

# Quick facts about **SATISFACTORY ACADEMIC PROGRESS (SAP)**

More info online at [www.finaid.msu.edu/sap.asp](http://www.finaid.msu.edu/sap.asp)

## What is it?:

Students who receive financial aid must be making progress towards a degree. Students who don't meet SAP requirements are not eligible for financial aid.

## How is satisfactory academic progress measured?

### 1. Number of semesters in a program:

A student is expected to attain a degree in no more than 150% of the full-time semesters normally required for that program. The number of semesters is determined by the type of program. Each semester of less than full-time enrollment is converted to a full-time equivalency.

| SAP SEMESTER REQUIREMENTS        |                                  |                         |
|----------------------------------|----------------------------------|-------------------------|
| Program                          | Normal Completion Time           | Maximum Completion Time |
| Undergraduate, first bachelor's  | 8 semesters                      | 12 semesters            |
| Undergraduate, second bachelor's | 12 semesters                     | 18 semesters            |
| Graduate degrees                 | Published limit for each program | Individually assessed   |

### 2. Excessive withdrawals:

Students who have withdrawn from the University 3 or more times within the past 12 semesters (inclusive of current semester) receive a SAP warning.

Students who have withdrawn 4 times or more within the past 12 semesters (inclusive of current semester) and have been warned, are denied any more financial aid.

### 3. Course completion rate:

Students must complete 75% or more of their attempted courses each year. Failure to do so the first year produces a warning. A subsequent failure results in denial of further aid.

## What happens to a student who receives a SAP warning?

The student will be sent an email notification that he/she is in a SAP warning status. If the student will graduate within the maximum completion time, he/she doesn't need to do anything. If the student has questions, or knows more time will be needed, he/she should contact the Office of Financial Aid for help.

## Consequences of SAP denial

Students in SAP denial status may not receive federal, state, or MSU need-based aid. This includes Pell Grant, Stafford loan, Perkins loan, GradPLUS loan, Supplemental Educational Opportunity Grant (SEOG), Federal Work-Study, Michigan Competitive Scholarship, MSU Student Aid Grant, MSU Green & White Grant, MSU Spartan Advantage, Academic Competitiveness Grant, SMART Grant, and MSU Freshman or Sophomore Grant.

## You can appeal SAP denial

If placed in SAP denial status, a student can appeal. The first step is to contact the Office of Financial Aid to speak to an advisor. The student will need to submit a personal statement as well as documentation from an academic adviser.

## Important to know:

Transfer credits are added to MSU credits to determine SAP status. Also, it is the number of semesters in a program or the number of drops/withdrawals that determines SAP status, not the number of semesters of aid received, so a student can't "bank" aid eligibility and use it later in his/her academic career.