# FINANCIAL AID DUAL CREDIT IMPACT

How earning early college credit can play a role in your future financial aid

## SATISFACTORY ACADEMIC PROGRESS (SAP)

(SAP is checked at the end of each semester

Anyone that is looking to use Financial Aid must meet certain requirements that show academic progress. Each school has varying requirements. SAP is made up of 3 components:

#### **GPA**

Students must maintain a minimum GPA of **2.0** in their college classes. This is MSUB & City College's requirement, others schools vary. This does not include your HS GPA.

#### MAXIMUM CREDITS

Financial Aid wants to see students making progress towards a degree, so a maximum of 150% of credits required for a degree can be taken while using federal aid.

**Example:** A degree requires 120 credits; a student is eligible for financial aid for a maximum of 180 attempted credits Important Note: Even if a student is not using financial aid (dual credit) credits attempted count towards this maximum amount.

#### **PASS RATE**

Students must successfully earn **67**% of the credits they attempt to show academic progress.

- Earning = a minimum grade of a "D" or a "P" for classes that are pass/fail
- A fail, a withdrawal "W", or an Incomplete "I", does not count as earning credit

<u>Dual Credit Example:</u> A student enrolls in 2 dual credit classes, they take a W in one and get a B in the other. The student's pass rate would be 50% and fall below the 67% threshold

### I don't meet SAP - what next?

- You might have to submit an appeal to financial aid
- You will be notified if you have to appeal, be sure to keep an eye out for any communication from your university's financial aid office!

Always feel free to connect with MSUB's Financial Aid office with questions or concerns:



