirements by the end of that semester. If the student has still failed to meet the eligibility requirements by the specified time, the student's eligibility is suspended. At this point, the student has a few options:

- The student may log into the Student Home Page and submit a Satisfactory Academic Progress (SAP) Appeal—[directions on submitting an appeal can be obtained here](#).
- The student may pay out of pocket until the eligibility requirements are met and then reapply for financial aid.

- The student may take transferrable courses at another institution that will raise their CGPA to the minimum requirement and then reapply for financial aid. Please note that all other SAP policies must have been met before eligibility will be re-granted.

Maximum Time Frame

Federal regulations limit the maximum number of hours a student may attempt and continue to receive financial aid to 150 percent. The number of attempted hours, which are measured after the second week of each semester, is determined by the degree being pursued.

Please note that if a student fails to graduate within the time frame allotted, the student is ineligible for financial aid. Please resort to the current [HSSU Bulletin](#) to determine the number of hours for each degree program.