

# Satisfactory Academic Progress (SAP) Policy 2026/27



The federal government requires all schools that offer federal financial aid, such as Pell Grants and Direct Loans, to have a Satisfactory Academic Progress (SAP) policy. This policy explains the minimum academic standards students must meet to keep receiving financial aid. It also explains when financial aid may be denied for not meeting the minimum requirements and how students can appeal that decision.

The purpose of SAP is to make sure students are making steady progress toward their degree (Good Standing). A student's SAP status affects their ability to receive financial aid. All students are reviewed for SAP status at the end of each term.

SAP is measured by three federal standards:

1. **Minimum Cumulative GPA (cGPA)** – Students must maintain a 2.0 cumulative GPA or higher.
2. **Minimum Cumulative Credit Completion Pace (cPace)** – Students must successfully complete at least two-thirds (66.67%) of all credits they attempt at RCC. Successful grades include A, B, C, D\*, or P
  - **\*D grades** count as successful for cPACE, but do not count as successful for degree requirements or Credit Extension Appeals (CEA).
3. **Maximum Time Frame** – Students must be able to complete their declared program within 150% of the required credits. If a student can't complete their program within this limit, or if they already have an associate degree or higher, they are not eligible for financial aid unless they successfully appeal.

## **Example of 150% maximum:**

The Associate of Arts Oregon Transfer degree requires 90 credits.  $90 \times 150\% = 135$  credits. This means the student must finish the degree within 135 attempted credits. Transfer credits that apply to the program count toward attempted credits. Up to 45 attempted developmental education credits (courses below the 100 level, such as MTH20) are not included in attempted credits.

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## **GOOD STANDING**

Students who meet all three SAP standards are in Good Standing and remain eligible for financial aid.

## **FINANCIAL AID WARNING**

Students who do not meet the cGPA and/or cPace requirements will be placed on Warning status but may still receive financial aid.

Students will receive a Warning letter reminding them of the requirements. If they still do not meet the standards at the end of their next term, they will move to Financial Aid Suspension.

## **FINANCIAL AID SUSPENSION STATUS**

Students will be placed on Financial Aid Suspension if they:

- Do not return to Good Standing after a Warning term
- Have reached or will exceed the 150% maximum time frame
- Already have an associate degree or higher

Students on Suspension are not eligible for federal, state, or institutional aid.

## **REESTABLISHING FINANCIAL AID ELIGIBILITY**

Students on Financial Aid Suspension may try to regain eligibility by submitting a SAP appeal or a Credit Extension Appeal (whichever is applicable).

If the appeal is not approved, students may continue taking classes without financial aid until they return to Good Standing (if applicable). Students can find SAP Appeal and Credit Extension Appeal forms on the [Financial Aid Forms](#) page.

## **PROBATION (AID ELIGIBLE) STATUS**

Students whose appeals are approved will be placed on Probation (Aid Eligible) status and may receive financial aid. If students with cGPA or cPACE issues pass all their attempted classes while on Probation but more time is needed to return to Good Standing, students will need to submit another appeal each term (Continued Probation Appeal) until they meet the SAP standards.

## **APPEAL DECISIONS**

The Financial Aid Office will review appeals and notify students by email.

- If approved: the student will be placed on Probation (Aid Eligible) status and receive an award offer or eligibility notice.
- If denied: the student will remain on Financial Aid Suspension status and will not receive financial aid.

If a student believes their appeal was misunderstood and they have new information or documents, they may appeal the denial once more. The SAP Committee will review the request. The committee's decision is final.

Students may submit appeals for future SAP Suspensions, if needed.

Students who list a medical reason for their academic difficulties may need to provide documentation from a medical professional.

## **REPEATING A COURSE**

Students may repeat a course if they did not pass it the first time. Repeated courses count toward cPACE and maximum time frame.

## **INCOMPLETE ("I") GRADES**

An Incomplete ("I") grade counts as unsuccessful when calculating cPACE. When the "I" grade is later changed to a final grade, the Financial Aid Office may review the student's SAP status again and update it if needed.