



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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Financial Aid Tip of the Month, November 2019

Know your school's satisfactory academic progress standards

One important phrase in the language of student aid is satisfactory academic progress, or SAP, according to the Kentucky Higher Education Assistance Authority (KHEAA).

All colleges that award federal student aid must have SAP standards. Those standards are based on three key areas: your GPA, your pace and a maximum time frame.

The GPA you're required to have may vary by school, major and whether you're an undergraduate or graduate student.

Your pace means that you have to pass a stated percentage of the classes you take in a given period of time. It may also vary by college.

The maximum time frame means you'll have to finish your degree within a given number of attempted credit hours. For example, your school requires you to pass 120 credit hours to earn a bachelor's degree. The maximum time frame might be that you have to pass those 120 hours without attempting more than 150 hours.

The catch is: if you don't meet your school's SAP standards, you may not be able to receive state or federal student aid. Make sure you know what your college's standards are before you get in trouble.

KHEAA is the state agency that administers Kentucky's student financial aid programs, including the Kentucky Educational Excellence Scholarship (KEES). Its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), offers low-cost Advantage Loans to help students and parents pay for college or to refinance student loans. For more information about Advantage Loans, visit www.advantageeducationloan.com.

For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7214.

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