



BUFFALO STATE
The State University of New York

Federal Satisfactory Academic Progress (SAP)

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Navigation: [SAP Overview](#) | [Federal Warning](#) | [Federal-Ineligible](#) | [Federal Probation](#) | [Academic Plans](#) | [College vs. Financial Probation](#)

Overview and Statuses

Students must maintain the following standards to remain eligible for federal student aid. The SAP review cycle is conducted after every semester (except J-Term). The complete [SAP Policy](#) is available online, as are detailed [examples](#) of each of the SAP components.

Undergraduate Federal SAP Overview:

- **GPA:** Must maintain a 2.0 cumulative GPA
- **Pace:** Must successfully complete 66.67% of all attempted credit hours (Exception: freshmen must complete 50% of their coursework their first two semesters).
 - Grades that are considered unsuccessful include: X, F, U, E, I, N, W, EV.
- **Timeframe:** Must be able to complete their degree within 150% of the published program length as measured in credit hours. For a program that requires 120 credit hours, the student must be able to complete the program within 180 credit hour attempts. Aid is terminated at the point in time it becomes known the student cannot complete within this limit.

Graduate Federal SAP Overview:

- **GPA:** Must maintain a 3.0 cumulative GPA
- **Pace:** Must successfully complete 66.67% of all attempted credit hours
 - Grades that are considered unsuccessful include: X, F, U, E, I, N, W, EV.
- **Timeframe:** Must be able to complete their degree within 150% of the published program length as measured in credit hours. For a program that requires 30 credit hours, the student must be able to complete the program within 45 credit-hour attempts. Aid is terminated at the point in time it becomes known the student cannot complete within this limit.

Financial Aid Warning | *First semester below standard* [top](#)

A student who fails to maintain the cumulative GPA or Pace requirements is placed on Financial Aid Warning. There is no action required by the student; federal aid eligibility continues for one semester. Students must meet all the SAP minimum standards at the conclusion of their warning semester (this includes the summer term) or else forfeit federal aid. The student's warning semester is always their next semester of enrollment, whether or not, aid is received during it.

How you can help:

- Students are sent a detailed letter from the Financial Aid Office regarding their SAP status that details their deficiency.
 - Request the student bring the letter to their advisement session so that you can advise them on the corrective action needed.

- If the student is on *warning* after the spring term, it is often not in their best interest to take summer courses at Buffalo State. It is usually more beneficial for a student to reserve their “warning” semester for the fall to allow them the necessary time to be successful. Depending on the severity of the student’s deficiency, taking one or two courses in the summer may not be enough to regain eligibility.
- Review the student’s transcript for I, X, or N grades. The conversion of these grades to passing grades could restore their eligibility. Students need to contact the Financial Aid Office to recalculate their SAP once grade changes are submitted.

Financial Aid Ineligible | **2 or more consecutive semesters below standard** [top](#)

Students who do not recover their GPA and/or pace at the end of the warning semester are no longer eligible for aid. Often students who have lost their federal aid eligibility enroll in future terms without the ability to pay for the semester causing severe anxiety for the student and family.

How you can help:

- Students without the ability to pay should be encouraged to drop their courses for the upcoming semester to avoid financial liability. Students that do not pay the college will eventually be sent to collections, damaging their credit score.
- In some instances, students can regain eligibility by going part-time for a single semester which reduces their financial burden.
- If a student’s issue is pace, transferring to another school and then returning to Buffalo State with the new transfer credits could resolve the pace issue.
- Students ineligible for federal aid may still apply for [private alternative loans](#).
- Review the student’s transcript for I, X, or N grades. The conversion of these grades to passing grades could restore their eligibility. Students need to contact the Financial Aid Office to recalculate their SAP once grade changes are submitted.

Financial Aid Probation | **Ineligible; but aid reinstated through an appeal** [top](#)

Students who have lost their federal aid and have a documented mitigating circumstance can file a Federal SAP appeal with the Academic Standards Office. If approved, the student will be given one additional term of federal financial aid to meet the minimum standards. If the appeal is submitted and denied prior to the start of the upcoming semester, the student can drop their courses without financial liability. Students wishing to re-enroll without federal aid may apply for a [private alternative loan](#).

How you can help:

- If you know the student suffered a hardship, encourage them to submit a Federal SAP appeal and all supporting documentation.
- Students can submit the appeal through Academic Standards.
- Students who have a pace issue must also complete an Academic Plan with their advisor (see next section).
- Encourage students to file their appeal before the upcoming semester begins so they have the option to drop their courses without financial liability if the appeal is denied.

Academic Plans [top](#)

As part of the appeal process, the Federal Government requires that an Academic Plan be created for all students deficient on pace to ensure they can come back into compliance with all SAP rules. Academic Plans map out the student’s future coursework for up to two semesters and must be strictly followed. Academic Plans are created by the student and academic advisor.

How you can help:

- Determine the number of courses needed to regain pace (Note: the student is notified of this in their letter which terminates their aid).
- If the student can recover (achieve the 2/3 pace ratio) within one academic year, their appeal may be approved if a documented extenuating circumstance also existed (e.g.: death of an immediate family member, student illness, etc.)
- Approved academic plans must be followed by the student during the academic year. If a student fails or withdraws from courses during the probationary period, the plan is void and the student will lose their aid eligibility.
- If a future term's plan cannot be followed, a new plan must be completed with the academic advisor and submitted to the Academic Standards Office along with an explanation for the change. The change will be reviewed and approved or denied by the Financial Aid and Academic Standards Offices.
- If the student cannot recover within one academic year, the appeal will be denied regardless of other documentation.
 - Students in this circumstance can improve their pace by taking courses at another institution and transferring them back to Buffalo State.
 - Students should work with their advisor to ensure they take classes that will transfer and satisfy requirements
 - Transferring credits will never correct an issue with the student's GPA.

Academic Standing vs. Financial Aid Standing [top](#)

Confusion exists between the college's academic standing classifications and financial aid standings. Students on academic probation (GPA below 2.0) often think that once they regain their eligibility academically they are also eligible for financial aid. For federal aid, students must meet a GPA standard as well as a pace standard; therefore, it is possible for a student to be in good standing with the college but not with federal aid. In particular, students who have many course withdrawals could have an eligible GPA but not an eligible pace.

How you can help:

- Encourage students to check their federal SAP status in their Banner account.