

## Financial Wellness & Financial Aid: Student Guide

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**Before you change your schedule, pause and check in.** Dropping units or withdrawing can change your financial aid and what you owe. If you're unsure, talk to Financial Aid before you make a change.

### What can change your aid or create an unexpected balance

- Changing your unit load (full-time vs part-time)
- Dropping a class, withdrawing from the term, or stopping attendance
- Not passing courses or repeating courses
- Taking a leave of absence/stop-out or returning after time away
- Housing or enrollment changes that affect charges and the time of those changes

### Satisfactory Academic Progress (SAP): what it is and why it matters

SAP is a federal requirement that requires students to meet academic standards to keep receiving financial aid. Most SAP policies look at three areas:

- GPA: meeting the minimum grade-point standard
- Completion rate (pace): completing enough of the units you attempt
- Maximum timeframe: staying within the allowed time/units to finish your degree

If you fall below the SAP standard, you may receive a warning/probation status or lose eligibility for financial aid until you regain SAP or complete an appeal, and the appeal is approved.

**If you're struggling in classes, get support early:** tutoring, advising, and student success resources can help protect both your progress and your aid.

### Questions to ask before you drop, withdraw, or reduce units

- Will my financial aid change if I drop below full-time (or below the required units)?
- Will I owe money back or receive a new bill if I withdraw?
- How could this affect my SAP status and future aid?
- If I'm repeating a class, does it still count for aid and SAP?
- What are my options if I need to reduce units for work or family reasons?

### Financial wellness habits that help during the term

- Make a simple plan for your refund (if you receive one) to cover books, transportation, rent, food, and personal expenses
  - Know key dates: when charges are posted, when aid is disbursed, and when payment deadlines occur
  - Use campus resources early if you're facing a short-term emergency (basic needs, emergency assistance, fee waivers where available)

- Watch for scams: never share your FSA ID or personal information with someone who contacts you unexpectedly

## Where to get help

Office	How they can help
Financial Aid & Scholarships	Eligibility, SAP questions, dropping/withdrawing impacts, loans, aid adjustments
Bursar/Cashier	Charges, due dates, payment plans, holds, refunds posting
Academic Advising	Course planning, staying on track to graduate, connecting to academic support
Tutoring / Student Success Center	Academic help to improve completion and protect SAP
Basic Needs / Student Support	Food, housing, emergency resources, short-term assistance

**Tip: If you're unsure - reach out before you make a change. One conversation can help you avoid unexpected bills or loss of aid.**