

SATISFACTORY ACADEMIC PROGRESS (SAP) BACKGROUNDER



WHAT IS SATISFACTORY ACADEMIC PROGRESS (SAP)?

Satisfactory Academic Progress (SAP) is a federal provision that requires institutions to establish criteria a student must meet in order to remain eligible for federal student aid, such as Pell Grants and student loans.

Typically, to meet SAP requirements, students must meet a minimum grade point average (GPA), or its equivalent, and complete a minimum number of credits or courses. While institutions are responsible for setting SAP requirements, federal statute lays out the following minimum guidelines for institutions to use:

- *Qualitative standard:* 2.0 GPA or equivalent by the end of second academic year;
- *Quantitative standard:* Minimum percentage of work successfully completed; or
- *Maximum timeframe:* Cannot exceed 150 percent of published length of undergraduate program in credits.
- Most institutions use cumulative 2.0 GPA and 2/3 ratio of credits attempted versus completed.

36 million
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no degree

A stylized icon of a rolled-up diploma tied with a ribbon, positioned to the right of the text.

HOW DOES SAP IMPACT STUDENTS?

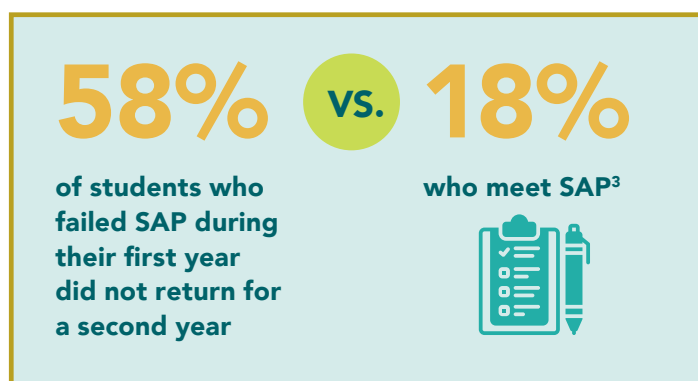
Today, more than 36 million adults have some college credits, but no degree. Students don't complete their degrees for many valid reasons, such as financial emergencies, family responsibilities, work obligations, and much more. Oftentimes, when stressors occur in a student's life while enrolled in school—like the examples above—their grades can take a hit. And if their grades dip low enough to not meet SAP requirements, they can get shut out of financial aid indefinitely. Unfortunately, this ineligibility for federal student aid continues, regardless of whether a student has been continually or hasn't been enrolled for a number of years.

If a student has previously failed to meet SAP, they may be able to regain eligibility for federal student aid, but will likely need additional academic and financial aid counseling. A student in this situation may have to first cover their college costs out-of-pocket. This inability to access federal aid can create a huge barrier for students seeking to continue their postsecondary education, especially for the 36 million adults who have some college credit but no degree. Of the 36 million adults, 3.8 million returned to school between 2013 and 2018—but the number of returning students could be boosted with reformed and more inclusive SAP solutions.¹

¹"Some College, No Degree," National Student Clearinghouse Research Center, October 2019, https://nscresearchcenter.org/wp-content/uploads/SCND_Report_2019.pdf.

Turning off access to financial aid due to a student's previous failure to meet SAP requirements impacts marginalized students most acutely. For example, a recent report from the John Burton Advocates for Youth found that more than a third of all youth in the California foster care system—and 42 percent of Black youth in foster care—failed to meet SAP throughout their first year at community colleges.² Further, Black, Native American, and Hispanic students in the study were more than twice as likely to not meet SAP than white and Asian students. Adult students who have to juggle child care and work responsibilities were also disproportionately affected by SAP rules.

The disparate impact of SAP requirements on marginalized students means that these students will not be able to return to school at a later time and receive federal aid, worsening inequities. While SAP rules exist to ensure students stay on track, they can actually make it more difficult for students in challenging circumstances to persist. Many adult students with some college but no degree, and particularly students of color who have been unable to return to school with financial aid because of SAP, could be helped in their transition back to school by reforms to SAP.



² "The Overlooked Obstacle: How Satisfactory Academic Progress Policies Impede Student Success and Equity," John Burton Advocates for Youth, July 2021, <https://jbay.org/wp-content/uploads/2021/07/Overlooked-obstacles-1.pdf>

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CAN SAP BE REFORMED TO MEET THE NEEDS OF TODAY'S STUDENTS?

Today's students return to postsecondary education for a wide variety of reasons: their job or career requires additional skills or credentials; they are returning after taking a break to raise children; or they are returning to complete their degree after working or saving enough money to pay for college. However, if they did not meet SAP requirements in the past, they won't be eligible for federal student aid—including Pell Grants and student loans—when they return to school.

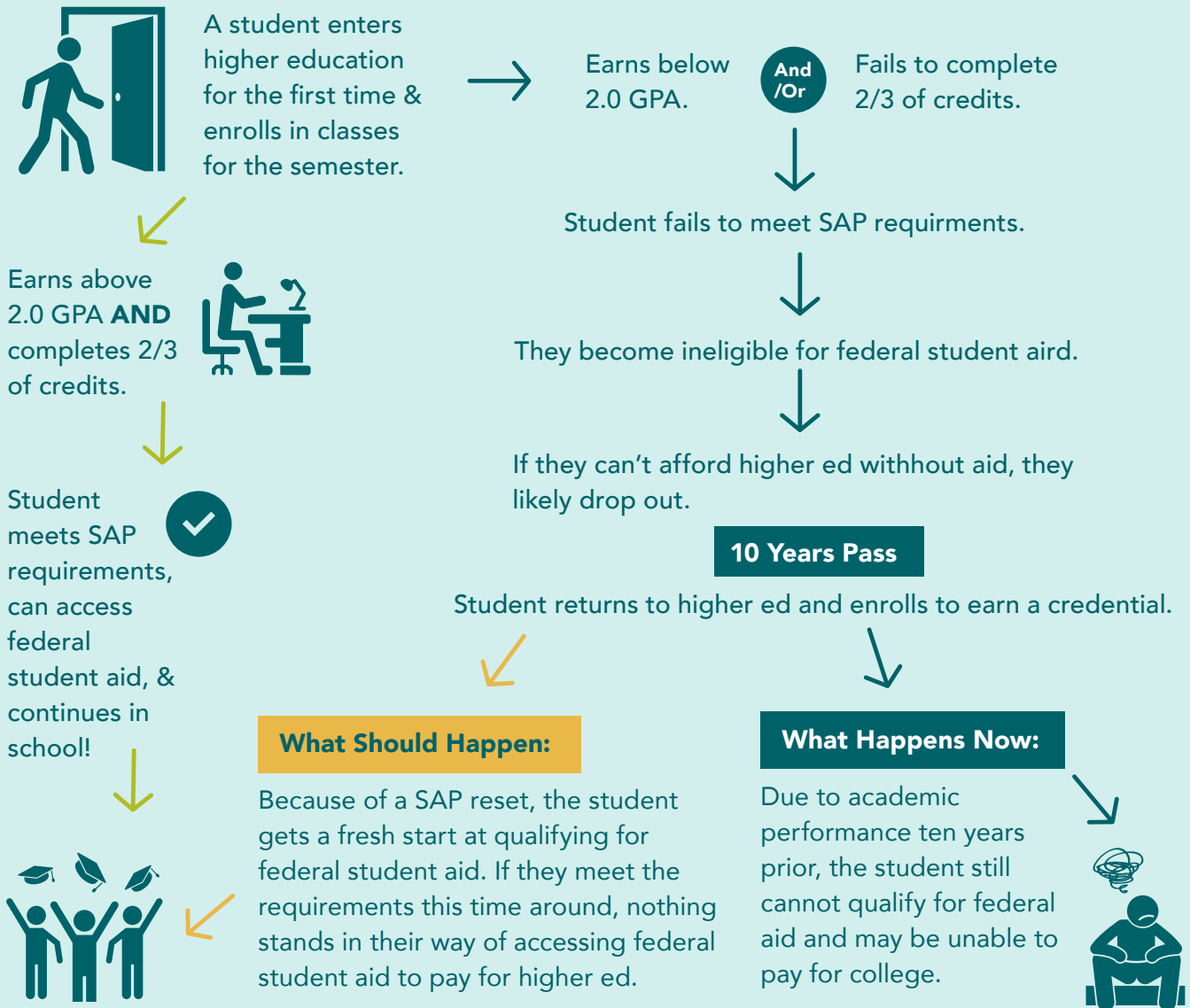
A SAP reset—in which students returning to higher education after a set period of time have their SAP record restarted—would help students have a second chance at higher education. SAP should be reset for students who have not been enrolled in any postsecondary education in the prior two years. To remain eligible after such a reset, students should be required to prospectively maintain a 2.0 GPA and make reasonable progress towards completing their program.

In addition to SAP reset, we should continue to explore ways to make SAP work better with the needs of today's students. Many institutions have begun to experiment with ways to reduce the disparate impact it has on different student groups. Reforms such as early warning and intervention processes and providing special circumstances appeals have the promise of balancing the burden of SAP for working and parenting students. The federal government should look to these ideas as it considers how best to support students coming out of the pandemic.

See the following infographic for a visual representation of how SAP affects students, and how a SAP reset could help.

SAP RESET

In order to access federal financial aid to pay for higher education, students must meet Satisfactory Academic Progress (SAP) requirements, which require credit completion and GPA minimums. For some returning adult students who reenter higher education after a poor academic performance in the past, SAP requirements can be a significant barrier to earning the degree or credential they need to success professionally, change fields, or earn higher wages. Here's how SAP can hold students back, and how allowing a SAP reset could help:



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