Withdrawals

Chat Room Transcript Condensed

1. What is SAP?

SAP stands for “Satisfactory Academic Progress.” Students are required to meet minimum standards of academic progress, in order to maintain their overall financial aid eligibility.

There are three components of SAP.

- GPA: Minimum cumulative GPA of 2.0 (3.0 for Graduate Students)
- Completion Rate: Successfully completing 67% of credit hours attempted
- Time: Graduating within 150% of the published program length (~180 for Undergraduates/Varies for Graduate Programs)

The Financial Aid office reviews all three SAP components once final grades are posted at the end of each semester.

2. What happens if I am not meeting the minimum SAP standard(s)?

Undergraduate students who fail to meet one or more of the SAP standards are issued a Warning for the next semester. During this Warning semester, the student can continue to receive aid while attempting to resolve the issue with their SAP status. After the Warning semester, if the student is still not meeting the SAP standard, the student would lose eligibility for aid in the next semester.

*Graduate students are not provided with a Warning semester. If a Graduate student is not meeting the SAP standards, this student would lose financial aid eligibility for the next term.

3. What can I do if I lose financial aid eligibility due to SAP?

Students may be able to regain financial aid eligibility by submitting a SAP appeal. These appeals are often used to cite external reasons for the student’s performance falling below the minimum standard. If the appeal is approved, the student would regain eligibility for the following semester. This would be similar to having another Warning semester, with the student hopefully meeting the SAP standard(s) by the end of that next semester.

4. What does it mean to withdraw? How is withdrawing different from dropping a class?

“Withdrawing” is dropping a class after the registration deadline (drop/add). “Dropping” is dropping a class before the registration deadline. Dropping a class leaves no record of the course on your transcript. Withdrawing from a course would result in a W or WF grade, depending on the timing on the withdrawal.

5. Will withdrawing from a course impact my financial aid amounts for the semester?

Simply withdrawing from individual courses does not result in a reduction of aid for that term. This is because credit hours and your enrollment status is frozen at the end of drop/add (the registration deadline). Withdrawing from ALL courses in a term may result in a reduction of aid, particularly if the full-term withdrawal occurs before the semester is 60% completed.

*Students in the Online Accelerated Program (OAP) are impacted differently in this way from students attended full 16-week courses, and they should reach out to our office with specific course withdrawal concerns.

6. How will withdrawing impact my future financial aid eligibility?

Withdrawing from one or more courses can affect your SAP Status. Withdrawn courses with GPA-neutral W grades impact the Completion Rate and Time components of SAP. Withdrawn courses with WF grades would impact all three components of SAP.

For students who have lost and regained financial aid eligibility through a SAP Contract, withdrawing from any course often results in losing financial aid eligibility once again.
Also, we should mention that “unofficially withdrawing” from a term by simply ceasing attendance often results in all failing grades for the term. This could result in a large retraction of financial aid with no reversal of tuition and fees. And, this would most definitely impact your future financial aid eligibility.

7. How do withdrawals for extenuating circumstances affect my SAP status?
Extenuating circumstances withdrawals affect your SAP status in the same way as any other type of withdrawal. We recommend holding onto the documentation surrounding the extenuating circumstances of your withdrawal, if an appeal becomes required.

8. Will I owe money to UNCW if I decide to withdraw?
If you had used financial aid to cover your UNCW charges for the term, there most likely would be a balance due to UNCW after you completely withdraw from a term. However, withdrawing from a single course does not tend to create a balance on your account, as long as you remain enrolled in other courses over the same time frame. We recommend contacting the Office of Scholarships and Financial Aid to determine how the decision to fully withdraw will impact the financial aid you have received, in addition to how it will impact your SAP status.

9. How does withdrawing impact my GI Bill Benefits?
When a student withdraws from a class the date of the withdrawal must be reported to the VA. It will be up to the VA to calculate any amount that might be owed back to them for the withdrawal.

10. When in doubt, reach out!
If you are thinking of withdrawing from one or more courses, please contact the Office of Scholarships and Financial Aid to determine the impact on your awards and future eligibility. We understand that things can sometimes get in the way, as you progress through classes. We are here to help you push through those challenges, and to ensure a positive financial future at the end of your program.

- [http://uncw.edu/finaid/counselors.html](http://uncw.edu/finaid/counselors.html)
- [Live Counselor](http://uncw.edu/finaid/counselors.html) available Monday-Thursday 9 a.m. – 12 p.m. and 2 p.m. – 4 p.m.

Please share any feedback you have via our [Customer Satisfaction Survey](https://form.jotform.com/62815754202150). Stay tuned for future invitations to chat with the Office of Scholarships & Financial Aid!