

COLLEGE OF THE SEQUOIAS

Satisfactory Academic Progress (SAP) Policy

Effective 7/1/2026 of the 2026-27 Academic Year · Financial Aid Office · Visalia, Hanford, Tulare

Why this policy exists

To keep receiving federal or state financial aid, you need to make steady progress toward your degree, certificate, or transfer goal. This is called Satisfactory Academic Progress, or “SAP.” It’s a federal requirement that applies at every college, not just COS.

This document explains what SAP means, how we check it, and — if you ever fall short — exactly how to get your aid back. Falling short of SAP is common and does not reflect your ability to succeed. We want to help you keep moving toward your goal.

Part 1: The Three SAP Standards

Every term, we check three things. You need to meet all three to stay in good standing.

1. Grade Point Average (GPA): 2.0 cumulative

Your cumulative GPA — not just this term's GPA — must stay at 2.0 or higher. This includes every graded course (A, B, C, D, F) you've taken at COS. Grades from other colleges are not included in this GPA calculation, even if the units count toward your program.

2. Pace of Completion: 67% cumulative

You must successfully complete at least 67% of all the units you attempt. We calculate this by dividing the units you've passed by the units you've attempted.

Attempted units include: every course you're graded in (A, B, C, D, F), plus W, EW, I, NC, NP, and NG grades, plus repeated courses, plus accepted transfer units.

Completed units include: only courses with a passing grade (A, B, C, or D).

Example: if you've attempted 30 units and passed 24 of them, you've completed 80% — you're on pace. If that number drops below 67%, you're not.

3. Maximum Timeframe: 150%

You can receive financial aid while attempting up to 150% of the units your program requires. For a standard 60-unit associate degree, that's 90 attempted units ($60 \times 1.5 = 90$). Certificate programs vary based on their published length.

All units count toward this limit — including remedial coursework, ESL, repeated courses, courses from a previous major, and accepted transfer units. You become ineligible as soon as it's mathematically impossible to finish within this limit, even if you haven't reached the number yet.

A note on GPA and past semesters

Federal rules don't allow “academic renewal” or GPA resets. Every course that counts toward your current major — no matter when you took it — is included in your SAP calculation. The one exception is repeated coursework (see Part 5).

Part 2: How and When We Check

We review SAP at the end of every term — fall, spring, and summer — as soon as grades are posted. Your result is one of the statuses below, and you can always see your current status on Banner Web.

Good Standing

You're meeting all three standards. Your aid will be disbursed as usual.

Warning

You fell short of the GPA and/or pace standard for the first time. You'll keep receiving aid this term, but you'll want to check in with the financial aid office — we're here to help before this becomes a bigger issue.

Disqualified

You fell short of the GPA and/or pace standard for a second consecutive term, you've earned a degree already and continue to not meet SAP, or you've exceeded the 150% maximum timeframe. You won't receive aid unless you appeal successfully or bring yourself back into good standing on your own.

Probation (Appeal Approved)

Your appeal was approved, and your aid is reinstated. If we determine you can return to good standing within one term, you're on probation for that term only. If it will reasonably take you longer, we'll build an academic plan for you — and as long as you're meeting the terms of that plan, you'll keep receiving aid, term after term.

Part 3: If You Don't Meet SAP — Your Options

You have two ways to get your aid back. Pick whichever fits your situation.

Option A: Bring yourself back into good standing on your own

Raise your cumulative GPA to 2.0 and your cumulative pace to 67% (without exceeding the maximum timeframe), and your aid is automatically reinstated — no appeal needed.

Option B: File a SAP Appeal

If a specific circumstance affected your ability to meet SAP, you can appeal. We strongly encourage you to appeal rather than walk away — there is no limit on how many times you can appeal during your time as a student, and you can appeal in any term after you lose eligibility, including if you have skipped a semester and come back.

Circumstances we consider for an appeal

This list is a starting point, not the only option — tell us what happened, even if it doesn't fit neatly into a category:

- Additional time needed to complete an educational goal and student has exceeded the maximum attempted unit timeframe of 150% that is allowed
- Death of an immediate family member
- Injury or illness — including behavioral health conditions like depression, anxiety, or substance use disorder — affecting you or an immediate family member

- Pregnancy, birth, or adoption of a child
- Homelessness or difficulty securing reliable housing
- Loss of, limited, or difficulty finding childcare
- Loss or change in employment
- Loss of, limited, or difficult access to personal or public transportation
- Being the victim of a serious crime, including domestic abuse — even if you did not report it or it did not result in a criminal or civil case
- A natural disaster
- Called to active U.S. military service
- A new disability, or a change in an existing disability, that affected your ability to complete coursework
- You made real progress this term, but your cumulative numbers still fell short (e.g. enrolled in at least 6 units and completed them with a “C” or better)
- Another significant circumstance not listed above

Can't get documentation? You can still appeal.

We know some circumstances — like homelessness, domestic abuse, or a mental health crisis — are hard or re-traumatizing to document. If you truly cannot reasonably get supporting documentation, you can complete a Self-Attestation Statement instead, explaining and signing to certify your circumstance is accurate. You will not be denied an appeal solely because you lack paperwork for something you couldn't reasonably obtain.

How to submit your appeal

1. Complete the SAP Appeal Form online.
2. Meet with a counselor to create or update your Student Educational Plan (SEP). Financial Aid Office staff will review your SEP to make sure you are appealing for the correct major and are enrolled in the correct courses.
3. Register for the courses required by your program for the term you're appealing.
4. Attach documentation of your circumstance, or a completed Self-Attestation Statement if documentation isn't reasonably available.
5. Submit your appeal — electronically — to the Financial Aid Office no later than the last day of instruction for the term you're appealing.

We'll email your decision to your COS student email within 3-6 weeks of receiving a complete appeal or the first day of the semester, whichever is later. While your appeal is pending, you will not be dropped for non-payment of tuition or fees.

If your appeal is denied: Second Review

You can request a Second Review, submitted with any new documentation. A different reviewer — someone who wasn't involved in your original decision — will take a fresh look. Second Review decisions are final.

Returning after time away

If you previously disenrolled while ineligible for aid, you can appeal as soon as you re-enroll, and — if approved — your aid can start that same term. You do not need to complete a term at your own expense first.

Part 4: Already Earned an AS Degree?

If you've already earned an associate degree or higher, you generally won't receive further aid unless you appeal. This isn't a closed door — appeals from students with a prior degree are reviewed the same way as any other appeal, using professional judgment. A common approved reason is needing additional time to complete a new, different educational goal (for example, transferring to a bachelor's program or retraining for a new career).

Part 5: A Few More Details

Repeated courses

You can receive aid for one repeat of a course you've already passed (D or better counts as passing). Withdrawals (“W”) don't count as a repeat attempt.

Transfer credit

Units from other regionally accredited colleges that count toward your current program are included in your pace and maximum timeframe calculations, once evaluated and applied to your record by Admissions & Records. They are not included in your COS cumulative GPA.

Staying enrolled in the right courses

Financial aid can only pay for courses required by your declared, aid-eligible program. Check the Eligible Programs list on the Financial Aid website, or ask your counselor, before registering.

Questions? We're here to help.

SAP can feel like a lot of rules. If anything here is confusing, or you're not sure which option applies to you, reach out — we'd rather help you sort it out early than have you lose aid you didn't need to lose.

Visalia Campus	Hanford Center	Tulare College Center
Sequoia Bldg., Rm 105 915 S Mooney Blvd Visalia, CA 93277 (559) 730-3747	Vocational Building 925 N 13th Ave Hanford, CA 93230 (559) 583-2511	Building A 4999 E Bardsley Ave Tulare, CA 93274 (559) 688-3013

Email: financialaid@cos.edu