

# SAP

## SATISFACTORY ACADEMIC PROGRESS

### Before You Drop! Let's Talk!

That's right! If you plan to drop a course(s) or withdraw for whatever reason, let's talk! You could be hurting your financial aid package and fall into the deficiency trap by not meeting the **SATISFACTORY ACADEMIC PROGRESS (SAP)** policy!

#### WHAT IS SAP?

##### 3 BIG FACTORS THAT AFFECT YOUR FINANCIAL AID:

- **GPA:** Must earn the required grade point average per Admission standards.
- **INCREMENTS:** Measured at the end of each academic period (fall/spring semesters).
- **MAXIMUM TIME FRAME:** Number of semesters or years allowed to receive financial aid

#### Know The Big 3

##### GPA:

Freshmen: .....	1.7
Sophomore: .....	1.8
Junior: .....	2.0
Senior: .....	2.0

##### Increments:

Group of Hours you must pass per semester per classification.

##### Maximum Time Frame:

Maximum Time allowed to receive financial aid.

Undergraduates receive financial aid up to 6 years or 12 semesters to equal at least 132 hours.

Special (graduates or beyond) receive financial aid up to 2 years or 4 semesters to equal at least 36 hours.

— STUDENT FINANCIAL SERVICES —  
 956/381-2501 • [www.panam.edu/finaid](http://www.panam.edu/finaid)

# So what does this mean?

If you become deficient as a result of dropping a course or withdrawing in an academic period, you have the Summer-time to make it up.

## INCREMENTS

### FRESHMEN/SOPHOMORES

Max. Time Frame:	0	1/2	3/4	1
If you are enrolled:	1-5	6-8	9-11	12 or more
<b>You must PASS:</b>	<b>1-5</b>	<b>5</b>	<b>8</b>	<b>10</b>
Enrollment Status:	Less Than 1/2 time	1/2 time	3/4 time	Full-Time

\* Must complete as of the 12th class day

### JUNIORS/SENIORS

Max. Time Frame:	0	1/2	3/4	1
If you are enrolled:	1-5	6-8	9-11	12 or more
<b>You must PASS:</b>	<b>1-5</b>	<b>6</b>	<b>9</b>	<b>12</b>
Enrollment Status:	Less Than 1/2 time	1/2 time	3/4 time	Full-Time

### GRADUATES

Max. Time Frame:	0	1/2	1
If you are enrolled:	1-5	6-8	9 or more
<b>You must PASS:</b>	<b>All hours attempted</b>	<b>All hours attempted</b>	<b>All hours attempted</b>
Enrollment Status:	Less Than 1/2 time	1/2 time	Full-Time

## IMPORTANT PHONE NUMBERS

**Financial Aid**  
956/381-2501  
[www.panam.edu/finaid](http://www.panam.edu/finaid)

**Admissions**  
956/381-2206  
[www.panam.edu/admissions](http://www.panam.edu/admissions)

**Academic Advisors**  
956/381-2529  
[cacenter@panam.edu](mailto:cacenter@panam.edu)

**Library**  
956/381-3306  
[www.lib.panam.edu](http://www.lib.panam.edu)

**Emergency**  
911 or  
956/381-2737

**STUDENT FINANCIAL SERVICES**  
**956/381-2501 • [www.panam.edu/finaid](http://www.panam.edu/finaid)**



If you are an individual with a disability and require assistance or accommodations in order to participate in this program, please contact Student Financial Services at 956/381-2501 or by Voice/Telecommunication Device for the Deaf [V/TDD] at 956/381-3654. Proper documentation may be required.