Satisfactory Academic Progress FAQ

Keeping financial aid involves more than completing the FAFSA. Students also must meet satisfactory academic progress requirements. New Mathematica research, funded by Lumina Foundation, examines how these requirements affect students and how colleges can better support them.

What is satisfactory academic progress?

"Satisfactory academic progress," or SAP, is a set of requirements students must meet to keep receiving federal financial aid. Colleges check students' grades, how much of their attempted coursework they complete, and whether they are on track to finish within the allowed time.

Who sets the requirements?

Federal rules require colleges to have an SAP policy and establish some basic requirements, while giving colleges flexibility in setting additional criteria and implementing their policies. Requirements and procedures can differ by school. Students can find their college's policy on the college's website or by asking the financial aid office.

Is SAP just about grades?

No. A student can have passing grades and still fall short of SAP requirements. Withdrawing from courses, for example, can affect the share of attempted coursework a student successfully completes.

What did the study find?

The study estimates that about **1.8 million undergraduates—13 percent nationally—did not meet SAP standards in spring 2025.** About **970,000**, or 54 percent of those students, lost federal financial aid the following term. The findings also reveal a gap in the use of appeals: only **24 percent** of students who did not meet SAP standards appealed, even though about **75 percent of appeals were approved.**

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THE APPEALS GAP



of students who missed SAP appealed

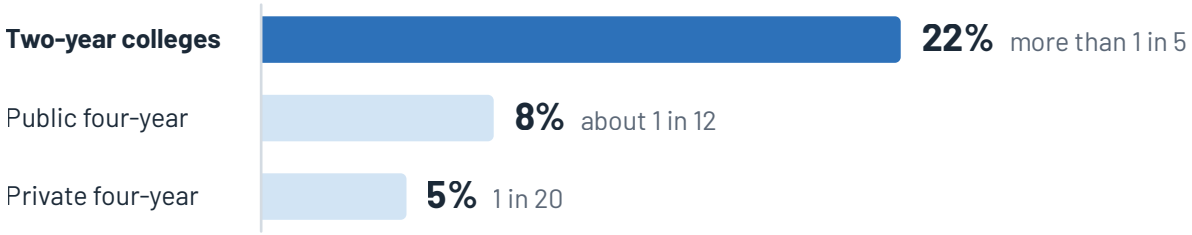
of appeals were approved

Most appeals are approved. Most students never file.

Which students were most affected?

Students at two-year colleges were more likely to fall short of SAP standards. The study found rates of **22 percent at two-year colleges**, compared with **8 percent at public four-year colleges** and **5 percent at private four-year colleges.**

These differences highlight the need to examine how policies and support systems work across different types of colleges.



Students at two-year colleges fell short at **nearly 3x** the rate of public four-year students.

Does falling short of SAP automatically mean losing aid?

Not always. Depending on the college's policy and the student's situation, a warning period or a successful appeal may allow aid to continue. Students should contact their financial aid office promptly to understand their status and options.

What is a SAP appeal?

An appeal asks a college to reconsider a decision that a student is ineligible for aid. It gives students an opportunity to explain circumstances that affected their progress, such as an illness or a death in the family, and what has changed to help them succeed.

Most institutions offer SAP appeals. Students should ask their financial aid office for more information on the appeals process, deadlines, and documentation requirements. Approval is not guaranteed.

Is academic probation the same as financial aid probation?

No. Academic standing and eligibility for financial aid are separate determinations. A student's permission to remain enrolled does not necessarily mean their aid will continue. Students should check with both their academic advisor and financial aid office to understand their status.

What should students do if their aid is at risk?

Contact the financial aid office as soon as possible and ask:

- Which SAP requirement did I miss?
- Can I appeal, and what is the deadline?
- What information do I need to submit?
- What steps would allow me to keep or regain eligibility?

An academic advisor can also help students plan their coursework and connect with support.

What can colleges do to help?

Colleges can explain requirements earlier, tell students exactly why their aid is at risk, and make appeal instructions easier to find and follow. Better coordination between financial aid staff and academic advisors can help students receive consistent information. Colleges can also review whether they are using the flexibility federal rules allow, including progress standards that increase as students advance through their programs.

Does this research show that SAP causes students to leave college?

This study does not establish that SAP caused an individual student to leave. It documents how many students fall short of the requirements and subsequently lose aid. The findings identify opportunities to improve policies, communication, and support so students can understand their options and keep making progress.

Where can students learn more?

Start with your college's financial aid office and its published SAP policy. Federal Student Aid also provides an **overview of the requirements for keeping financial aid.**

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Questions

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