



Financial Aid Services
 255 Whitmore Administration Building
 181 Presidents Drive
 Amherst, MA 01003-9313
 Tel.: (413) 545-0801
 Fax: (413) 545-1700

Satisfactory Academic Progress (SAP) Policy 2008-2009

Students who receive federal and/or state financial aid are expected to maintain satisfactory academic progress (SAP). There are “qualitative” and “quantitative” standards that must be met to maintain eligibility for federal and state financial aid programs. These standards include maintaining a minimum grade point average (GPA) of 2.0 after four terms and the completion of the undergraduate degree within 10 terms.

Total Terms	1	2	3	4	5	6	7	8	9	10
Minimum Earned Credits	5	10	20	30	45	60	75	90	105	120

(This scale is for financial aid purposes only. Individual majors, academic scholarships and other aid sources may have more rigorous requirements.)

Financial Aid Services monitors SAP on an annual basis for all students who have filed a Free Application for Financial Aid (FAFSA). After the conclusion of each spring term, students who do not meet cumulative GPA or credit requirements are notified that they have not met the minimum SAP requirements and are placed on a one-year financial aid conditional probation and receive financial aid.

After the fall term, students on financial aid conditional probation are reviewed. If their academic standing:

Worsens = Not eligible for spring aid unless appeal approved

Remains the same = Still eligible for spring aid but must meet SAP by end of spring term

Satisfies SAP requirements = Still eligible for spring aid and off conditional probation mid year term

Appealing for Continued Financial Aid Eligibility:

There are several situations for which a student must initiate the SAP Appeal process in order to be considered for financial aid. These situations include conditional probationary students who do not improve their standing after one year, returning students after one year of conditional probation, and students requiring more than 10 terms to complete their degree program.

Students with extenuating circumstances and support from their academic dean (in the form of a Satisfactory Academic Progress Plan – SAPP) can appeal for **one term** of continued financial aid eligibility. The student must also submit a SAP appeal letter to Financial Aid Services explaining the extenuating circumstances that led to their current academic status. If an appeal is approved the students must meet SAP requirements at the close of the following term or lose eligibility for financial aid again.

Academic Scenario	Probation	Appeal Process
GPA continues to fall below 2.0	One year conditional probation with mid-year check.	<ul style="list-style-type: none"> Send an appeal letter explaining circumstances. Contact your dean to request a SAPP, which is forwarded to Financial Aid Services.
Cumulative credits continue to fall below credit total by term-	One year conditional probation with mid-year check.	<ul style="list-style-type: none"> Send an appeal letter explaining circumstances. Contact your dean to request a SAPP, which is forwarded to Financial Aid Services.
Readmission Application Process returning students with SAP issues-	One year conditional probation with mid-year check.	<ul style="list-style-type: none"> Send an appeal letter explaining circumstances Contact your dean to request a SAPP, which is forwarded to Financial Aid Services.
Committee on Admissions and Records (CAR) returning students with SAP issues-	No conditional probation, student must appeal to be considered for any financial aid.	<ul style="list-style-type: none"> Send an appeal letter explaining circumstances. CAR documentation to Financial Aid Services.
Additional Terms (beyond 10) are required to complete a degree program-	No conditional probation, student must appeal to be considered for any financial aid.	<ul style="list-style-type: none"> Send an appeal letter explaining circumstances For 11th or 12th term, dean copies financial aid director on approval letter to Registrar. For 13+ term, CAR documentation is forwarded to Financial Aid Services.