October 20, 2026

AB 789 in Action:

Strengthening SAP Practices in California



Meet Your Presenters



Christina Lomeli

Senior Project Manager
Higher Education
JBAY



Zach Taylor

Assistant Professor
College of Charleston
JBAY Consultant



Karla Weber Wandel

Communications Manager
Student Financial Aid, UW Madison
JBAY Consultant

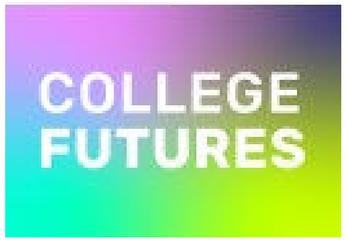


Noelia Gonzalez

Systemwide Director
Financial Aid Programs
The California State University

Thank You to Our Funders













Housekeeping



Enabled Automated Closed Captioning (CC): Closed captions are available. Click on the (CC) button to reach live captions.



Recording: Meeting is being recorded.



Q&A: To submit questions, click on the Q&A icon on the control panel.



Webinar Materials: The webinar materials and recording will be posted at www.jbay.org following the live presentation.

Today’s Agenda

1. Understanding SAP and AB 789
2. Resources for Implementation
3. Promising Practices in Action
4. Small Changes, Meaningful Impact
5. Free Technical Assistance
6. Questions

Understanding SAP

How Satisfactory Academic Progress (SAP) affects federal financial aid eligibility.

What is SAP?

The standards we track to make sure students are making satisfactory progress towards graduation.



Grade Point Average (GPA)

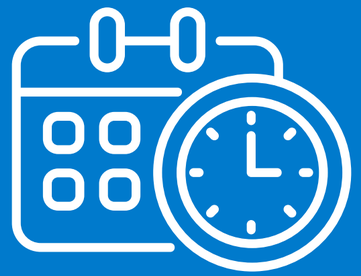
Must maintain a minimum GPA.

- > 2 Years, 2.0 GPA
- < 2 Years, consistent with graduation standards



Pace

Must successfully complete a percentage, often 67%, of all attempted credits.



Minimum Time Frame

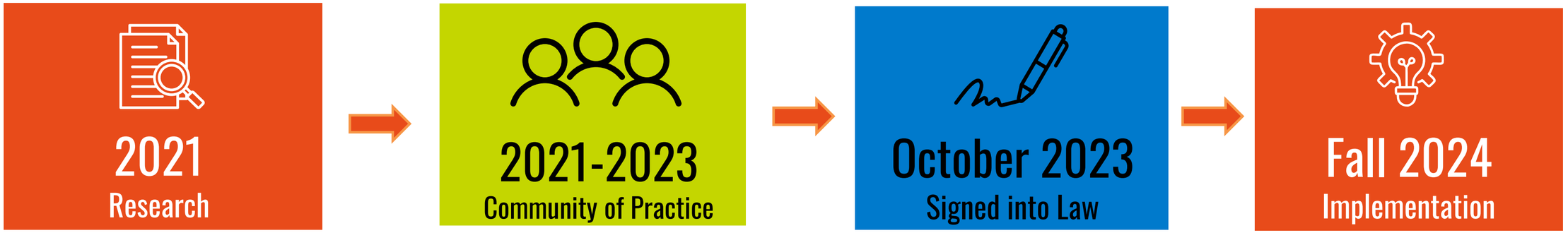
Must complete their program within 150% of the published program length.

When SAP isn't met...

Students lose their federal financial aid eligibility, though depending on institutional policy, may have a warning period and/or the ability to appeal.

AB 789 Timeline

From research and advocacy to statewide implementation.



JBAY's Overlooked Obstacle Part I research identifies significant barriers created by SAP policies.

JBAY launches a year-long Community of Practice, informing policy recommendations in JBAY's Overlooked Obstacle Part 2.

JBAY co-sponsors AB 789, which is signed into law.

Institutions participating in the Cal Grant program must implement AB 789 by the start of 2024-25.

Why this matters?

Prior to AB 789, the data showed three urgent risks.

1 in 4

Low-income, first-year community college students did not meet SAP for two consecutive semesters—putting access to aid at risk.

2×

Disqualification rates were twice as high for African American students (34%) and students with experience in foster care (34%) as for White students (15%).

13%

Of students who did not meet SAP, only 13% remained enrolled and continued into their third term.

Brief Overview of AB 789

Requires institutions participating in the Cal Grant program to do the following:



Align SAP policies with minimum federal standards



Create consistent and accessible appeals for a broad range of circumstances



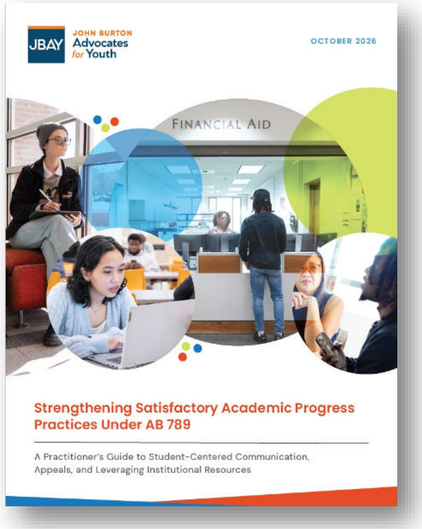
Strengthen student-friendly SAP communications

Practitioner Resources

Removing Obstacles: AB 789 Implementation Toolkit: here

JBAY's AB 789 Compliance Checklist: here

AB 789 Crosswalk with Federal Regulations: here



Strengthening Satisfactory Academic Progress Practices Under AB 789:
A Practitioner's Guide to Student-Centered Communication, Appeals and Leveraging Institutional Resources HERE

Learning from Practitioners

Grounded in practitioner experiences and promising practices across California.



Mini Grants



SAP Advisory Committee



One-on-Ones

These partnerships helped identify common implementation challenges, elevate promising practices, and inform the development of JBAY's Strengthening SAP Practices Under AB 789 Practitioner's Guide

Readability

Readability Assessment

A recent JBAY analysis in August to September 2026 of SAP policies posted on the websites of California's public colleges and universities found that most were written above a 14th grade level and averaged approximately 1,800 words.



Make SAP Information Easier to Understand

Clearer language helps students understand requirements, recognize risks, and take action.

- **Write in student-friendly language.** Aim for a 10th–12th grade reading level, using active voice, shorter sentences, no deficit language, and less financial aid jargon.
- **Explain each SAP standard separately.** Clearly distinguish GPA, pace of completion, and maximum timeframe.
- **Make next steps easy to identify.** Use headings, bullets, direct language, and clearly defined terms.
- **Regularly test readability.** Use tools such as Microsoft Word's Flesch-Kincaid test to review student-facing materials.

Campus Spotlight

Making SAP information easier to understand.

Feather River College

- Policy reads at a 9.7-grade level.
- Digital tools and accessible videos support student understanding.
- Plain language and multiple formats make requirements easier to follow—and act on.
- View website here.

Sample SAP Policy

Appendix A: Sample SAP Policy

Satisfactory Academic Progress (SAP) & Financial Aid Policy

To maintain eligibility for financial aid, you must make Satisfactory Academic Progress (SAP) toward completing your degree. We evaluate your SAP **[once a year or each term].**

The Three Main Requirements of SAP

To stay eligible for most types of financial aid, you must meet these three basic standards:

1. **Grade Point Average (GPA):** You must maintain a cumulative GPA of 2.0 or higher.
2. **Pace of Completion:** You must successfully complete at least 67% of all cumulative credits you try.
3. **Maximum Timeframe:** You can only receive financial aid for up to 150% of the published length of your program. Talk with your academic advisor if you are unsure how long your program is.

Special Course Rules

- **Remedial Coursework:** Remedial classes are excluded and do not count toward your maximum timeframe limit. Talk with your academic advisor if you are unsure what courses count.
- **Transfer Credits:** When we calculate your maximum timeframe, we only count transfer credits that apply to your current major. Talk with your academic advisor if you are unsure what courses count as transfer credits.

Contact Us About SAP

If you have any questions about your financial aid eligibility, please contact our office:

[Contact Information, including physical address, email, phone, and virtual option (if available)]

How We Check and Share Your SAP

- **Term-by-Term Review:** We check your grades after every term of enrollment. If you fall below the standards, we will notify you right away.
- **Cumulative Evaluation:** We look at your overall (cumulative) progress instead of requiring you to meet these standards for each individual term. We will not cancel your aid for one bad term unless you are already on probation.
- **Broad Communication:** We share this policy during new student orientation, on our website, and in financial aid letters. We also ask faculty to include it in course syllabi.

Technology & Communications

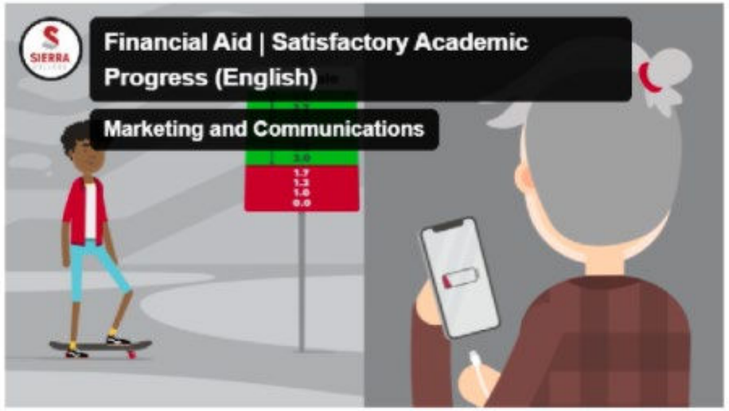
Use Technology to Simplify the Student Experience

Technology should connect students to answers and actions, not create additional barriers.

- **Centralize SAP information.** Maintain one primary SAP webpage with direct links to requirements, appeals, and resources.
- **Turn student portals into action hubs.** Display individualized SAP status, deadlines, required tasks, and next steps.
- **Communicate across multiple channels.** Use email, text, videos, and portals strategically while maintaining consistent messaging.
- **Test the student experience.** Walk through the entire process, from receiving a SAP notification to submitting an appeal.

Student-Friendly SAP Video

Customizable to your institution, ADA compliant and 3 minutes long.



Watch this video to learn more about Satisfactory Academic Progress.



Mire este video para obtener más información sobre el Progreso Académico Satisfactorio.

JBAY's YouTube Video

https://www.youtube.com/watch?v=epqN_TFvjRg

Appeals

Make SAP Appeals Clear, Consistent, and Student-Centered

A meaningful appeal opportunity requires more than a form.

- **Communicate early and clearly.** Explain SAP status, its impact on financial aid, and required next steps.
- **Remove unnecessary barriers.** Simplify appeal instructions, allow students to clarify missing information, and avoid excessive documentation requirements.
- **Review appeals consistently and holistically.** Use standardized procedures while considering each student's circumstances.
- **Keep students informed.** Confirm receipt, provide status updates, and clearly explain decisions and next steps.

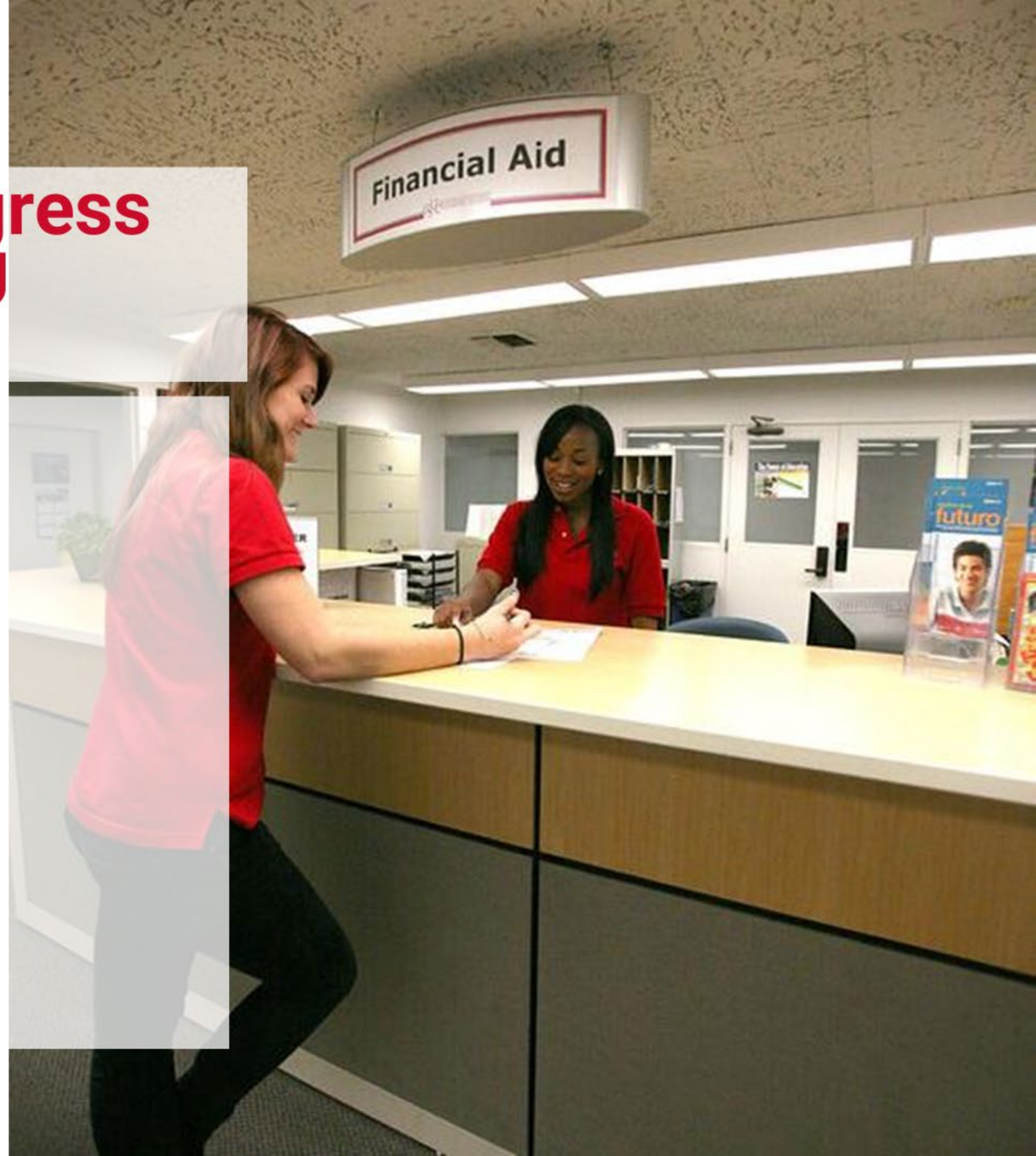


Turning SAP Status Notifications into a Path Forward

CSU The California State University

Satisfactory Academic Progress Communications at the CSU

- Why did we make changes?
- What changes did we make to our communications?
- How did it come together?
- Lessons learned



CSU The California State University

Why did we want to change?

- To ***modernize our communications***
- To make changes to our SAP communications so that they were ***shorter, easier to understand, and student friendly***
- We wanted our communications to have ***fewer words and include a call to action***
- To provide information about ***additional resources*** and use it as an opportunity to remind students about what's available to them
- We wanted our overall messaging to be ***positive and non-intimidating*** so that it was easy to understand
- We wanted students to know that we are there to ***help them through the bureaucracy***

Old Communications

- Word heavy
- Too long
- Confusing
- Didn’t provide clear directions
- Different on every campus

New Communications

- Student friendly language
- To the point
- Bold font
- Clear next steps
- Standardized across the system
- Provide information on additional student services

CSU The California State University

What do our new communications look like?

Cal Poly Pomona

WARN FA Warning
September 03, 2026
Student ID: 100001

Your Satisfactory Academic Progress (SAP) Status:

Financial Aid Warning - Time to Get Back on Track!

As of the end of Spring 2026, you are on **Financial Aid Warning** because you didn't meet one or more of Cal Poly Pomona Satisfactory Academic Progress (SAP) standards.

The good news? **You're still eligible for financial aid for now** - but you'll need to meet all Satisfactory Academic Progress (SAP) standards by the end of your next term to keep receiving aid.

Check out the information below to see how you're progressing — and learn the steps that will help you stay eligible for financial aid and move confidently toward graduation.

*For more details on SAP and our full policy, review our Understanding SAP page.

Cal Poly Pomona

DSQP FA Suspension-Prob
September 03, 2026
Student ID: 100006

Your Satisfactory Academic Progress (SAP) Status:

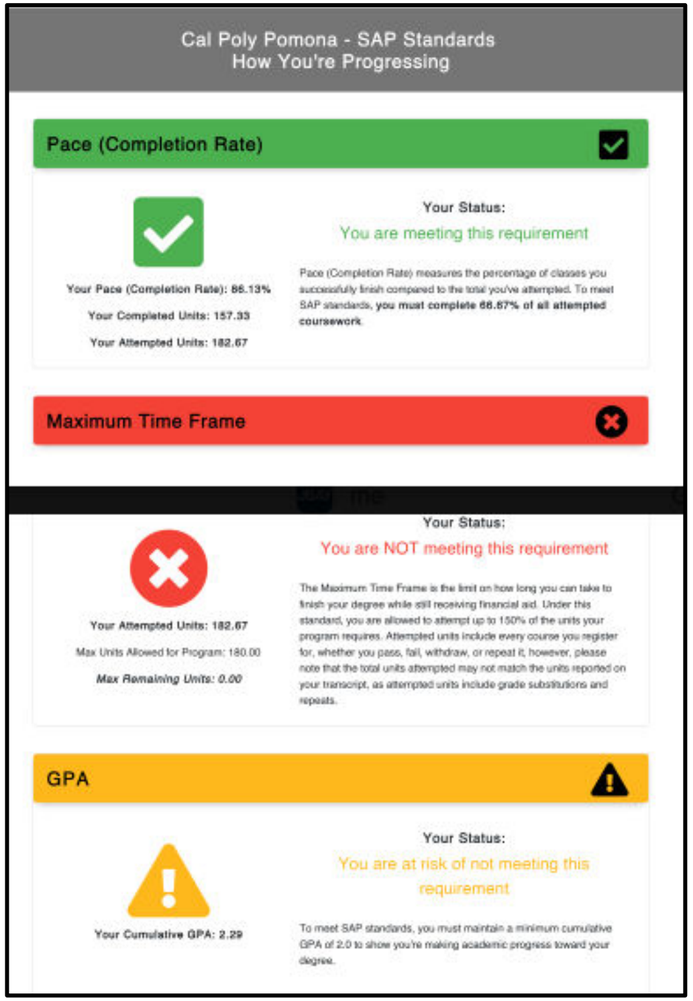
Financial Aid Suspension After Probation - It's a setback, but not the end of your journey!

As of the end of Spring 2026, you did not meet all Satisfactory Academic Progress (SAP) standards while on Financial Aid Probation. Because of this, your financial aid eligibility is currently suspended. But you still have options, and we're here to support you in taking the next steps.

We know this isn't the news you hoped for — but remember, setbacks happen, and they don't define your future. **You have options to keep moving toward your goals.**

Check out the information below to see how you're progressing, **and to review your path forward**.

*For more details on SAP and our full policy, review our Understanding SAP page.



CSU The California State University

How did it come together?

- Used an outside vendor: Ellucian
- Pulled examples from other campuses
- Assembled a systemwide committee to determine what we wanted to include in the communication
  - FA Directors
  - Counselors
  - The campus staff would also run the communications by their student assistants
- Once we had a final design, ran it by the other campuses for additional suggestions

CSU The California State University

Lessons learned

- It takes time! Be patient!
- Agreement is hard. Someone must make the final decision.
- Student input is important.
- It can be an opportunity to revise websites and forms.
- Share the information across the campuses, especially with student service departments.

Campus Spotlight

Bringing cross-campus expertise into SAP appeal review

Berkeley
UNIVERSITY OF CALIFORNIA

- Cross-functional SAP Appeals Committee
- Brings diverse perspectives into appeal reviews
- Strengthens campus collaboration
- Improves student support and referrals

Alignment & Shared Responsibility for SAP

Build Shared Responsibility for SAP Across Campus

Financial aid leads compliance, but student success requires coordinated campus support.

- **Establish a cross-functional SAP team.** Bring together financial aid, advising, student support, IT, and other relevant offices.
- **Clarify responsibilities and referral pathways.** Define who handles communication, appeals, academic plans, and student follow-up.
- **Train student-facing staff.** Provide consistent SAP information and clear guidance on when to refer students to financial aid.
- **Coordinate early intervention.** Incorporate SAP education into orientation, advising, and existing student-support systems.

Campus Spotlight

Building financial aid and academic advising partnerships

- Annual meetings between financial aid and academic advising staff
- Keeps advisors informed
- Promotes accurate, consistent guidance
- Strengthens cross-campus collaboration

Sustainability

Strengthen SAP Practices Using Existing Staff Capacity

Sustainable implementation depends on how work is organized, not only staffing levels.

- **Assign clear ownership.** Identify who is responsible for SAP communications, system processes, and appeals.
- **Document procedures and build backup capacity.** Reduce dependence on individual staff members.
- **Plan for peak workloads.** Review processes throughout the year and adjust staffing when needed.
- **Leverage student workers.** Engage trained students in peer-oriented SAP education and support.

Campus Spotlight

Peer-to-peer SAP support

Cabrillo College

- Facilitates peer-to-peer support
- Trains student workers on SAP
- Helps students navigate the appeals process
- Engages student workers in outreach
- Creates a more approachable support environment

Third-Party Vendors

Maintain Institutional Oversight of Third-Party Vendors

External support can expand capacity, but responsibility for compliance remains with the institution.

- **Vet vendors and monitor performance.** Review services, data practices, and alignment with AB 789 requirements.
- **Verify compliance independently.** Do not assume standard vendor procedures meet institutional or state requirements.
- **Maintain control over policy updates.** Ensure SAP policies, notices, and procedures can be revised promptly.
- **Evaluate cost and value.** Assess whether external services meaningfully support compliance and institutional capacity.

Data Informed Practices

Use Data to Identify Barriers and Improve Student Support

Move beyond compliance reporting to understand where students encounter barriers.

- **Partner with Institutional Research.** Identify meaningful SAP measures and connect data across institutional systems.
- **Identify where students are most at risk.** Examine GPA, pace, maximum timeframe, and outcomes across student groups and disaggregate.
- **Monitor appeals and communication effectiveness.** Track processing times, incomplete appeals, student engagement, and outreach outcomes.
- **Use findings for continuous improvement.** Review trends regularly to strengthen policies, processes, and student support.

Next Steps...

Small Changes, Meaningful Impact

Five immediate actions to strengthen SAP practices at your institution.

Check Your Compliance

Use JBAY's AB 789 Compliance Checklist to identify remaining gaps.

Simplify Your SAP Policy

Adopt the sample student-friendly SAP policy in the guide.

Review Your Language

Replace deficit-based terms like “fail” with clear, supportive language.

Share a SAP Video

Add the short SAP overview video to your website or student portal.

Test the Student Experience

Follow your institution's SAP appeal process as a student would. Can you easily find the form, understand the instructions, and identify next steps?

Choose one improvement to make this month.

Explore the resources and additional strategies in JBAY's **NEW** *Strengthening Satisfactory Academic Progress Under AB 789* practitioner's guide.

How can we help?

Financial Aid Practitioners: We Want to Hear From You

TAKE THE SURVEY

Your experience matters.

Share your perspective to help us better understand the needs and priorities of financial aid practitioners.

HOW TO RESPOND

Use the link in the chat or scan the QR code
https://forms.cloud.microsoft/r/EqzL9Hzb51

The survey link will be shared during the webinar.

SCAN TO RESPOND

Use your phone’s camera
to open the survey.

Questions?

JBAY

JOHN BURTON Advocates for Youth

Thank you for joining us!

christina@jbay.org

karla@jbay.org