



Pursuing higher education while incarcerated can come with its challenges. Satisfactory Academic Progress (SAP) is an important policy you should know about to avoid losing access to your financial aid. This resource will explain what SAP is, how to find out your college's SAP policy, and what to do if you are not meeting SAP requirements in order to keep your financial aid eligibility.

THE LANDSCAPE

Satisfactory Academic Progress (SAP) is a policy that colleges are required to have to ensure that students are keeping up with academic standards and progressing to graduation within a reasonable time frame. Federal policy requires each college to create their own SAP policies using certain guidelines. At a minimum, you should expect your program's SAP policy to include:

Minimum GPA: A student must have at least a "C" or 2.0, **Grade Point Average** after they complete two years of their program.

Completion Rate: Completion rate is how many courses you've completed out of how many courses you've attempted. Most SAP policies will have a required minimum completion rate.

***For example:** A student that has passed only 4 classes out of the 10 courses they have enrolled in has a 40% completion rate. If the school's minimum completion rate is 50%, the student would not meet SAP.*

Pace: A student must complete their degree in less than 150% of the timeframe expected.

***For example:** If your degree program is 160 **credit hours**, you must complete it before you reach 240 credit hours attempted (because 150% of 160 is 240). If your program is expected to take 2 years, you must complete it in less than 3 years (because 150% of 2 is 3).*

LEARN MORE

For more information about GPA, see the *Navigating Forward* resource called **Understanding Grade Point Average and Reading a Transcript**.

IMPORTANT NOTE

Understanding your college's SAP policy is important because if a you fail to meet SAP, you will lose eligibility for financial aid.

It is possible for colleges to have SAP policies that are stricter than the ones outlined above. It's also possible for colleges to have financial aid warnings and financial aid probation statuses for students who are heading toward not meeting SAP.

Depending on your college and your program, the financial aid office may evaluate SAP at the end of each **term/semester** OR each year at the end of the **academic year**. If you are not meeting SAP requirements, you will be informed by your financial aid officer, program representative, or college **advisor**.

KEY TERMS

SAP is pronounced "sap" like the sap that comes out of a tree.

Meeting Satisfactory Academic Progress is what you want. This can be called "being in good standing with SAP," "Meeting SAP" or "Maintaining SAP." Failing to meet Satisfactory Academic Progress is what we don't want. This can be called "Failing SAP," "Not meeting SAP," or "not maintaining SAP."

Throughout this resource, key terms in **blue** can be found in the *Navigating Forward Glossary* if you'd like more information.





A CLOSER LOOK AT SAP POLICIES

WHAT HURTS MY SAP?

To stay in good standing with SAP, you want to avoid earning Ds and Fs and taking courses that you do not finish. These things can put you at risk:

Failing courses: Failing a course brings down your **grade point average** (GPA) and forces you to retake courses, which slows down your pace. If you failed every course and retook each one, you would graduate in double the expected time – and that's not allowed under SAP.

Withdrawing from courses: If you enroll in a course and withdraw with a "W" on your transcript, the W will not affect your GPA, but it can still impact your SAP because it is a course that you attempted and didn't complete. SAP calculations will limit how often withdrawing is allowed.

Incompletes: If you complete most of a class, but some **extenuating circumstances** keep you from finishing it, your college may grant you an **incomplete**, or "I." You will have a certain time frame to complete all remaining requirements for the class, and once you do, the "incomplete" gets replaced with your final grade. If you do not complete the requirements before the deadline, you may receive an F. An incomplete doesn't hurt your GPA as long as you complete the course, but until that happens, it can hurt your SAP because it is an unfinished course.

IMPORTANT NOTE

Withdrawing from a few courses or getting one bad grade or one incomplete is not going to ruin your SAP. But, it's important to avoid these situations when possible in case unexpected events outside of your control do arise in the future.

LEARN MORE

To learn more about graduation requirements, see the *Navigating Forward* resource called, **Components of an Undergraduate Degree**.

HOW CAN I ENSURE I'M MAINTAINING SAP?

Prison Education Programs (PEPs) are required to provide information about your program's policies and requirements. Check with your PEP for their specific SAP policies. To find these policies, you can:

- Review any student handbooks, the **academic catalogue**, or program guidelines you have access to. Look for keywords like: **SAP**, **Satisfactory Academic Progress**, graduation requirements, academic standards, or **financial aid eligibility**. Your college's SAP policy must describe how exactly your GPA and your pace of completion can be affected by course incompletes, withdrawals, repeating a course, or transferring, so ask your college representative or your professors for more information.
- Speak with your PEP representative or college advisor. Here are key questions to ask:
 - *What are the SAP policies for this program?*
 - *What GPA is required to stay in this program in good standing?*
 - *What GPA is required to graduate?*
 - *I have taken a lot of college classes but haven't graduated – am I at risk of not meeting SAP?*
 - *If I withdraw from this course, will that threaten my SAP?*

PLAN AHEAD:

If you must withdraw from a course, try your best to document the circumstances that were out of your control and save that documentation for later.

Maybe your facility was locked down, or you were transferred, or you were released in the middle of the semester – documenting these circumstances might help you if you need to do a **SAP appeal** later on. If you have no way to keep official documentation, you could write a letter to your college and save a copy, or you could write down as many dates and details as you can for your own records.

SAP is also something to think about when planning for reentry. If you know you will be leaving in the middle of a semester, make sure you have a plan with your professors for completing your courses, or consider taking the semester off during the transition. Planning ahead can help you maintain SAP.





TRANSFER STUDENTS

DO MY COURSES FROM THE PAST IMPACT SAP?

If you transfer to another college program, your old courses usually count in your SAP calculation at your new school. This is true even if the school doesn't count your old classes in your GPA! When you apply for financial aid at a new school, you are required to provide all of your past college **transcripts**. Those transcripts will be used to calculate how long you have to complete your degree.

TRANSFER STUDENT QUESTIONS:

If you are a transfer student, here are some questions you can ask your college **advisor** to find out more about how SAP may impact you:

- How will past coursework and **transfer credits** impact my GPA when I first enroll at the new college?
- I have taken many credits in the past and received low or failing grades for many of them - am I in danger of not meeting SAP?
- Does the college have a **Fresh Start** or grade amnesty program, or the ability to replace credits? Do these programs impact my SAP status?
- It is possible retake courses I have taken in the past and if I received grades lower than a "C"? What are the impacts of retaking a course?
- Will I need to pay "out of pocket" or with my own money for courses in order to strengthen my GPA so I am eligible for financial aid again? What are my options while incarcerated?

IMPORTANT NOTE

This also means that the classes you take in your current program can affect your eligibility for financial aid in future programs. See **What Hurts My SAP?** on the previous page for a list of things to avoid.

KEY TERMS: SAP POLICY

Here are key terms you may encounter in your college's SAP policy or SAP appeal process. Please note that these are general definitions, and your program may define these terms differently.

- **SAP appeal:** An appeal process to use when you are not meeting SAP but had extenuating and special circumstances that impacted your ability to meet the SAP requirements – usually not maintaining the required GPA or not progressing toward completing a degree at the required pace.
- **Appeal letter:** Your written request to regain eligibility for **financial aid**, which often includes explanations of your circumstances and a plan for improvement in the future. A successful appeal letter will reinstate your financial aid eligibility.
- **Academic plan:** A contract between the student and a school, documenting the courses you will take in order to make progress toward your degree. If your appeal is granted, you may be required to follow this contract in order to continue receiving federal, state, and institutional financial aid at your school.
- **Documentation:** Proof that helps verify that what you said in the appeal letter is factual.
- **Extenuating circumstances:** Conditions that impede your ability to meet Satisfactory Academic Progress and pass your classes. Most often this is a situation that is out of your control that may impact you emotionally, physically, mentally, or financially. The situation may also reference the amount of time that has passed and the student's changed trajectory.
- **Probation period:** Even after a student wins a SAP appeal, the school wants the student to get back into good standing as soon as possible. Many schools provide a period of one or two **terms**, during which you are able to receive financial aid, and you should be bringing your grades back into compliance with SAP.





UNDERSTANDING SAP APPEALS

UNDERSTANDING SAP APPEAL POLICY:

The purpose of SAP is to make sure that students who are using financial aid are planning to graduate. SAP keeps people from taking an unlimited amount of classes, and it tries to prioritize resources for students who are committed to completing a degree. The problem is, sometimes life just gets in the way, and even students with the best intentions are not able to maintain the required standards. If you are one of those students, your college will have a way for you to appeal.

Students who are not meeting SAP can appeal the loss of their financial aid if they experienced **extenuating circumstances** that caused them to make low grades, fail courses, withdraw from courses, or change programs. If you have received a notification (via mail, email, your college's online portal, or through your **advisor**) that you have violated your college's SAP policy, talk to your advisor about your next steps.

Your school will have a SAP appeal process that you will need to follow to regain your financial aid eligibility. The appeal process will probably include filling out an appeal form, writing an appeal letter, providing supporting documentation, and meeting with your academic advisor to create a plan. You will submit your appeal to the school and the school will be responsible for making a decision. If the school decides to grant your appeal, they are required to keep their own supporting evidence, which is why you will be asked to provide documentation in your appeal.

See the following pages for more information on how to write a SAP appeal letter.

WHAT HAPPENS AFTER I APPEAL?

After you have submitted your appeal, your college will provide you with a response, likely in writing, about whether or not your SAP appeal was successful.

If the SAP appeal is approved: You will be eligible for financial aid and likely be placed on probation for one or two **terms** - depending on the college. At the end of probation, your SAP will be reviewed again to determine your financial aid eligibility for the next term.

- **Probation period:** Even after a student wins a SAP appeal, the school wants the student to improve their academic progress as soon as possible. Many schools provide a period of one or two terms during which you are able to receive financial aid, but you should be making progress toward bringing your grades back into compliance with SAP.

If the SAP appeal is denied: You will not receive financial aid for the following term or until you bring your grades up. In most cases, the decision is final. Most colleges will permit you to enroll in courses by paying full price, without using financial aid, which is one way to get back in good standing again. This is called paying "**out of pocket**." If you are enrolled in a PEP program, talk with your advisor or a professor to see if there are any additional free options for students in your specific program who aren't eligible for financial aid.

Some colleges may allow students to earn credits quickly and inexpensively, using a method called **Prior Learning Assessment (PLA)**. Colleges that use PLA programs award college credit for previous real world experience that a student has had. Adult learners with prior educational, professional, or military service may especially benefit from these credits. PLA is one way to earn college credit quickly, which may help students improve their completion rate. Typically these programs are much less expensive than enrolling in traditional courses. Ask your college about Prior Learning Assessment to find out more.





UNDERSTANDING SAP APPEALS

WRITING AN APPEAL LETTER:

An effective SAP appeal letter will explain your circumstances clearly and lay out your plan to meet SAP in the future. The plan part is especially important and shouldn't be overlooked. It is important that you write your own appeal letter. Any inconsistencies or indications that someone wrote the letter for you could lead to a denial. Here is an outline you may choose to follow as a guide:

1. Address the letter to your college and include:
 - Date, full name, student ID number (Note: this is not your incarceration number – this is a number given to you by your college. If you don't know it, look at a transcript or ask a professor), prison education program name, college name, and college address.
2. Describe the **extenuating circumstance** that led to your SAP problems. Please see note to the right about extenuating circumstances.
 - Introduce yourself (year of school and **major**)
 - Explain the extenuating circumstance(s) that impacted your SAP. Be sure to explain each **semester**, one at a time.
 - Revisit the beginning of this resource and consider the three kinds of SAP requirements: GPA, Completion Rate, and Pace. Be sure to explain how your extenuating circumstances specifically impacted one of more of these requirements.
3. How will next term be different? Consider some of these questions as you communicate changes you plan to make:
 - What resources will you utilize?
 - What opportunities do you have for tutoring or extra help?
 - What habits that are within your control can you commit to improving?
 - Where will you turn to for support if you need it?
 - What are you committed to doing differently to improve your academic standing?
 - What changes will you make moving forward?
4. Provide supporting documentation, such as:
 - Signed letter from a medical professional
 - Death certificate, obituary, etc.
 - Signed letter from employers, etc.
 - Signed letter from your college or facility
5. Close the letter and say thank you:
 - Explain why receiving financial aid is important to your education and what this opportunity means to you.

EXTENUATING CIRCUMSTANCES:

What a college will accept as an **extenuating circumstance** will vary depending on the program's policies, the circumstances of the student, the supporting documentation (evidence), and the judgment of the reviewer. Extenuating circumstances **might** include:

- Major illness or injury
- Loss of employment or significant hardship
- Being a victim of violence
- Death of an immediate family member
- Natural disaster
- Arrest or incarceration
- Facility lock-down
- Program or college closing
- ... and others.

WRITING SUGGESTIONS:

If your appeal letter references your incarceration or convictions, or something traumatic that happened to you, you do not need to disclose overly personal details in order to have a successful appeal. Strike the right balance. You want to be clear and for the college to understand what happened and why it interfered with your ability to complete school, but you do not necessarily need overly personal details that you are uncomfortable sharing.

Have a strong writer proofread and edit your letter before you submit it. Ideally, ask a representative from the college, someone from the financial aid office if possible, to review it prior to submitting.





Sample SAP Appeal Letter

July 14, 2024

Sally Sample

ID #B12345678

[Your Prison Educational Program]

[College Name]

[College Address (Main Campus)]

To the SAP Appeal Committee,

My name is Sally Sample, and I am currently enrolled in the Prison Education Program at [College Name], pursuing an associate's degree in business administration. I am writing to request an appeal for my loss of financial aid due to not meeting the SAP requirements.

Unfortunately, over the last academic year, a transfer between correctional facilities significantly impacted my ability to meet SAP. I was moved from [Previous Facility Name] to [Current Facility Name] during the middle of [specific semester], and the transition delayed my access to educational materials. Additionally, during the lockdown period following my transfer, I could not attend study sessions or work on my assignments [from this date to that date]. These circumstances were beyond my control and led to a drop in my academic performance, which I have been working diligently to recover from.

I have met with my advisor, Mr. Cook, and we have developed a plan to get back on track. This includes taking advantage of the study resources available at my current facility and dedicating additional time each week to coursework. I am also working with the education department at [Current Facility Name] to ensure uninterrupted access to the required study materials.

Please find attached the following documentation to support my appeal:

- A signed letter from the educational coordinator confirming my facility transfer and the delay in receiving study materials
- A copy of my academic plan developed with Mr. Cook, and signed by both of us, to ensure I am meeting SAP in future terms

I understand the importance of maintaining Satisfactory Academic Progress and am fully committed to meeting the requirements moving forward. Financial aid is essential for me to continue my education while incarcerated. I hope you will consider my appeal so that I can complete my degree and improve my employment prospects upon release.

Sincerely,
Sally Sample

IMPORTANT NOTE

Use this sample letter to gain a better understanding of how to bring your appeal letter to life. It is important that you write your own appeal letter because your real story will be more compelling than any made up example.





SAP: SATISFACTORY ACADEMIC PROGRESS

Use the space below to practice writing a SAP appeal letter and ask someone from your college program to review it. Review the information above if you get stuck or need a refresher.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

Last Revised: 1/31/2025





NAVIGATING FORWARD

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