

## Federal Satisfactory Academic Progress (SAP) FAQs

### What are the minimum Federal SAP standards?

1. **GPA:** Undergraduate students must maintain a cumulative grade point average (GPA) of at least a 2.0. Graduate students must maintain a cumulative GPA of at least a 3.0.
2. **Pace:** All students must successfully complete 66.67% of all credits hours attempted (exception: first-time freshmen must successfully complete 50% their first two semesters).
3. **Maximum Timeframe:** All students must be able to complete their program of study within 150% of the published program length, as measured in credit hours.

**More information about Buffalo State's Federal SAP Policy:** <http://financialaid.buffalostate.edu/academic-progress>

### I have been placed on Financial Aid Warning. Am I eligible for federal aid?

Yes, you are eligible for aid during your Warning semester. Your Warning semester is always your next semester of enrollment, even if you do not use federal financial aid. For example, if a student is placed on Warning after the spring semester and attends summer school, the summer term is the student's Warning semester even if the student does not use federal aid during the summer.

### I am ineligible for federal aid. Can I still receive federal loans?

No, failure to meet the SAP standards results in a termination of all federal aid, including federal loans. Federal aid includes:

- Federal Pell Grants
- Federal Direct Unsubsidized Loans
- Federal Parent PLUS Loans
- Federal SEOG
- Federal Direct Subsidized Loans
- Federal Graduate PLUS loans
- Federal Work-Study
- Federal Perkins Loans
- Federal TEACH Grants (grad; undergrad)

### I received a letter from my academic department that said I was in good standing. Why is the Financial Aid Office saying something different?

The standards used by the College to determine Good Academic Standing are different than the rules that govern federal Satisfactory Academic Progress. Therefore, it is possible for a student to be in good standing with the College, but not with federal financial aid and vice versa. Carefully read each letter and contact the respective offices for more information and clarification.

### My academic dismissal was rescinded. Does this reinstate my aid eligibility?

The College's decision to rescind an academic dismissal does not mean that you are eligible for federal aid. Please check your SAP status in Banner or contact the Financial Aid Office to review your status with an advisor.

### Can I appeal the loss of my federal financial aid?

Yes, you can appeal to have your aid reinstated if you had a mitigating circumstance (e.g., death of a parent, serious illness, academic clemency, etc.) that prevented you from meeting the minimum SAP standards. You must supply documentation of your mitigating circumstance(s) and be able to come into compliance with the SAP standards within a reasonable timeframe. More information about the appeal process can be found at [academicstandards.buffalostate.edu/federal-aid-appeals](http://academicstandards.buffalostate.edu/federal-aid-appeals). Be advised that there is no appeal to the Maximum Timeframe standard.

### What happens if my SAP appeal is approved?

If your appeal is approved, you will be placed on Financial Aid Probation and your federal aid will be reinstated for one semester. At the conclusion of the semester, you must meet all three SAP standards to continue receiving federal aid. Students that are placed on an Academic Plan with their approved appeal may have their aid eligibility extended for up to 30 credit hours provided they meet all the terms and conditions of the Academic Plan. If a student does not meet the three SAP standards after the probationary semester(s), they cannot file another appeal using the same mitigating circumstance(s) already used.

### What happens if my SAP Appeal is denied?

If your appeal is denied, then you remain ineligible to receive any federal financial aid until you meet all three federal SAP standards.

### I can't afford to go to school without financial aid. What should I do?

In some instances, students remain eligible for New York State TAP while ineligible for federal aid. Check with Student Accounts at (716) 878-4121 to determine if you still have funding from TAP. Another option is private student loans, which are based on the applicant(s)' creditworthiness. More information is available at [financialaid.buffalostate.edu/private-loans](http://financialaid.buffalostate.edu/private-loans). Additionally, you should

determine how many credits you need to take to come back into compliance with the cumulative GPA and Pace standards. In some cases, a student may only need to pay out-of-pocket for one or two classes before regaining eligibility. In other cases where students have a significant Pace deficit, it may be beneficial to attend a local community college and then transfer those credits back to Buffalo State. Be advised that transfer credits do not change a student's Buffalo State GPA. Students should work closely with their academic advisor to ensure all transfer credits will be accepted toward their program of study. For further assistance with transfer credits, contact the Admissions Office at (716) 878-4017.

### Should I attend during the summer or J-Term to improve my status?

Attending during summer and/or J-Term is not always advisable. Students ineligible for federal aid or on Warning should contact the Financial Aid Office before enrolling in these terms. Be advised that J-Term grades are part of the spring semester's SAP review cycle. Therefore, a student ineligible after the fall semester cannot regain eligibility for spring by enrolling in J-Term classes.

### Why was my TAP taken away? I received a letter that I was on Warning and was eligible for aid.

TAP is a New York State program; therefore, it operates under NYS Good Academic Standing rules which are different than federal SAP rules. If you had extenuating reasons as to why you failed to meet the TAP standards, you may submit an appeal to the Academic Standards Office, Twin Rise 100.

### What is Pace and how is it calculated?

Pace is the percentage of credit hours you have successfully completed out of all those you have attempted.

- *Cumulative Earned Credits* include all passing grades and all transfer credits
- *Cumulative Attempted Credits* include all classes in which the student enrolled in or transferred into Buffalo State. Attempts include all successfully and unsuccessfully completed classes, including course withdrawals, incompletes, failures, course repeats, and courses removed through clemency.
- $Pace = \text{Cumulative Earned Credits} / \text{Cumulative Attempted Credits}$

### I have a great GPA; how can I be ineligible or on Warning?

Students make two common mistakes pertaining to their GPA. First, financial aid uses the student's cumulative GPA only. Do not confuse the GPA you received last semester with your combined Buffalo State average for all semesters that you attended. Secondly, GPA is not the only component in the SAP policy. Students also must successfully complete at least 66.67% of all their coursework at Buffalo State. So, it is possible that a student has a 4.0 GPA because they received an A in one course and has withdrawn from all other courses, reducing their pace below 66.67%.

### How can I raise my GPA?

One effective way students can raise their GPA is to repeat classes they previously failed. Per college policy, a student may repeat a course one time for which a C-, D+, D, or E grade was earned. The grade the student earns on the second attempt replaces the previous grade, even if it is lower. Assuming the student does better the second time, the student can boost their GPA more quickly than not repeating the course. However, excessive course repeats may have a negative impact on a student's pace rate. Be advised that New York State uses different rules for course repeats. Students receiving TAP should contact Student Accounts to discuss repeating courses and the impact to their TAP eligibility.

### How does taking a class Pass/Fail impact my SAP standing?

Taking a course as pass/fail will not impact your GPA but will affect your Pace. If you fail the course, it will not hurt your GPA but it will be counted against you for Pace because you did not successfully complete the course. If you pass the course, your GPA will not increase but earning credit for the class may improve your Pace.

### What GPA do I need to earn next semester to meet the minimum cumulative GPA standard?

Since your GPA will vary depending on the number of credits you take and if you're repeating courses, we need to obtain more information from you to provide the best estimate possible. Therefore, please contact our office to review your status.

### What resources are available to help me be academically successful?

Office	Location	Phone Number
Academic Skills Center	South Wing 330	(716) 878-4041
Academic Advisement Center	South Wing 100	(716) 878-5223
Career Development Center	Grover Cleveland 306	(716) 878-5811
Counseling Center	Weigel Health Center, 2 <sup>nd</sup> floor	(716) 878-4436
Medical Assistance	Weigel Health Center	(716) 878-6711
Student Accessibility Services	South Wing 120	(716) 878-4500
Writing Help Center	Butler Library 214	(716) 878-3655