To be eligible for federal, state, and some types of institutional financial aid, you must meet Satisfactory Academic Progress (SAP) standards. The Financial Aid and Scholarships (FAS) office has established guidelines (based on federal regulations) for evaluating your progress, taking into consideration your cumulative KU GPA, the cumulative number of hours you have attempted and completed (completion rate), and the maximum attempted hours for completing your degree. These standards will be reviewed at the end of each period of enrollment. The financial aid SAP standards are not identical to the academic standards of the university, or of any department or professional school. Permission to enroll is not synonymous with financial aid Satisfactory Academic Progress.

Freshmen are considered to be meeting SAP standards when they have been admitted into a degree-seeking program. Undergraduate students may continue to receive financial aid while meeting the minimum standards for Satisfactory Academic Progress (see below). Non-degree seeking students are generally ineligible for federal financial aid. If you are a student in the School of Pharmacy, please review the SAP information sheet for pharmacy students, available at affordability.ku.edu/forms. Students in the professional Master of Architecture program must meet the standards listed below.

**MINIMUM SAP STANDARDS FOR UNDERGRADUATE STUDENTS**

- Maintain at 2.0 cumulative KU GPA. Your KU GPA includes all KU courses graded A-F.
- Successfully complete a minimum of 67% of all hours attempted. Your completion rate is calculated by dividing the total number of successfully completed hours by the number of attempted hours. All courses within your career will be evaluated.
- Complete your degree within the time limit allowed for your degree program.
  - Complete your 4-year undergraduate degree within 180 attempted hours. The maximum hour limit includes hours attempted at KU, hours that have successfully transferred from any other postsecondary institution, and test credits regardless of whether you received financial aid for any/all of those hours.
  - Complete your subsequent degree within 240 attempted hours. Your prior degree must be conferred in order to be eligible for the subsequent degree maximum time frame.
  - Complete your Professional Master of Architecture program within 270 attempted hours. The maximum attempted hour limit for this program includes undergraduate and graduate hours.

Your academic progress is evaluated each semester. Courses you are enrolled in on or after the first day of the 50% refund period are reviewed. Courses marked “F,” “incomplete,” “no credit,” “dropped,” “withdrawn,” “no grade,” “waiting on grade”, and unposted grades are considered courses attempted, although not successfully completed. Undergraduate courses successfully transferred from any other postsecondary institution, as well as test credits, are calculated as attempted and completed courses. Repeated coursework will affect academic progress as indicated in the University of Kansas Undergraduate/Graduate Catalog. Courses academically forgiven or retroactively withdrawn will continue to be evaluated as courses attempted, although not successfully completed.

**SAP REVIEW & PROCESS**

Your SAP status will be reviewed at the end of each term of enrollment, including summer. If you fall below the minimum GPA or completion rate standards for the first time, you will be placed on Financial Aid Warning for one term. During the Financial Aid Warning term, you will continue to be eligible for financial aid. If you are still not meeting the minimum GPA or completion rate standards at the end of your second term you will lose eligibility. If you exceed the maximum attempted hours allowed for your degree program, you will lose eligibility without a warning term. An email notification will be sent to your registered KU email account informing you of your SAP status. You may also check your status in Enroll & Pay (https://sa.ku.edu) using the Satisfactory Academic Progress link under Accept/Decline Financial Aid Awards on the Student Center page. There is a Financial Aid SAP Appeal Process for students who lose eligibility.
EXAMPLE SAP SCENARIOS:

1. You have attempted 114 hours at KU. Out of the 114 hours attempted, you have successfully completed a total of 87 hours (76% of the coursework attempted). You also have a 2.5 KU GPA. You are meeting the minimum SAP standards.

2. You have attempted 84 hours at KU. Out of the 84 hours attempted, you have successfully completed a total of 70 hours (83% of the coursework attempted) and have a 1.8 KU GPA. You are NOT meeting the minimum SAP standards because you have not maintained a 2.0 KU GPA.

3. You have attempted 51 hours at KU. Out of the 51 hours attempted, you have successfully completed a total of 33 hours (64% of the coursework attempted). You are NOT meeting the minimum SAP standards because you have not successfully completed 67% of your attempted hours.

4. You are working on your first 4-year undergraduate degree. You have attempted 170 KU credit hours. You recently transferred in an additional 15 credit hours that are accepted by KU and apply to your undergraduate degree. You now have 185 attempted hours. You are NOT meeting the minimum SAP standards because you have exceeded the maximum time frame allowed for your degree.

FINANCIAL AID SAP APPEAL PROCESS

Students who are ineligible for financial aid because they are not meeting the minimum SAP standards may appeal for financial aid eligibility if they feel they have experienced unique, extenuating circumstances as outlined below:

STEP 1 Schedule an appointment with a Financial Aid Counselor to discuss your situation. If there are extenuating circumstances that have caused you to become ineligible for aid, you may be eligible to appeal. If you are eligible to appeal, the Financial Aid Counselor will provide you with the appeal form and instructions on how to complete the appeal process.

STEP 2 Complete and submit the appeal form, with required supporting documents, by the deadline indicated on the appeal form to the Financial Aid and Scholarships (FAS) office. Your written narrative must be typed and complete – this is an opportunity for you to include any letters of support from professors, physicians, etc.

STEP 3 You can anticipate a decision from the Financial Aid Appeals Committee within four weeks, depending on the volume of appeals submitted. Following the review of your appeal, you will be contacted via email. If your appeal is approved, you will be instructed to meet with a Financial Aid Counselor to review and sign your Financial Aid Contract. If your appeal is denied, the email will include criteria you must meet to be eligible to submit a subsequent appeal. Committee decisions are final and are not subject to further review.

FREQUENTLY ASKED QUESTIONS

WHAT IF I HAVE NEVER RECEIVED FINANCIAL AID OR IF I HAVE ONLY RECEIVED AID FOR A FEW SEMESTERS?
All attempted hours, regardless of whether you received financial aid, must be included in the review of your Satisfactory Academic Progress. Successfully transferred hours from other institutions, as well as test credits, are included in your cumulative hours attempted.

WHAT DOES THE FINANCIAL AID APPEALS COMMITTEE CONSIDER WHEN REVIEWING AN APPEAL?
The committee reviews each appeal on a case-by-case basis. Written documentation of illness, accident, injury, death of a close family member, or other extenuating circumstances throughout your academic career for which you could not plan, influence, or prevent will be considered carefully. You should include this and other relevant information in your narrative, along with documentation from appropriate third parties (such as a physician, therapist, copies of police reports, etc.). Your appeal should also include your plan for meeting the minimum SAP standards in the future.

WHAT HAPPENS IF MY APPEAL IS APPROVED?
The committee will send you an email with instructions to meet with a Financial Aid Counselor to review and sign your Financial Aid Contract. The Financial Aid Contract details the criteria you must meet each semester. You will continue to be eligible for financial aid while you are meeting these criteria within the timeframe allowed for you to complete your degree. If you fail to meet the criteria, you will lose your eligibility. Your Financial Aid Contract details your eligibility for a subsequent appeal, including whether or not you are eligible to re-appeal.

IF MY APPEAL IS DENIED, ARE THERE ANY OTHER SOURCES OF FUNDING?
There may be additional funding opportunities for you through the KU Endowment Association Loan Program and/or private/alternative loan programs if you meet the minimum criteria for these funds. You may discuss these options with a Financial Aid Counselor or review the Private/Alternative Loan information sheet at affordability.ku.edu/forms/.