



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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Financial Aid Tip for Students, December 2022

Know your school's satisfactory academic progress standards

FRANKFORT, Ky. (Dec. 1, 2022) — Satisfactory academic progress, or SAP, is an important phrase in the language of student aid for Kentucky students to know, according to the Kentucky Higher Education Assistance Authority (KHEAA).

SAP comes into play after you have taken college or technical school classes and are applying for student aid for the next school year.

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

The GPA students must have may vary by school, major and whether a student is pursuing an undergraduate or graduate degree.

To meet the pace standard, students must pass a certain percentage of the classes they take in a given period of time. This may also vary by college.

Maximum time frame means students have to finish their degree within a given number of attempted credit hours. For example, a school may require a student to pass 120 credit hours to earn a bachelor's degree, but the student must earn those 120 hours without taking more than 150 hours.

KHEAA is the state agency that administers KEES, need-based grants and other programs to help students pay their higher education expenses. Kentucky Lottery funds pay for many of those programs. For more information about Kentucky scholarships and grants, visit kheaa.com; write KHEAA at P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926.

In addition, KHEAA administers the KY Saves 529 program, which allows families to save for college. For more information about KY Saves 529, visit kysaves.com.

KHEAA also disburses private Advantage Education Loans for its sister agency, KHESLC. For more information about Advantage Education Loans, visit advantageeducationloan.com.