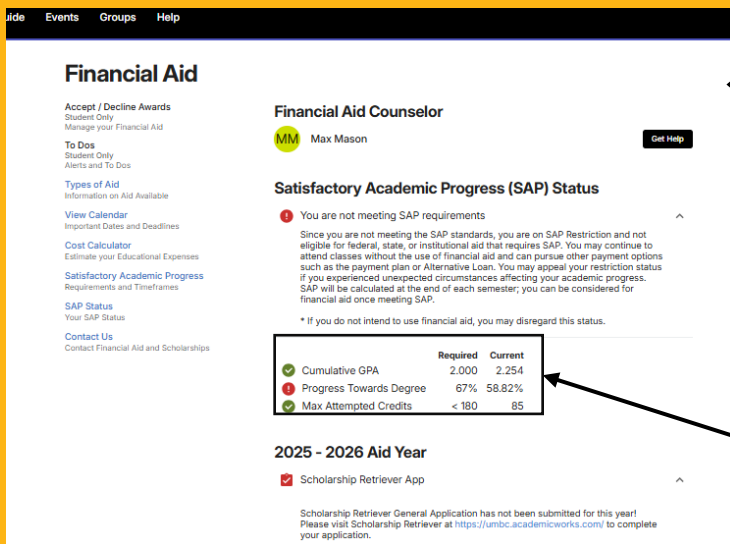
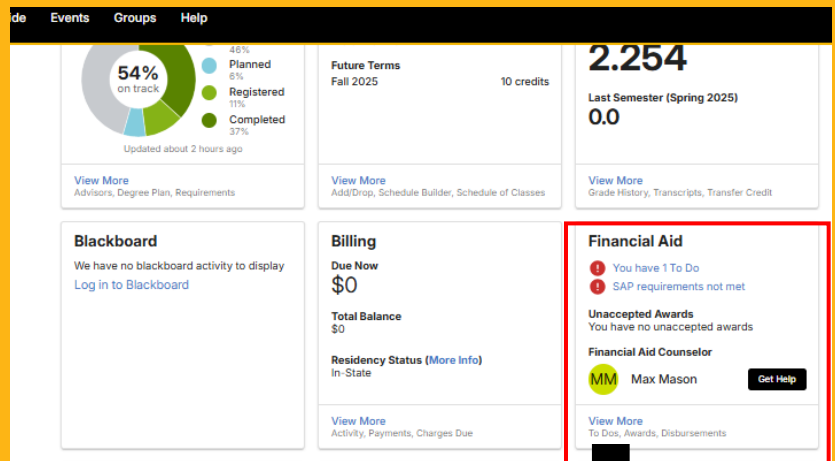


# Understanding the Financial Aid Card in myUMBC

The Financial Aid card provides students with the ability to:

- View their Financial Aid To-Do's
- View their financial aid offer for the current and prior school years
- Accept or decline student loan offers
- Contact their Financial Aid Counselor
- Quick access to popular pages on the financial aid website



When you click "View More"

As of July 1, 2025, students can also view their current Satisfactory Academic Progress (SAP) Status and any impact it poses to their financial aid eligibility. The information is specific to each student based on their academic records and their current degree program.

The left column shows the required standard for each criteria, while the right column is the student's actual data.

There are 3 criteria shown:

- Cumulative Grade Point Average (GPA)
- Progress toward Degree Completion (more commonly known as "Pace")
- Maximum Credit Attempts

Students must meet all 3 of the standards in order to be meeting SAP and to be eligible to receive most financial aid. Examples of the different SAP statuses and how they affect financial aid eligibility can be found on the next page.

## Examples of each SAP status:

### Meeting SAP

#### Satisfactory Academic Progress (SAP) Status

You are meeting SAP requirements

You are eligible to receive grants, scholarships, and loans that have a requirement of the SAP standards. Please recognize certain merit scholarships may have higher GPA requirements.

\* If you do not intend to use financial aid, you may disregard this status.

	Required	Current
Cumulative GPA	2.000	3.549
Progress Towards Degree	67%	90.65%
Max Attempted Credits	< 180	107

### SAP Warning

#### Satisfactory Academic Progress (SAP) Status

You are on SAP warning status

SAP Warning is a one-time/one-semester status provided the first semester you are not meeting the SAP standards. While on warning, you are eligible for financial aid and expected to meet all three measurements by the next semester; failure to meet all three SAP standards at the end of the warning semester will result in SAP Restriction and loss of future financial aid.

\* If you do not intend to use financial aid, you may disregard this status.

	Required	Current
Cumulative GPA	2.000	1.711
Progress Towards Degree	60%	63.16%
Max Attempted Credits	< 180	57

These statuses are eligible to receive all financial aid that they are otherwise eligible for

## Restriction Statuses

### GPA

#### Satisfactory Academic Progress (SAP) Status

You are not meeting SAP requirements

Since you are not meeting the SAP standards, you are on SAP Restriction and not eligible for federal, state, or institutional aid that requires SAP. You may continue to attend classes without the use of financial aid and can pursue other payment options such as the payment plan or Alternative Loan. You may appeal your restriction status if you experienced unexpected circumstances affecting your academic progress. SAP will be calculated at the end of each semester; you can be considered for financial aid once meeting SAP.

\* If you do not intend to use financial aid, you may disregard this status.

	Required	Current
Cumulative GPA	2.000	1.938
Progress Towards Degree	67%	90.48%
Max Attempted Credits	< 180	84

### Pace

#### Satisfactory Academic Progress (SAP) Status

You are not meeting SAP requirements

Since you are not meeting the SAP standards, you are on SAP Restriction and not eligible for federal, state, or institutional aid that requires SAP. You may continue to attend classes without the use of financial aid and can pursue other payment options such as the payment plan or Alternative Loan. You may appeal your restriction status if you experienced unexpected circumstances affecting your academic progress. SAP will be calculated at the end of each semester; you can be considered for financial aid once meeting SAP.

\* If you do not intend to use financial aid, you may disregard this status.

	Required	Current
Cumulative GPA	2.000	2.254
Progress Towards Degree	67%	58.82%
Max Attempted Credits	< 180	85

## Maximum Attempted Credits

#### Satisfactory Academic Progress (SAP) Status

You are not meeting SAP requirements

Since you are not meeting the SAP standards, you are on SAP Restriction and not eligible for federal, state, or institutional aid that requires SAP. You may continue to attend classes without the use of financial aid and can pursue other payment options such as the payment plan or Alternative Loan. You may appeal your restriction status if you experienced unexpected circumstances affecting your academic progress. SAP will be calculated at the end of each semester; you can be considered for financial aid once meeting SAP.

\* If you do not intend to use financial aid, you may disregard this status.

	Required	Current
Cumulative GPA	2.000	2.486
Progress Towards Degree	67%	71.23%
Max Attempted Credits	< 180	212

Students on any of the SAP Restrictions statuses are not eligible to receive financial aid, with a few exceptions

## SAP Probation

#### Satisfactory Academic Progress (SAP) Status

You are on SAP probation status

SAP Probation has been assigned based on an approved SAP appeal. You are expected to follow your academic plan, successfully complete all courses with passing grades, and meet all three SAP measurements by the end of the semester. You are eligible to receive federal, state, and institutional aid while on SAP Probation. Please recognize certain merit scholarships may have higher GPA requirements.

\* If you do not intend to use financial aid, you may disregard this status.

	Required	Current
Cumulative GPA	2.000	2.342
Progress Towards Degree	67%	65.8%
Max Attempted Credits	< 180	193

Students on SAP Probation have submitted a SAP appeal that demonstrated an unexpected circumstance that prevented them from meeting SAP, and had their appeal approved. Students on SAP Probation are eligible to receive financial aid.

## How is this helpful for advising?

Advisors can view a student's SAP status by proxying a student account within myUMBC. The status could be useful during advising appointments or when providing insight on a student's SAP Appeal.

### Examples of uses:

- A student approaching the maximum attempted credits will lose aid upon hitting the limit; a review of unnecessary repeats or coursework not required for the degree should be discussed and possibly discouraged.
- A student at risk of failing or one who is failing for pace may demonstrate a strong GPA but have a history of excessive withdrawals. A discussion may be appropriate to discuss courseload and/or academic resources.
- You may have been sent a student's appeal to review and complete the academic section; the card offers insight as to which standard(s) the student is not meeting and by how far.
- A student meeting SAP may still be struggling; seeing a student barely meeting the SAP standards warrants a conversation about current academic success and future academic load

## Frequently Asked Questions:

### ***How current is the SAP Status information?***

The SAP status is valid for the current semester, or if the student is not enrolled in the current term, it is in effect for the next semester of enrollment. Calculations visible on July 1 are for the summer semester; for students not enrolled in the summer semester, the status is valid for the fall semester.

### ***When will the status be recalculated?***

SAP calculations will run at the conclusion of every semester, specifically after transcripts are fully updated by the Registrar's Office with grades and GPA calculations.

### ***What if there is no SAP information showing?***

By fall 2025, most students will have a SAP calculation, regardless of eligibility for financial aid. However, some students will not demonstrate a calculation or status.

### ***Can a student appeal if they are on Restriction and lost financial aid eligibility?***

Yes, if the student experienced unexpected circumstances impacting their academic progress, there is an opportunity to appeal. The link is provided in the email communication, the alert in myUMBC, and the financial aid status explanation on their Financial Aid card. Information about the appeal process can be found [here](#).

### ***The student told me they lost their financial aid but their SAP status says meeting standards, why is this?***

Some financial aid programs, specifically scholarships, may have GPA or other program specific eligibility requirements more stringent than the SAP standards. Please advise the student to [contact our office](#) for further information.

### ***Where can I learn more about SAP?***

Information about standards, calculations, statuses and eligibility can be found on our [SAP webpage](#). An abbreviated version of SAP information is available on our [SAP page dedicated to Advisors](#).