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# Satisfactory Academic Progress and its Impact on Community College Students

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A Practitioner Brief



**JBAY**

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Advocates  
for Youth



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The perspectives presented in this report represent those of the authors and do not necessarily reflect the views or opinions of the contributors and reviewers.

This report and corresponding materials can be found online at: <https://jbay.org/resources/ab789-compliance-checklist/>



## Background

To keep financial aid, college students must meet Satisfactory Academic Progress (SAP) standards, including a cumulative minimum 2.0 GPA and timely credential completion.<sup>1</sup> Despite its impact on student success, SAP is poorly understood and inconsistently tracked, making it difficult to assess

its role in student retention and equity.<sup>2</sup> As college costs rise and dropout rates climb—especially in California—SAP requirements become hidden barriers for low-income and first-generation students, threatening their ability to persist and complete their education.<sup>3,4</sup>

## JBAY's Foundational Work

In 2021, John Burton Advocates for Youth (JBAY) released [The Overlooked Obstacle](#), a landmark report revealing that nearly one in four first-year, low-income students at California Community Colleges failed to meet Satisfactory Academic Progress (SAP) standards, putting their financial aid—and educational futures—at risk. The impact was especially severe for students of color: African American and Native American students lost aid at more than twice the rate of their White and Asian peers. Only 13% of students who failed to meet SAP remained enrolled with aid into their third term, highlighting how early academic struggles can quickly derail college persistence—especially amid a broader

enrollment decline and rising financial pressures.

To address these challenges, JBAY launched a year-long Community of Practice with 19 community colleges, two California State Universities, and national partners to explore how SAP policies are implemented and how they can be improved. The result was [The Overlooked Obstacle: Part 2](#), which offered practical, equity-focused strategies for reforming SAP and appeals processes. JBAY's expanded work—including peer-reviewed research<sup>5,6</sup>—emphasizes transparency, student-centered support, and policy alignment to ensure SAP is not a hidden barrier to degree completion for the students who need financial aid the most.

Shortly after, JBAY—alongside the student associations from each of California’s public higher education systems and five of the state’s leading college affordability advocates—co-sponsored [Assembly Bill \(AB\) 789](#), authored by Assemblymember Marc Berman. Signed into law by Governor Gavin Newsom on October 8, 2023, AB 789 needed to be fully implemented by institutions by the start of the

2024–2025 academic year. To support institutions in implementing AB 789 and creating student-friendly, equity-based SAP policies and appeals processes, JBAY developed the [Removing Obstacles: AB 789 Implementation Toolkit](#). This resource provides practical tools, sample policies, and communication strategies to help financial aid offices align with the law and better support students at risk of losing aid.



To evaluate AB 789 compliance, JBAY conducted a landscape analysis of institutional websites in July 2025.

**Table 1. Results from July 2025 landscape analysis of institutional SAP websites**

	GPA 2.0 or Less		Course Completion Rate 67% or less		Counts Only Cumulative GPA Course Completion Rate	
	2-year	4-year	2-year	4-year	2-year	4-year
% Compliant	100%	100%	100%	93.5%	93%	96.8%

This July 2025 analysis revealed that all 115 two-year institutions maintained full compliance with the GPA and course completion rate thresholds. Moreover, four-year institutions were nearly fully compliant with course completion rate thresholds, and over 90% of both two- and four-year institutions

composed SAP policies that only count cumulative measures. This progress reflects a growing commitment across California’s public higher education systems to ensure fair and consistent academic progress policies for students.

### Limitations of Website Policy Analysis

While these landscape analyses provide valuable insights into institutional compliance with AB 789, they are limited by their reliance on publicly available website information. Policies not clearly posted or updated online may have been overlooked, and

the analysis does not account for how SAP policies are implemented in practice or communicated to students. Additionally, variations in website structure and terminology may have affected the consistency of data collection across institutions.

## Quantitative Data Collection and Analysis

To extend JBAY’s landscape analysis of institutional websites and SAP policies, JBAY wanted to learn—at a student level—how SAP may impact persistence, aid retention, and graduation. To date, only aggregate student data has been analyzed to understand the impact of SAP. From here, JBAY and an independent research team obtained detailed student-level data from the California Community Colleges Chancellor’s Office (CCCCO) in 2024. The dataset included demographic, academic, and financial aid information for CCC students, with special attention to foster youth.

To define the study’s beginning cohorts, the research team focused on students who enrolled in their first term within CCC during the fall semesters of 2015 through 2019. These cohorts were selected to ensure sufficient time for tracking academic progress and outcomes, with data extending through Winter 2024. Students were included only if they enrolled for the first time after high school, began in a fall term (not summer or spring), and were counted once, even if they attended multiple colleges. This approach allowed for a consistent, unduplicated analysis of student trajectories, including the potential effects of the COVID-19 pandemic on the most recent cohort.

To focus the analysis on students subject to Satisfactory Academic Progress (SAP) requirements, the research team narrowed the dataset to only those who received financial aid tied to SAP enforcement—specifically Pell Grants, Cal Grant B (a need-based financial aid program in California for low-income students), and the California College Promise Grant (CCPG). Of the 1.17 million unique students across the five fall cohorts (2015–2019), just under half (579,944) received any form of financial aid. Since SAP policies only apply to students receiving aid, those without aid records were excluded from the analysis. This ensured the

study accurately captured how SAP policies impact aid retention, academic progress, and student outcomes.

To calculate running cumulative GPA, the research team used actual course grades and Chaffey College’s plus/minus grading scale. This approach ensured a standardized and accurate measure of academic performance across institutions, with a 2.0 GPA used as the SAP threshold. Because the CCCCCO did not provide a ready-made course completion rate, the research team calculated it by dividing the total number of degree-applicable units a student earned (both locally and from transfers) by the total number of degree-applicable units they attempted. This approach allowed for a consistent, system-wide measure of academic progress aligned with SAP requirements. Only courses with valid grades were included, ensuring the completion rate accurately reflected students’ academic performance across institutions.

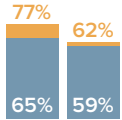
Then, the research team categorized graduation outcomes into three groups: students who graduated within three years, those who graduated after three years, and those who did not graduate from a California Community College. These categories reflect the 150% completion timeframe (roughly three years) used in national benchmarks and allowed for a nuanced analysis of how SAP status may correlate with student success across Pell Grant, Cal Grant B, and CCPG recipients. This structure helped illuminate the relationship between academic progress, financial aid continuity, and graduation.

## Results: Pell Grant Recipients

Pell Grant recipients who graduated within three years:



Students of color—particularly **Black, Pacific Islander, and Native American students**—had **lower rates of maintaining GPA and course completion** compared to their White and Asian peers.



**Foster youth** also faced notable challenges, with only **65% maintaining GPA** and **59.1% retaining their Pell Grant**, compared to **77.2% and 61.8% for non-foster youth**.

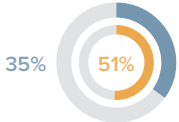


Encouragingly, **English learners** and **students with disabilities** who graduated within three years demonstrated high academic consistency, suggesting that **with the right supports, students facing systemic barriers can succeed**.

Among Pell Grant recipients who graduated after more than three years:



**Black, Pacific Islander, and Hispanic/Latino students** had **lower rates of maintaining GPA and course completion**, with **Black students showing the lowest GPA consistency (34%)**.



**Foster youth** also struggled, with only **35% maintaining GPA** and **51% maintaining course completion**, though they **retained their Pell Grant at a slightly higher rate (38%)** than non-foster youth (36%).



**English learners and older students (25+)** stood out for their **higher persistence**—maintaining the highest GPA and Pell retention rates in this group.

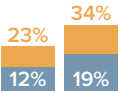


These findings suggest that while delayed graduates often face greater academic and financial instability, **graduation rates rise when students are provided the time, support, and resources to maintain aid after three years**.

Among Pell Grant recipients who did not graduate from a California Community College:



Black students had the lowest rates of maintaining GPA (32%) and course completion (44%), while Pacific Islander, American Indian, and Hispanic/Latino students also struggled to meet SAP standards.



Foster youth were particularly affected, with only 12% maintaining GPA and 19% maintaining course completion, compared to 23% and 34% for non-foster youth.



In contrast, English learners and older students (25+) demonstrated stronger academic consistency, suggesting that with time and support, some students can persist—even if they ultimately do not complete a credential.

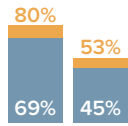


These findings underscore the urgent need for early intervention and targeted support to prevent aid loss and attrition among the most vulnerable students, as suggested by JBAY's [AB 789 Compliance Checklist](#).



## Results: Cal Grant B Recipients

Among Cal Grant B recipients who graduated within three years:



While over 75% of students overall maintained GPA and course completion standards, **foster youth lagged behind, with only 68.5% maintaining GPA and 45.3% retaining their Cal Grant B aid**—compared to **79.5% and 52.5% for non-foster youth**.



**Black, American Indian, and Pacific Islander students also had lower GPA and aid retention rates than their White and Asian peers.** Academically disadvantaged students showed lower academic consistency but slightly higher Cal Grant B retention, suggesting that aid may have helped buffer against academic risk.



Notably, **English learners and younger students (18 or younger) performed well across all metrics**, reinforcing the value of early and sustained support for students navigating financial and academic barriers.

Among Cal Grant B recipients who graduated after more than three years:



**Financial aid retention dropped sharply** when compared to within three year graduates—especially for **foster youth, students of color, and low-income students**.

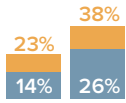


**Foster youth**, in particular, **had lower academic consistency (32.7% GPA, 52.2% CCR) but slightly higher aid retention (21.5%)** than the overall average. Black, Pacific Islander, and Hispanic/Latino students also showed lower GPA and aid retention rates compared to White and Asian peers.



**Older students and English learners again stood out for their higher persistence rates**, with strong academic consistency but lower aid retention—highlighting the need for more flexible, long-term financial aid policies to support students who take nontraditional paths to completion.

Among Cal Grant B recipients who did not graduate from a California Community College:



Only **14.4%** of foster youth maintained GPA and **26%** maintained course completion, compared to **23.4%** and **38%** for non-foster youth.



**Black, American Indian, and Pacific Islander** students had the lowest academic consistency, with GPA maintenance rates below 20% and course completion below 30%.



**English learners and older students (25+)** showed stronger academic consistency, suggesting that with time and support, some students can persist academically—even if they ultimately do not complete a credential.



These findings highlight the need for early, targeted interventions to prevent aid loss and attrition among the most vulnerable Cal Grant B recipients, as suggested by JBAY's [AB 789 Compliance Checklist](#).



## Results: CCPG Recipients

### Among CCPG recipients who graduated within three years:



Over **95% of students maintained CCPG eligibility**, and the vast majority also met GPA and course completion standards.



Disparities persisted: **foster youth and academically disadvantaged students had lower GPA and course completion rates** compared to their peers, though they still retained CCPG at similar rates.



Students of color—particularly **Black, Pacific Islander, and American Indian students**—also showed **slightly lower academic consistency** than White and Asian students.



These outcomes suggest that **when financial aid is stable** and accessible, even **students facing systemic barriers can succeed**—especially when paired with strong academic support

### Among CCPG recipients who graduated after more than three years:



Over **92% of students in this group retained CCPG aid**, even as GPA and course completion rates declined compared to on-time graduates.



**Foster youth** and **academically disadvantaged** students showed the lowest academic consistency, with **foster youth maintaining GPA at just 35.1%** and **academically disadvantaged students at 36.1%**.



**Black and Pacific Islander students** also had **lower GPA and CCR maintenance** compared to White and Asian peers.



However, students aged **25 or older demonstrated strong persistence**, with **GPA and CCR rates exceeding 60%** and **CCPG retention nearing 96%**.

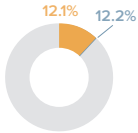


These findings suggest that while delayed graduates face more academic hurdles, sustained **financial aid—like the CCPG—can play a critical role in supporting long-term success**, particularly for students navigating complex life circumstances.

Among CCPG recipients who did not graduate from a California Community College:



Over 95% of students in this group retained CCPG aid, even though fewer than half consistently maintained GPA or course completion standards.



Foster youth, Black, and academically disadvantaged students were among the most affected—**foster youth had the lowest GPA (12.1%)** and CCR (20.2%) maintenance rates, while **academically disadvantaged students maintained GPA at just 12.2%**.



Students of color, particularly Hispanic/Latino and Pacific Islander students, also showed lower academic consistency compared to White and Asian peers.



However, **English learners and older students (25+)** stood out for their higher persistence rates, with CCR maintenance rates exceeding 40% and CCPG retention nearing 98%.



These findings **highlight the critical role of the CCPG in supporting continued enrollment, even when academic challenges persist**, and underscore the need for targeted academic interventions to complement financial aid, as suggested by JBAY's [AB 789 Compliance Checklist](#).



## Limitations of Quantitative Analysis

While the quantitative analysis offers a robust view of students' satisfactory academic progress and financial aid outcomes, several limitations should be noted. The study relied on student-level data provided by the California Community Colleges Chancellor's Office, which may contain inconsistencies or gaps. Moreover, the exclusion of students who did not receive financial aid limits the generalizability of findings to all CCC students. Additionally, the use of Chaffey College's grading scale to standardize GPA may not fully reflect grading variations across

institutions, especially as it relates to how institutions may have calculated their own GPA or course completion rates. The calculated course completion rate, while aligned with SAP requirements, was not directly provided by CCCCO and may be affected by differences in course coding and data reporting practices. Finally, graduation outcomes were limited to CCC completions and did not account for students who may have transferred and graduated elsewhere, potentially underestimating overall success rates.



## Major Takeaways and Practitioner Actions

### 1. Foster Youth Face the Steepest Barriers to Completion



**Takeaway:** Foster youth consistently had the lowest rates of maintaining GPA and course completion across all aid types and outcomes, even among those who graduated. However, based on the administrative data in this report, we cannot be sure why these students did not maintain their aid (ex: did not apply, unsuccessful SAP appeal, etc.).

#### Action Steps:

- ✓ Implement dedicated SAP monitoring and early alert systems for foster youth;
- ✓ Pair foster youth with case managers or peer navigators trained in SAP policies and appeals;
- ✓ Advocate for waiving the 150% maximum timeframe at the federal level for foster youth to allow for more time to graduation.



#### AB 789 Compliance Considerations:

Ensure GPA and pace of completion are monitored with additional support for foster youth; consider excluding remedial coursework and irrelevant transfer credits to reduce barriers. Highlight the importance of allowing appeals from re-entering students and those with complex life circumstances (e.g., homelessness, behavioral health).

### 2. Students of Color Experience Disproportionate Aid Loss



**Takeaway:** Black, Pacific Islander, and American Indian students had the lowest academic consistency and aid retention, even among graduates.

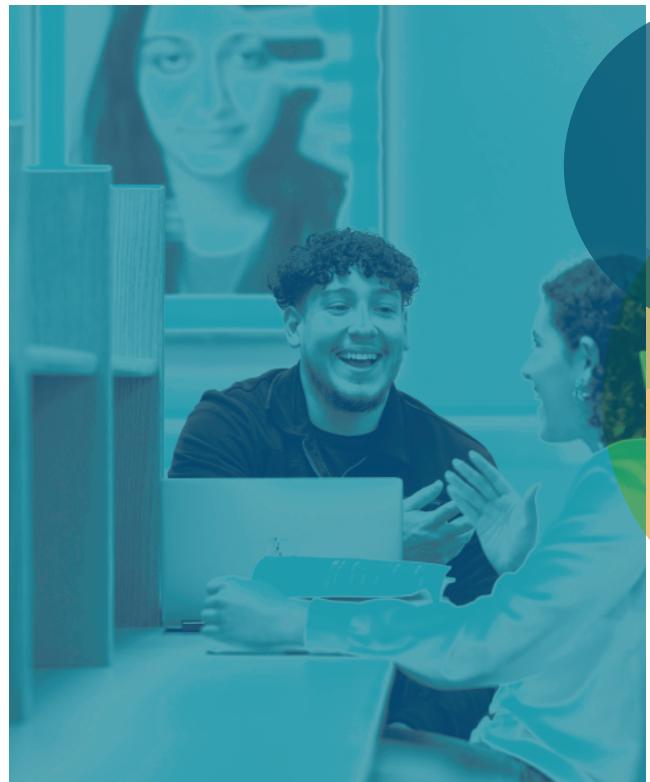
#### Action Steps:

- ✓ Disaggregate SAP data by race/ethnicity and use it to inform equity-focused interventions;
- ✓ Train faculty and staff on culturally responsive advising and inclusive SAP appeals processes.



#### AB 789 Compliance Considerations:

Ensure appeal processes are inclusive, culturally responsive, and accessible in both electronic and hard copy formats.



### 3. ESL and Older Students Demonstrate High Persistence—Given Time



**Takeaway:** English learners and students aged 25+ often had strong academic consistency and aid retention, especially among late graduates.

#### Action Steps:

- ☑ Extend flexible academic timelines and consider SAP resets for all learners;
- ☑ Scale up ESL and adult learner support models (e.g., cohort-based learning, evening services).



#### AB 789 Compliance Considerations:

Ensure cumulative measures are applied equitably and allow for academic recovery without penalizing nontraditional timelines. Ensure students can appeal in any subsequent term and remain on financial aid probation if meeting academic plan terms.

### 4. CCPG Offers a Model for Equitable Aid Retention



**Takeaway:** CCPG recipients retained aid at rates above 90% across all groups—even among non-completers—suggesting that flexible aid policies support persistence.

#### Action Steps:

- ☑ Advocate for aligning federal and state aid programs with CCPG’s more flexible SAP standards;
- ☑ Use CCPG retention as a foundation to build wraparound supports that promote academic recovery.



#### AB 789 Compliance Considerations:

Financial aid offices can align their SAP policies (if possible) with CCPG’s flexibility by ensuring that only relevant coursework counts toward maximum timeframe calculations, reducing unnecessary aid loss. Adopt CCPG-like flexibility by allowing self-attestation when documentation is hard to obtain, accepting multiple appeals and appeals from re-entering students, and ensuring students on academic plans can remain on financial aid probation.



# Institutional Spotlight: Solano Community College

In July 2025, JBAY conducted a routine analysis of SAP policies posted on institutional websites and learned that Solano Community College crafted well-written and compliant policy language. As a result, JBAY liaised with Patrick Scott (Dean of Financial Aid at Solano) and Anna Troupe (Financial Aid Systems Analyst at Solano) to learn from their processes. Scott and Troupe detail Solano's effort in three phases below:


## Phase 1: Thought Leadership

Solano's journey toward alignment with AB 789 was shaped by three key starting points that converged around a shared desire to improve both compliance and student experience.

The first of these was an internal conversation among student services leadership about the language we used to describe student academic standing. We noted that terms like "probation" or "disqualification," while regulatory in origin, often carried punitive or carceral connotations that were at odds with our equity-minded approach. These discussions sparked a broader interest in reexamining our Satisfactory Academic Progress (SAP) policies and procedures to ensure they were as student-centered as possible. In particular, we explored where we had flexibility—especially within financial aid policy—and where federal language and standards were more

rigid. We identified strategies to entirely eliminate deficit-framed language due to federal requirements, we identified strategies—such as implementing graduated SAP standards—that brought our federal SAP processes more closely in line with our other academic progress policies.

The second major catalyst was a CSAC audit that took a deep dive into our SAP policy. Although our procedures were largely compliant, the audit revealed that some of our policy language—particularly regarding treatment of repeat and transfer coursework—was too implicit. While our intent was to cover the relevant federal regulations, the language didn't make those connections clear enough for external reviewers. This experience underscored the importance of articulating our policies in a way that is not only accurate and compliant,




but also transparent and easily understood by both auditors and students. It reinforced our need to write policies that clearly mapped back to regulatory language while remaining as student-friendly as possible.

The third and final element was the announcement of AB 789 itself. It arrived at a moment when we were already engaged in improving clarity and consistency in our SAP processes. The new legislation gave us a concrete list of

## Phase 2: Aligning Procedures

When AB 789 was enacted, Solano found that many of our existing practices already aligned with the spirit and substance of the law—even if our policy documents had not yet caught up. For example, we already offered students unlimited appeals, conducted second-level reviews of denials, and showed flexibility in how students could document the personal circumstances contributing to their academic challenges. Our team had also developed a system that allowed students to continue on probationary status without having to submit new appeals term after term—a practice that reduced administrative burden and helped students stay on track.

However, there were areas where our day-to-day procedures did not yet align with the law. Some of the key areas requiring adjustment included how we handled remedial coursework and transfer units within our SAP calculations. In both cases, we found that our internal processes needed to be updated to ensure full compliance with both federal and AB 789 guidelines.



requirements to incorporate, which confirmed the direction we were heading and added urgency to our efforts. We made a conscious decision to embed the language of AB 789 directly into our SAP policy so we could clearly highlight the changes we had made and show alignment with the law. This, in turn, required several internal process adjustments to ensure that what we described on paper was actually being implemented in practice.

Additionally, we recognized that SAP-related policies were not consistently reflected across institutional documents and student-facing materials outside the Financial Aid Office. This inconsistency meant that, while our core policy may have been in compliance, the surrounding practices and messaging sometimes were not.

To address these gaps, we conducted a cross-walk of our policy against AB 789's provisions and used that to guide targeted procedural changes. As part of this effort, we brought in a consultant with expertise in student information systems and financial aid compliance. Their role was to help us ensure that our internal SAP configurations—such as how student progress was calculated, how appeal outcomes were recorded, and how notifications were triggered—were in full alignment with both our revised policies and state and federal expectations. This was a crucial step in making sure that what we said we were doing and what our system was actually doing were one and the same.

### Phase 3: Aligning Communications

Communicating clearly about SAP is one of the most persistent challenges in financial aid, and AB 789 added important new layers to that challenge. At Solano, we made an early decision to explicitly reference AB 789 in our SAP policy—not just as a footnote, but as a prominent element of the policy itself. By including the legislation at the top of the document, we aimed to make our compliance intentions transparent to students, staff, and external reviewers alike.

We also worked to update our website and other student-facing messaging to reflect the policy changes prompted by AB 789. This included revising appeal instructions, aligning key deadlines, and ensuring that new terms and options—such as unlimited appeals or second-level reviews—were accurately explained. However, like many financial aid offices, our team is chronically understaffed, and maintaining updated web content and disclosures across multiple platforms continues to be a challenge. Despite those limitations, we prioritized clarity and consistency in all the places students are most likely to seek information.

One specific element of AB 789—its requirement for SAP-related information to be included in orientations and faculty syllabi—had knock-on effects across the institution. In response, we have been actively revamping our new student orientation to include clearer explanations of financial aid eligibility and SAP requirements. We’ve also been working more closely with faculty to explore how SAP-related content can be integrated into syllabi in a meaningful way. These efforts are still evolving, but they reflect our ongoing commitment to making financial aid processes more transparent, student-friendly, and institutionally consistent.



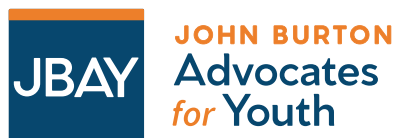
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## About John Burton Advocates for Youth

John Burton Advocates for Youth improves the quality of life for youth in California who have been in foster care or homeless by **advocating for better laws, training communities** to strengthen local practices and **conducting research** to inform policy solutions.



[WWW.JBAY.ORG](http://WWW.JBAY.ORG)