SATISFACTORY ACADEMIC PROGRESS FREQUENTLY ASKED QUESTIONS  
For Students

HOW OFTEN IS SAP REVIEWED?
The Office of Scholarships and Financial Aid (OSFA) annually evaluates the SAP status for all financial aid recipients (if they have applied for financial aid for the following academic year or when they do apply for financial aid) and new admits following the end of spring semester final grade submission. The first SAP GPA calculation is completed at the end of each semester for students who have completed a fourth semester at UNL. After the initial SAP GPA calculation, then a student’s SAP GPA calculation will be completed after each spring semester along with the completion rate and maximum timeframe calculation.

WHAT HAPPENS AFTER THE SAP CALCULATION?
Students who meet SAP will continue their financial aid eligibility for the next academic year-fall and spring semesters.

Students, who do not meet SAP, are notified of their SAP status and loss of financial aid eligibility via letter within a week or two of the SAP evaluation and any financial aid that had been awarded for the next semester and/or academic year will be cancelled. The SAP for Financial Aid Recipients Policy can be reviewed here: https://financialaid.unl.edu/sap.shtml.

WHAT FINANCIAL AID PROGRAMS ARE AFFECTED?
If a student is not meeting SAP, they are generally ineligible for all federal, state, and some institutional grant and scholarship financial aid programs.

Private as well as some institutional scholarships may or may not require SAP standards be met and usually have their own specific standards for disbursement and renewal. Please see each scholarship program for details. Students can learn about possible private loans that do not require that SAP standards be met, through OSFA website at: https://financialaid.unl.edu/Alternative_loan.shtml. Students should meet with their financial aid advisor for further information.

HOW CAN I RE-GAIN FINANCIAL AID ELIGIBILITY?
You can either successfully appeal for reinstatement of your financial aid eligibility or you can earn the necessary cumulative GPA or meet the minimum completion rate of the SAP for Financial Aid Recipients Policy, while paying for your UNL enrollment on your own.

Please note that attending another institution to transfer coursework to UNL, will not improve your UNL completion rate or UNL cumulative GPA with the exception of transfer GPA from UNO, UNK or UNMC (see the student handbook for more information on transfer GPA). The transfer credit hours are calculated, however, towards the SAP maximum attempted credit hours.

WHAT IS THE APPEAL PROCESS?
You will submitted a completed appeal which includes: a personal narrative, support documents and a degree plan to our office. The SAP Appeal Committee reviews the appeal and makes the decision to approve or deny the appeal. If the appeal is approved, you will be on financial aid probation and have an Academic Plan, which you must follow each semester until you are meeting SAP. While on financial aid probation, you are eligible to receive financial aid and your academic record will be evaluated after each term to ensure you have met the criteria of your Academic Plan.

WHEN WILL I BE NOTIFIED ABOUT THE APPEAL PROCESS?
You will be informed of your eligibility to appeal for reinstatement of your financial aid eligibility within the same letter that notifies you of your SAP status and loss of financial aid eligibility.
**HOW OFTEN ARE APPEALS REVIEWED?**
SAP appeals are reviewed by a committee on a rolling basis after the May SAP calculation.

**WHAT IS THE DEADLINE TO APPEAL?**
There is no specific deadline, however you are encouraged to submit your appeal in advance of the fall semester bill date of September 12th, the spring semester bill date of February 12th or the summer semester bill date of June 12th in order to avoid late payment fees. **If you must have federal and state financial aid in order to pay for your semester bill**, you would be wise to **submit an appeal at least two weeks prior to the start of semester**, to ensure you can make other plans if your appeal is not successful.

**WHAT TYPE OF AID IS AVAILABLE IF I SUBMIT AN APPEAL RIGHT BEFORE THE SEMESTER BEGINS?**
Only aid not affected by your SAP status, such as scholarships from individual programs, private scholarships and/or private loans (if you have these aid types). If you do have these aid types, you will not have any aid available as they are ineligible.

**WHAT DOES THE FINANCIAL AID APPEALS COMMITTEE CONSIDER WHEN REVIEWING AN APPEAL?**
The Committee reviews each appeal individually, on a case-by-case basis. Your appeal consists of a personal narrative which fully explains the extenuating circumstances throughout your academic career for which you could not plan, influence, or prevent will be considered carefully (extenuating circumstance such as illness, accident, injury, death of a close family member, other family issues, or work-unexpected overtime was required), a degree plan and any relevant support documents. You should include all pertinent information in your narrative such as specific dates of the extenuating circumstance (which should coincide with the dates of the unsuccessful semesters) along with documentation from appropriate third parties, if applicable (e.g., a physician, therapist, etc.). Your narrative should include a plan of action or changes you have made in your lifestyle or academic approach, which will support academic success from the current semester going forward. Third party documentation need not be specific, but should inform the committee on your prognosis (readiness to return and ability to focus on your academics). Please note: When necessary the SAP Committee may review MyPLAN notes for further information about your appeal. It is recommended that you meet with your financial aid advisor as well as your academic advisor prior to submitting a SAP appeal.

**HOW LONG BEFORE AN APPEAL DECISION IS MADE? WHEN WILL I BE NOTIFIED?**
Appeal decisions are generally made in at least 2 – 3 weeks after the completed appeal (all requested documentation received) is submitted. You will receive the appeal decision via your preferred email address. It can also be viewed in MyRED Message Center.

**WHAT HAPPENS IF MY APPEAL IS APPROVED?**
When the SAP Appeal is approved, you will be sent an email, which outlines the criteria that you must meet each semester—this criteria along with your degree plan is considered the **Academic Plan**. We will review your academic record at the end of each semester until you are meeting SAP or have graduated whichever comes first.

The Academic Plan usually requires that you follow the submitted degree plan (only enroll in the courses listed therein), that you earn all credit hours in which you enroll with no withdrawals, incompletes, and N or F grades, and that you earn at least a 2.000 semester GPA. Please check with your financial aid advisor, if you need to drop/withdraw or take an incomplete grade.

**WHAT HAPPENS IF MY APPEAL IS DENIED?**
You will be sent an email, which outlines the steps toward regaining your financial aid eligibility. This decision is final and not subject to further review. Eligibility for a subsequent appeal will be based on completing a successful semester on your own.
WHAT IS A SUCCESSFUL SEMESTER ON MY OWN?
A successful semester on your own is defined as a successfully completed semester without federal or state financial aid. You enrolled in only the courses that were listed on the submitted degree plan, you successfully completed all courses with no F’s, W’s, N’s, or I’s, maintained a semester GPA of 2.000 or higher, and did not exceed the SAP maximum timeframe.

IF THE APPEAL IS DENIED, WILL THE OFFICE SCHOLARSHIPS AND FINANCIAL AID REVIEW OTHER AID OPTIONS FOR ME?
Yes. We provide other options in the email regarding your denial and you are welcome to make an appointment to meet you’re your financial aid advisor for further discussion. We also accept walk-in appointments Monday – Friday from 8:00 am – 5:00 pm.

IF I FAILED TO MEET THE MINIMUM SAP POLICY REQUIREMENTS AT THE YEARLY SAP CALCULATION (END OF SPRING SEMESTER), HOW WILL MY FINANCIAL AID BE REINSTATED, IF I LATER MEET THE MINIMUM SAP POLICY REQUIREMENTS AT THE END OF SUMMER AND/OR FALL SEMESTERS? If after the spring SAP calculation has been run, you subsequently meet the minimum SAP Policy requirements by completing a summer and/or fall semester on your own, or had a positive grade change, then you should complete the Student Now Meeting SAP Policy Guidelines or SAP Status Calculation for Study Abroad Hours form. Since the SAP calculation is run just once a year, OSFA does not run a report at any other time of the year to find students, who have regained eligibility for financial aid. SAP appeal forms can be found on our website: https://financialaid.unl.edu/forms.shtml

WHAT IS THE ROLE OF THE ACADEMIC ADVISOR IN SAP PROCESS?
To assist you in completing the degree plan for the SAP appeal and discuss options to progress towards graduation (such as: steps toward declaring a major when a low GPA is a factor---develop a plan to reach the required GPA, while ensuring that you can declare and graduate within in a reasonable timeframe without exceeding the maximum timeframe rule).

WHAT IS IMPORTANT IN THE DEGREE PLAN FOR UNDECLARED STUDENTS?
A reasonable plan in which the student in academic trouble can reasonably be successful and return to meeting SAP standards. This reasonable plan should also reveal to the student that you can meet the criteria of the major within a reasonable period of time (does not have to be in 4 years max, could be longer if necessary) and still graduate under the SAP maximum timeframe. If a student is undeclared and has over 60 credit hours, they should seek a degree plan from their intended major. The SAP Appeal Committee will want to know that you can graduate in your intended major without exceeding the maximum timeframe.

HOW DOES TRANSFER CREDIT HOURS IMPACT MY SAP STATUS?
All accepted transfer credit hours are used in the SAP calculation of a student’s maximum attempted credit hours. Therefore it is very important that you have your transfer credits evaluated by your major department to ensure that you are receiving the most credit hours towards your degree program. This will also ensure that you do not duplicate credit hours for which you are already receiving credit and that you may graduate in the shortest timeframe possible. Once you have exceeded the SAP Maximum timeframe for your degree level, you are no longer eligible to receive financial aid.

WHAT IF I TRANSFERRED IN MORE CREDIT HOURS THAN MY PROGRAM APPLIES TOWARDS MY DEGREE?
In most cases this will not affect your SAP Status, unless you have made many changes to your degree program and institutions. At 180 credit hours (for undergraduate financial aid recipients) the SAP Maximum Timeframe has already allowed for some changes in programs over the typical 120 credit hours length program. If however, you may have over 90 transfer credit hours and you have been notified that you are not meeting SAP as you have exceeded the maximum timeframe allowed, you may want to check with your financial aid advisor to learn if a SAP appeal is possible.
I AM PLANNING ON USING ACADEMIC BANKRUPTCY TO IMPROVE MY UNL CUMULATIVE GPA. HOW WILL THIS AFFECT MY SAP COMPLETION RATE?

While Academic Bankruptcy will improve your SAP cumulative GPA as it does with your academic record, the UNL credit hours attempted and earned that have been “bankrupted” will remain in the SAP calculation. All UNL hours attempted and earned prior to Academic Bankruptcy will be calculated in your SAP status.

HOW DOES TAKING AN INCOMPLETE IN ANY COURSEWORK THAT I ATTEMPT AFFECT MY SAP STATUS?

It depends on in which semester you have taken the incomplete grade, how quickly you make-up the work and if you have a positive grade change. If you took the incomplete in summer or fall semester, it would not enter into the SAP calculation for GPA and earned to attempted credit hour ratio until after the spring semester, when the annual SAP calculation is run.

If you were on a SAP Academic Plan (you had a successful SAP appeal), you are required by the Academic Plan to complete all courses that you attempt. An incomplete grade is not earned credit hours and therefore, if by the end of the semester SAP grade review you have an incomplete grade, your financial aid for the subsequent semester will be cancelled. It is recommended that you meet with your financial aid advisor if you should find yourself in this situation.

HOW DOES WITHDRAWING FROM A COURSE AFFECT MY SAP STATUS?

A withdrawal is not earned credit hours and while it does not affect your GPA, it will affect your SAP earned to attempted credit hour completion rate. By the end of spring semester a student must be meeting at least a 67% completion rate to continue their financial aid eligibility. Example a student attempted 12 credit hours in fall and withdrew from 3 credit hours and passed 9 credit hours. Then in spring she took 12 more credit hours but withdrew from 6 credit hours and earned 6 credit hours. Her SAP completion rate would be calculated as: 15 Earned credit hours/ 24 attempted credit hours = 62.5%. Her SAP status would be “not meeting” after spring semester.

Any financial aid recipient who wishes to withdraw from one or more courses, should see a financial aid advisor to learn how withdrawing will affect their current or subsequent financial aid. For students on a SAP Academic Plan see information above regarding incomplete coursework.

HOW DOES REPEATING A COURSE AFFECT MY SAP STATUS?

A repeated course counts as attempted and if you earned credit in the course it counts as earned. If the first attempt was not successful and you repeat the course and earn credit for the course in your second attempt, the SAP calculation includes the credit hours in the first attempt, the credit hours in the second attempt and the earned hours in the 2nd attempt. Example in the fall a student attempts a 3 hour course but earns a grade of F. In the spring the student repeats the course and earns a grade of B for this second attempt. For the SAP calculation he has attempted 6 credit hours and earned 3 credit hours.

In general financial aid recipients may repeat courses and use federal financial aid for each attempt of the course, provided they have not earned a grade higher than an F. If a student has earned a grade of D- or higher in a course, he can repeat that course only once more and receive financial aid for that course. This excludes particular courses (that may have the same course number but the subject matter is not the same) that are allowed to be repeated multiple times for credit.

HOW DO MY STUDY ABROAD TRANSFER CREDITS AFFECT MY SAP STATUS?

Study abroad transfer credits are not calculated as UNL earned hours in the SAP Calculation, so they must be manually included in the SAP calculation. Therefore if you received a Fail to Meet SAP letter but per your academic record it appears that you should otherwise be meeting SAP standards, it is important that you to meet with a financial aid advisor to learn if you should complete the Student Now Meeting SAP Policy Guidelines or SAP Status Calculation for Study Abroad Hours form. If you participated in a Study Abroad program, ensure that your Study Abroad transfer credits have been properly evaluated and posted to your UNL academic records before requesting a manual SAP calculation.