What happens if my financial aid is denied?

If you are flagged with a SAP issue and experienced extenuating circumstances that may have played a role in your academic struggles, you have the opportunity to submit an appeal for review by our SAP Appeals Committee.

If your appeal is granted, you will be placed on an academic plan with guidelines that are designed to help you get back into good standing with SAP.

Financial aid may be available on a probationary basis if you have an approved appeal.

What do I include in an appeal?

When writing an appeal, tell us what happened that caused you to fail SAP standards, including the timeframe that the event(s) occurred.

Also, be sure to highlight what has/will change to help you meet SAP standards in the future.

Be sure to attach supporting documentation to confirm your statements.

A complete description of our SAP policy, as well as information regarding the appeals process and the appeal form to be used, is available on our website. You may submit completed appeals via JMU email, mail, fax or in person.
What is Satisfactory Academic Progress?

Federal regulations require each institution to have a Satisfactory Academic Progress (SAP) policy, which establishes the minimum standards for financial aid eligibility.

All undergraduate and graduate students who have filed a Free Application for Federal Student Aid (FAFSA), and/or applied for a private loan with a lender requiring students to meet SAP standards, are subject to this yearly evaluation.

The university measures your academic performance based on three standards:

- GPA
- Pace
- Maximum Time

If an issue is identified, the student will receive email notification that financial aid is denied for the upcoming school year. A ‘To-Do’ list item will also be added to MyMadison. Both messages detail the area(s) of noncompliance.

The denial of financial aid includes all types of grant funding, Federal Work-Study, Direct Student Loans, Parent PLUS Loans and certain private student loans.

Explanation of Requirements

GPA

The GPA requirement is based on the number of credit hours attempted and mirrors the standards outlined in the university’s academic suspension policy. You can find the table showing the minimum GPA requirement for each range of attempted hours on our website, as well as the Registrar’s Office website.

2019-20 Appeal Deadlines

Summer: June 24, 2019
Fall: September 9, 2018
Spring: January 27, 2020

Maximum Time

The Maximum Time evaluation will flag a student with a SAP issue who has attempted 150 or more credit hours. There are certain majors at JMU requiring a large number of credits, or a student may be attempting multiple majors/minors that would elevate his/her attempted credits. Those circumstances would receive consideration if an appeal is submitted for review.

(Explanation continued)

Pace

For pace, students must earn credit for at least 80% of the hours they have attempted. Issues in this area can stem from withdrawals, repeat-forgive courses, incompletes and failing grades. These all represent credits a student has attempted, but not earned. Students in their first year are more susceptible to having issues with this standard because of the limited number of overall attempted hours. For example, if a student attempts 24 credits in the first year (12 per semester), withdraws from one and earns an ‘F’ in another, then that student would only have 18 earned credits. This would result in a pace percentage of 75%.

Please be aware that because of federal privacy regulations (FERPA), we cannot communicate SAP issues with anyone other than the student.