

# Satisfactory Academic Progress Policy

Financial Aid Services  
Academic Year 2025-2026

Financial Aid Services monitors Satisfactory Academic Progress (SAP) at the end of each semester, including summer, for financial aid recipients. At the conclusion of each semester, students who do not meet the minimum SAP requirements are notified and either placed on Financial Aid Warning (FA Warning) or Financial Aid SAP Not Meet (FA SAP Not Meet). Please note: students on FA Warning have one semester to meet minimum SAP eligibility requirements or will be determined as SAP Not Meet the next semester.

## SAP Minimum Qualitative and Quantitative Requirements

- **Undergraduate students:**
  - Must maintain a cumulative grade point average (GPA) of at least 2.0 after four semesters and subsequent semesters.
  - Must have earned the minimum cumulative credits as outlined in the chart below and earn their degree within 10 semesters.
- **Graduate students:**
  - Must maintain a 2.0 cumulative GPA for all semesters.
  - Must earn degree credits and completion requirements as outlined in the Graduate Bulletin, and defined by the Statute of Limitations established during the acceptance process.
- All coursework is included in the SAP review. This includes coursework completed as a non-degree student and coursework prior to readmission. Transfer credits are included in the 10 semester SAP review.
- The treatment of incomplete, withdrawal and repetition of coursework is outlined in the Academic Regulations maintained by the University Registrar.

## SAP Status and Financial Aid Eligibility

- Students placed on **FA Warning** are eligible for financial aid consideration and do not need to appeal.
- Students placed on **FA SAP Not Meet** are no longer eligible for financial aid and may submit a SAP appeal if there are extenuating circumstances to be considered for financial aid for one semester.
- Readmitted students that were not meeting the minimum SAP requirements previously are placed on FA SAP Not Meet and may submit a SAP appeal if there are extenuating circumstances to be considered for financial aid for one semester.
- Students who receive federal, state and/or institutional financial aid must maintain SAP.
- *See appeal form for information regarding deadlines and the bill.*

**This chart illustrates the minimum credits a student should complete after each semester:**

Total Semesters	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.)*

## Appealing for continued financial aid consideration:

Students with extenuating circumstances (see box below) and support from their academic dean can appeal for one semester of financial aid eligibility.

- The student must meet with their academic dean to establish an academic plan which will enable the student to regain SAP, and submit a Satisfactory Academic Progress Appeal (SAPA) form.
- The student must submit a letter to Financial Aid Services explaining the extenuating circumstances which led to their current academic standing.
- Third-party documentation supporting the appeal is recommended. Examples of extenuating circumstances and recommended documentation can be found on page three.

If the appeal is approved, the student will be placed on Financial Aid Academic Plan (FA Acad Plan) and will be eligible for financial aid consideration for one semester.

Students who were on FA Acad Plan and continue not meeting the minimum SAP requirements will be placed on SAP Not Meet.

The student must meet with their academic dean to ensure that they have made progress on their established academic plan and provide a new SAPA form to Financial Aid Services. The student may then be placed on FA Acad Plan again and considered for financial aid.

### Extenuating circumstances that may be considered include:

- Death in the family
- Accident
- Illness
- Other academic performance factors beyond the student's control

### Additional extenuating circumstances that may only be considered for student exceeding the 10 semester calculation, not GPA include:

- Change of major
- Transfer of credits from another institution

# Examples of Extenuating Circumstances and Recommended Documentation

*Financial Aid Services  
Academic Year 2025-2026  
Fax: 413-545-1700  
Phone: 413-545-0801  
Email: [finaid@umass.edu](mailto:finaid@umass.edu)*

This list is not all-inclusive; there may be other types of documentation that are acceptable. Be sure the dates of the documentation coincide with the dates of attendance at UMass Amherst and the terms that have impacted the academic performance.

Submitting an appeal with supporting documentation does not guarantee an appeal will be approved.

<b>Reason for appeal:</b>	<b>Recommended documentation:</b>
• Medical condition or illness	Doctor's note (on letterhead) and/or hospital records.
• Death of an immediate relative	Obituary notice and/or death certificate AND explain the relationship between student and deceased.
• Divorce or separation	Complete divorce decree, signed letter from attorney (on letterhead), signed statement from counselor or therapist.
• Military Service	Copy of the military orders, a DD-214 showing dates of service, OR a letter from the commanding officer describing the dates and duration of service.
• Readmission following suspension or under the UMass Amherst FRESH START program	Submit a letter explaining in detail the nature and dates of the suspension/withdrawal and the life circumstances that led to the suspension/or withdrawal.
• Illness, injury, or medical condition of a family member that required care	Provide documentation from a health care professional. Explain the relationship between the student and the family member (e.g, parent, sibling, child).
• Other extenuating circumstance	Provide documentation to support the extenuating situation, explaining why the situation was beyond the student's control, why it impacted the student's academic performance, and how the circumstance has changed to allow the student to meet the satisfactory academic progress standards if the SAP appeal is approved.

# Satisfactory Academic Progress Appeal (SAPA) Form

*Financial Aid Services  
Academic Year 2025-2026*

## SECTION 1: Student Information

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_ SPIRE ID: \_\_\_\_\_

Email Address: \_\_\_\_\_ Academic Dean Name: \_\_\_\_\_

### Check ONE Semester:

☐ Fall 2025 Deadline: October 31, 2025    ☐ Spring 2026 Deadline: April 3, 2026    ☐ Summer 2026 Deadline: July 31, 2026

## SECTION 2: Indicate the type of extenuating circumstances for appeal

MEDICAL: \_\_\_\_\_  
Identify the illness or medical condition.

DEATH OF FAMILY MEMBER: \_\_\_\_\_  
List name, relationship, and date of death.

SPECIAL CIRCUMSTANCES: \_\_\_\_\_  
Indicate the circumstances.

## SECTION 3: To be completed by the academic dean

The above student has met with me and: (Check One)

☐ **We have established an academic plan that will enable the student to regain SAP.**

Requirements:

- A completed SAPA form, signed by the student and the academic dean.
- An appeal letter to Financial Aid Services outlining the extenuating circumstances.

☐ **I believe the student has made progress towards the academic plan established to regain SAP.**

Requirements: • A completed SAPA form, signed by the student and the academic dean.

☐ **I do not believe the student will be able to regain SAP.**

Academic dean's signature: \_\_\_\_\_ Date: \_\_\_\_\_

## SECTION 4: Attach a written summary describing the circumstances and include the plan for academic success

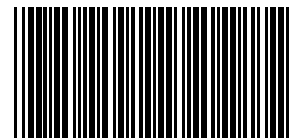
1. Attach a written summary explaining how and why the circumstance(s) lead to academic challenges.
2. Attach a written description of the academic plan for success and how it will be achieved.
3. Documentation is recommended to support the SAP Appeal. See page three.

## SECTION 5: Student Signature & Certification: I certify that I have read and understand the SAP policy and appeal instructions

I certify that my appeal contains all the required documents and the information I have provided is true and accurate. I understand that my academic dean's approval does not guarantee financial aid eligibility and that I am fully responsible for my university bill.

Student's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Fax completed form to: **413-545-1700** or  
Secure Document Upload at: **[umass.edu/financialaid/upload](https://umass.edu/financialaid/upload)**



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