



Office of Financial Aid

216 Lela Raney Wood Hall
Columbia, MO 65215
PHONE (573) 876-7106
FAX (573) 876-2320
EMAIL finaid@stephens.edu

Student Name (Last, First)

Student ID Number

--	--	--	--	--	--	--	--	--	--

2026-2027 Satisfactory Academic Progress (SAP) Appeal Form FOR UNDERGRADUATE STUDENTS

SUBMIT COMPLETED APPEAL BY THE FOLLOWING DEADLINES TO BE CONSIDERED FOR FINANCIAL AID:
NOVEMBER 2ND FOR FALL 2026, APRIL 1ST FOR SPRING 2027, JULY 1ST FOR SUMMER 2027

The Office of Financial Aid has established guidelines (based on federal regulations) for evaluating your academic progress. Satisfactory Academic Progress (SAP) standards are not the same as the academic standards of the College or department(s). Submit the SAP Terms and Conditions form, along with the required items listed below (incomplete appeals may cause significant delays in the review process) to the Office of Financial Aid in 216 Lela Raney Wood Hall.

1. ☐ **ACADEMIC PLAN (SEE PAGE 3 FOR FORM TO BE COMPLETED WITH ACADEMIC ADVISOR):**

Submit a copy of your academic plan. This must be filled out with and approved by an academic advisor. You must follow this plan if your appeal is approved. Failure to follow this plan will result in failing probationary standards. Please work together with the academic/faculty advisor to develop a realistic plan, based on your specific needs and past academic performance.

ACADEMIC PLAN EXPECTATIONS: Your academic plan should indicate enrollment for the academic year, including the term for which you are appealing. It should indicate the degree you are pursuing and, if applicable, the minimum requirements to be admitted into the degree program. If admittance is not assured, consider a backup plan. This plan should be practical and realistic, so you have a reasonable likelihood to complete the semester successfully and meet probationary standards. The objective of the plan should be to rehabilitate academic progress so the student will meet SAP requirements in the future.

PART-TIME PLAN: A part-time plan (6-11 credits during fall/spring or 6 credits during the summer) may be more realistic for some students because of other commitments, including work, family, and/or health. However, we do not recommend you drop to part-time status after classes have begun for a particular term without first speaking with an academic advisor **and** a financial aid counselor. **NOTE:** *Some aid programs require 24 credits be completed in an academic year for renewal eligibility.*

2. ☐ **TYPED NARRATIVE THAT INCLUDES THE FOLLOWING:**

- **THE SPECIFIC CIRCUMSTANCES THAT HAVE CAUSED YOU TO BECOME INELIGIBLE FOR FINANCIAL AID.**

Describe the circumstances throughout your academic career for which you could not plan, influence, or prevent. Do not limit your narrative to events in the most recent semesters. Review your academic record and explain reasons for failing grades, withdrawals, excessive hours, and incompletes. Provide relevant documentation when possible (e.g., a letter from a doctor, counselor, etc.).

- **THE SPECIFIC STEPS YOU ARE NOW TAKING TO ADDRESS THESE CIRCUMSTANCES AND TO IMPROVE YOUR RECORD.**

Describe how you have addressed or will address the circumstances to prevent further disruption to your academic progress.

APPEAL DECISIONS ARE FINAL AND NOT SUBJECT TO FURTHER REVIEW.

Unless specifically identified otherwise by policy, all faculty, staff, and administrators of Stephens College are considered mandatory reporters and are required to notify the College's Title IX Coordinator of any incident of discrimination, harassment, sexual misconduct, or retaliation disclosed to them or known to them involving a member of the campus community. This includes any and all reports of sexual harassment, sexual or gender-based violence, sexual misconduct, domestic or dating violence, stalking, or retaliation. Mandatory reporting helps to ensure that individuals who are experiencing or have experienced discrimination, harassment, violence or retaliation have opportunity to be connected to the full range of resources and options afforded to them on- and off-campus. If you disclose information about these behaviors in your appeal, we are required to report to the Title IX Coordinator.



Office of Financial Aid

216 Lela Raney Wood Hall
Columbia, MO 65215
PHONE (573) 876-7106
FAX (573) 876-2320
EMAIL finaid@stephens.edu

Student Name (Last, First)

Student ID Number

--	--	--	--	--	--	--	--	--	--

2026-2027 Satisfactory Academic Progress (SAP) Appeal Form TERMS AND CONDITIONS

I acknowledge the terms and conditions of appealing for financial aid and the information I have provided is true and accurate to the best of my knowledge. I understand that failure to meet the terms of my academic plan and financial aid probationary standards, should my appeal be approved, will result in loss of future financial aid payments. If my appeal is denied, I understand I must complete a successful semester on my own to be eligible to re-appeal.

By signing and submitting this appeal I understand and agree to the following terms:

- I am submitting a completed appeal including all required signatures, completed academic plan, narrative, and necessary supporting documents.
- I am enrolled in the courses listed for the term in which I am appealing for aid.
- I will follow the approved academic plan and understand that I must submit a new plan and explanation for the change if I am unable to follow the approved plan for all semesters.
- I will only enroll in an alternate class(es) listed on the academic plan if I am unable to enroll in one of the other classes approved on my plan.
- Undisbursed aid may be canceled if there is a change in my SAP status or I fail to follow this plan

If your appeal is approved, you will be on financial aid probation and must meet the outlined standards each semester until you are meeting overall SAP standards:

- All students must follow the approved academic plan.
- If failing for GPA:
 - Students with fewer than 60 credits completed as of the end of the term must earn a **minimum 2.00 term GPA**
 - Students with 60 credits or more completed as of the end of the term must earn a **minimum 2.25 term GPA**
- If failing for pace or max attempted hours:
 - Students on probation must **complete at least 75% of the coursework attempted in the term.**
- If failing for both GPA and pace:
 - Students with fewer than 60 credits completed as of the end of the term must earn a **minimum 2.00 term GPA**
 - Students with 60 credits or more completed as of the end of the term must earn a **minimum 2.25 term GPA**
 - Students on probation must **complete at least 75% of the coursework attempted in the term.**

Student Signature

Date

Office of Financial Aid

SATISFACTORY ACADEMIC PROGRESS (SAP) FREQUENTLY ASKED QUESTIONS

WHAT IS SATISFACTORY ACADEMIC PROGRESS (SAP)? Federal regulations require the college to establish, publish, and apply standards of satisfactory academic progress. The purpose of measuring and enforcing these standards is to ensure financial aid recipients make progress toward degree completion. Students who fail to meet SAP requirements become ineligible to receive financial aid until they are (a) in compliance with these requirements or (b) by successfully appealing for eligibility and receiving financial aid under a probationary status. In order to meet SAP, undergraduate students must earn passing grades in at least 67 percent of all credit hours of graded coursework attempted and maintain a minimum cumulative grade point average of 2.00. Students must complete their degree within 180 attempted credits. Students who fail all coursework or are otherwise considered an unofficial withdrawal will fail SAP criteria for the given term.

HOW OFTEN IS SATISFACTORY ACADEMIC PROGRESS REVIEWED? The Office of Financial Aid conducts a SAP evaluation following the grade submission deadline for each semester. Students who are not meeting SAP standards for the first time will be extended a warning period. If they continue to not meet SAP standards after their warning period, they are evaluated at the time of appeal for consideration for financial aid on a probationary status. Students on financial aid probation are evaluated each term to ensure they are following their academic plan and financial aid probationary standards.

WHAT FINANCIAL AID PROGRAMS ARE AFFECTED? If a student is not meeting SAP, they are generally ineligible for all federal, state, and institutional financial aid programs. Individual programs may have more rigorous standards for receipt or renewal. Private scholarships or loans may or may not require SAP standards be met or may have their own individual standards. Please see program details for more information.

HOW OFTEN ARE APPEALS REVIEWED? SAP appeals are reviewed by a committee on a rolling basis.

WHAT DOES THE FINANCIAL AID APPEALS COMMITTEE CONSIDER WHEN REVIEWING AN APPEAL? The committee reviews each appeal individually, on a case-by-case basis. Written documentation of illness, accident, injury, death of a close family member, or other extenuating circumstances throughout your academic career for which you could not plan, influence, or prevent will be considered carefully. You should include this and other relevant information in your narrative, along with documentation from appropriate third parties, if applicable (e.g., a physician, therapist, etc.). Third party documentation need not be specific, but rather inform the committee on your prognosis (ability to focus on your academics).

WHAT HAPPENS IF MY APPEAL IS APPROVED? You will receive the appeal decision via your Stephens College email address. This email will detail the criteria you must meet each semester. You will continue to be eligible for financial aid while you are meeting these criteria within the timeframe allowed for you to complete your degree. If you fail to meet the criteria, you will lose your eligibility. Eligibility for a subsequent appeal is based on completion of a successful semester on your own.

WHAT HAPPENS IF MY APPEAL IS DENIED? If your appeal is denied, the decision is final and not subject to further review. Eligibility for a subsequent appeal is based on you completing a successful semester on your own.

WHAT IS A SUCCESSFUL SEMESTER ON YOUR OWN? A successful semester on your own is defined as completing at least 6 hours with a 2.25 term GPA in one semester without Stephens College financial aid that requires SAP eligibility. Students appealing again after a previous denial or failure to meet probationary terms are required to meet this requirement to appeal again.

WHAT IS THE DEADLINE TO APPEAL? After grades are posted each semester, you must meet certain deadlines to be considered for financial aid for certain payment periods. To be considered for fall aid, you must submit a complete appeal by November 1st. Appeals submitted after that will only be considered for spring eligibility. Students who submit an appeal for spring eligibility will not be reviewed until after the fall grade deadline (if enrolled in fall) and the final appeal deadline for consideration is April 1st. To be considered for summer aid, you must submit a complete appeal by July 1st. Appeals submitted after that will only be considered for fall/spring eligibility.

CAN I AMEND MY ACADEMIC PLAN? Plans can be amended on a case-by-case basis due to course availability and submitted to the Office of Financial Aid. You will be notified of the result via email.