



## Office of Financial Aid and Scholarships

# SATISFACTORY ACADEMIC PROGRESS

### INTRODUCTION

Federal regulations require the Financial Aid Office to apply reasonable standards for measuring whether you are making progress toward a degree. This is to ensure that you are successfully progressing through your program of study. Maintaining satisfactory academic progress is not only important for your academic success, but it is also a key factor in terms of minimizing student debt. If you do not meet the minimum requirements, you could lose your eligibility for financial aid.

The Satisfactory Academic Progress (SAP) policy applies to all students who receive federal and state financial aid. In addition, if specified by the donor or program administrator, institutional grants and scholarships may also be subject to this policy. Generally, academic or performance-based merit aid, which has no need component, does not include a SAP requirement.

### SATISFACTORY ACADEMIC PROGRESS STANDARDS

Student academic progress is measured against the following standards: grade point average (GPA), pace and maximum time. All coursework is evaluated against these standards, including coursework you completed during a period when you did not receive financial aid.

#### GRADE POINT AVERAGE (GPA)

The minimum GPA requirement is based on the number of credit hours attempted. GPA standards mirror the university's academic suspension policy.

**NOTE:** SAP and the university's academic policy are two separate reviews. Contact the Academic Student Services Department for more information about your academic standing at:

<https://www.jmu.edu/acstudserv/>

Credit hours attempted* (includes transferred hours)	Minimum GPA requirement (cumulative JMU GPA for financial aid)
1-27	1.500
28-44	1.650
45-59	1.750
60-74	1.850
75-89	1.900
90-104	1.994
105-119	1.999
120 or above	2.000

#### PACE OF PROGRESSION

At least 67% of all credit hours attempted must have successfully passing grades (earned credit). This calculation is performed by dividing the cumulative number of earned credit hours by the cumulative number of credit hours attempted.

#### MAXIMUM TIME FRAME

Complete a degree in no more than 180 attempted credit hours.

**Note:** Federal regulations require JMU to discontinue federal financial aid if a SAP review indicates that you cannot complete your program before attempting 180 credit hours. Once you reach 150 attempted hours, we will complete a degree audit in collaboration with your advisor, to see if it is mathematically possible for you to meet graduation requirements before reaching 180 attempted credits. If your program requires more than 180 credit hours, you may submit an appeal for review.

## EXPLANATION OF ATTEMPTED HOURS

- This chart illustrates how we view attempted hours for each component.
- A “Y” in the GPA column indicates that the credit type is included in your total attempted hours for GPA purposes. With the exception of “Repeat/Forgiveness” and “Repeat/Credit”, the credit type identified with a “Y” will not affect the calculation of your GPA. However, all attempted hours will be used to determine the GPA level you must achieve.
- For Repeat/Forgiveness, your most recent grade and credit(s) count toward your GPA.
- **Note:** Because of COVID-19, Federal regulations allow us to exclude from the SAP evaluation any class in the spring 2020 semester with an NC (no credit) designation.

Type	Grade Point Average	Pace	Max time
<a href="#">Transfer/Transfer Equivalent</a>	Y	Y	Y
<a href="#">Dual Enrollment</a>	Y	Y	Y
<a href="#">Advanced Placement</a>	Y	Y	Y
<a href="#">International Baccalaureate</a>	Y	Y	Y
<a href="#">Withdrawal</a>		Y	Y
<a href="#">Withdrawal while passing</a>		Y	Y
<a href="#">Withdrawal while failing</a>		Y	Y
<a href="#">Repeat/Forgiveness</a>	**	Y	Y
<a href="#">Repeat/Credit</a>	Y	Y	Y
<a href="#">Incomplete</a>		Y	Y
<a href="#">Credit/No Credit</a>	Y	Y	Y
<a href="#">Satisfactory/Unsatisfactory (SAP)</a>	Y	Y	Y
<a href="#">College Level Examination Program (CLEP)</a>	Y	Y	Y
<a href="#">Departmental Exam</a>	Y	Y	Y
<a href="#">Audit</a>			

## SAP EVALUATION FREQUENCY

- Annually - Satisfactory academic progress is monitored at the end of each academic year.
- 4th Semester - Federal regulations require that we conduct a review of your GPA status after you have completed four semesters (including summer) of enrollment. This typically coincides with the annual review but if your 4th semester of enrollment is in the summer or fall, this will be an additional review.

Students who are not maintaining SAP will lose their eligibility for financial aid. If you are denied aid, you may appeal.

## NOTIFICATION OF YOUR STATUS

- If you were unable to meet the GPA, Pace, and/or Max Time requirements, we will send you a notification via JMU email.
- A reminder will also appear on your “To Do List” in MyMadison.

## OPPORTUNITY TO APPEAL

- If extenuating circumstances led to your noncompliance with the SAP requirements, you may submit an appeal for review.

## APPEAL DEADLINES

Students who wish to appeal must do so by a prescribed deadline.

- 2024-25 Appeal Deadlines:
  - Summer 2024 – Tuesday, July 1, 2024
  - Fall 2024 – Monday, September 2, 2024
  - Spring 2025 – Monday, February 3, 2025



## APPEAL FORM

- The appeal form gives you the opportunity to tell us about the event(s) that contributed to your unsatisfactory progress.
- In your appeal form, you must:
  - Describe the extenuating circumstance(s) that led to your noncompliance.
  - Explain what has changed that will allow you to meet SAP requirements in the future.
  - Describe the timeframe of your extenuating circumstance(s) for the period that you failed SAP.

We realize that sharing personal information can be difficult. Be assured that your statement will remain confidential. Only financial aid personnel will review your appeal.

## EXTENUATING CIRCUMSTANCES

- If extenuating circumstances contributed to your inability to meet SAP requirements and you need financial assistance to attend school, you should submit an appeal. Mitigating or extenuating circumstances may include:
  - Illness
  - Death in the family
  - Family problems (e.g., parents' separation or divorce)

This is not a comprehensive list. Any documentable event(s), outside your control, that prevented you from meeting SAP standards may qualify.

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## SUPPORTING DOCUMENTATION

- To confirm your extenuating circumstance(s), you must attach documentation from an objective third party (e.g., physician, counselor, lawyer, social worker, teacher, religious leader, academic adviser, JMU Office of Disability Services and JMU Health Center).
- Your third party documentation must:
  - Be submitted on official stationery or by email from a valid JMU email account. (This means when you use JMU email, the message must come directly from your third party's official JMU email account to the SAP mailbox at [finaid\\_sap@jmu.edu](mailto:finaid_sap@jmu.edu).)
  - Verify that the extenuating circumstance(s) will not influence your future academic performance.
  - Confirm the timeframe referenced in your appeal.

After reviewing your appeal form and supporting information, we may request additional documentation for clarification purposes.

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## APPEAL DECISION

- We will review your appeal within 30 days of receipt and notify you by email of its status. You will receive either our decision to grant your appeal, deny your appeal or a request for additional documentation. If we grant your appeal, we will place you on financial aid probation for one semester and give you an academic plan.
  - Students whose appeals are denied may choose to apply for an alternative loan. However, it may be necessary to secure a creditworthy cosigner to qualify.
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## ACADEMIC PLAN

- If placed on an academic plan, it will specify the conditions you must meet (i.e. no W's, F's or I's) to continue receiving financial aid for a specified period.
  - An award notice will follow once you sign and return your academic plan and we complete the review of your FAFSA.
  - If you fail to meet the terms of your academic plan, you will not qualify to receive financial aid for the subsequent semester. Any future appeal(s) will require new extenuating circumstances and a new (and different) academic plan.
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## REESTABLISHING AID ELIGIBILITY

- Once a student has been flagged as "not meet" in the annual evaluation, the only way the status can be changed is through submitting an appeal.
  - Students cannot "fix" their SAP status mid-year because per federal regulations, the evaluation can only be completed once.
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## WITHDRAWAL/RETURNING TO JMU

- If you withdraw from JMU and W's are reflected on your transcript, this will affect your SAP status and could result in not meeting SAP upon return to JMU.
- If you left JMU with a SAP issue and are returning after any period of time you will still have a SAP issue.
- Appeals can be considered for both of these situations.

## FREQUENTLY ASKED QUESTIONS

### **I withdrew from a class, will it count against me?**

Yes, it will affect the pace calculation and max time requirement.

### **If I don't meet SAP, can I still get a Federal Direct Loan? Can my parents get a PLUS Loan?**

No, but you may qualify for some alternative loans that do not require SAP.

### **If I resolve my academic deficiency, can I receive financial aid?**

Even if improvement after a semester is enough to alleviate your SAP issue(s), federal regulations prohibit us from evaluating SAP for students more than once annually. The only way to receive consideration for financial aid after being flagged as "not meet" is by submitting an appeal.

### **I appealed my suspension and was permitted to return to JMU, does this mean I qualify for financial aid?**

No, admission to the university does not guarantee financial aid eligibility. The financial aid office will notify you if you fail SAP. A separate appeal is required.

### **Can I get financial aid for summer if I am not meeting SAP?**

No, you would need to submit an appeal, with appropriate supporting documentation, to receive consideration.

### **If I qualify for the transfer equivalent policy, will I automatically be eligible for financial aid?**

No, all attempted hours count in the SAP evaluation, including those excluded under the transfer equivalent option. Therefore, you will not automatically meet SAP requirements based on this policy.

### **If I decide not to appeal my SAP status or if my appeal is denied, how can I pay my bill?**

Some lenders offer alternative loans that do not require you to meet SAP standards. However, you may need a creditworthy cosigner to qualify.

### **During high school, I took some classes at a local college. How do these hours affect my SAP status?**

As required by federal regulations, any dual enrollment hours that you earned based on work completed while in high school will count as attempted hours in the SAP evaluation.

### **You say I haven't earned 67% of my attempted hours but according to my transcript I have, why is that?**

Our SAP policy requires that we add the following hours to those that appear as attempted on your transcript (transfer, AP/IB credit, withdrawals, repeat/forgive, incompletes and credit hours earned by exam). Divide the number of credit hours you earned by your total attempted hours. If the answer is 67 percent or more, you meet the pace (credits earned) requirement.

### **I'm working on a double major and need extra time to complete my degree. The SAP policy says I can't receive aid if I attempt more than 180 hours. What can I do?**

You are subject to the same standards as students who are pursuing a single major. If you exceed the max time limit, you may submit an appeal for consideration. Many students submit successful appeals and continue receiving financial aid until graduation.

### **Why was my appeal only granted for one semester?**

Federal regulations stipulate that we grant your appeal one semester at a time. You must fulfill the terms of an academic plan to continue receiving financial aid. We encourage you to submit your appeal as early as possible. An early appeal will receive an early response.

## **MORE QUESTIONS? CONTACT US!**



### **EMAIL**

finaid\_sap@jmu.edu

### **PHONE**

(540) 568-7820

### **FAX**

(540) 568-7994

### **ADDRESS**

Office of Financial Aid and Scholarships  
MSC 3519  
738 S. Mason St.  
Harrisonburg, VA 22807

### **WEBSITE**

<https://www.jmu.edu/financialaid/learn/sap/index.shtml>