Undergraduate Satisfactory Academic Progress Policy for Student Financial Aid and Veteran Benefits

Federal and state regulations require that all students who receive financial aid must maintain Satisfactory Academic Progress (SAP) while working toward an eligible degree. The BJU SAP standards are measured in three areas: completion rate, cumulative grade point average (GPA), and maximum time frame. The Standards of SAP apply to all institutional aid, federal, state and veteran benefits. Progress is measured at the end of each payment period, semester or summer that a student is taking classes.

Students must meet all of the following requirements in order to receive financial aid:

Completion Rate (applies to all students)
Completion rate is measured by dividing the number of attempted credit hours into the earned credit hours. A student MUST earn 67 percent of credits attempted to maintain SAP. The following are considered when evaluating a student’s completion rate:

1. All courses in which a student remains enrolled past the Drop/Add period.
2. All transfer credits accepted by BJU toward the current degree (transfer credits come from two sources: other institutions and/or when a student changes from a bachelor degree to an associate degree).
3. Withdrawals (W, WF), incompletes, and failures (grade F) are considered attempted but not earned hours.
4. For pass/fail courses
   a. Pass is considered attempted and earned credits.
   b. Fail is considered attempted and not earned.
5. Repeated courses are included in the completion rate as follows:
   a. A previously passed course may be repeated only once in order to improve the grade.
   b. A failed course may be repeated as often as necessary in order to pass.
   c. A course is considered passed even if the grade is not considered acceptable for a specific program (e.g., receiving a D in a major course).
6. Remedial courses are included in the calculation of both attempted and earned hours.
7. Audited courses do not count toward the completion rate.

Cumulative GPA
Students are required to earn a cumulative GPA of 2.0 or higher from courses taken at BJU in order to earn an associate or bachelor’s degree from BJU. The GPA calculation included all courses taken at BJU online or on campus and any approved transfer courses. Withdrawals (W and WF) are not included in the GPA calculation. In order to retain financial aid eligibility, as student must maintain a cumulative GPA as listed below:

Students enrolled in all programs
The student’s cumulative GPA based on the number of credits attempted must meet the criteria below:

- 1.6 for 24 or fewer hours attempted
- 1.7 for 25–48 hours attempted
- 1.8 for 49–72 hours attempted
- 1.9 for 73–96 hours attempted
- 2.0 for 97 hours attempted
Maximum Time Frame for All Majors
Students must complete their degree within a maximum time frame. This maximum time frame is met when the attempted credits equal 150 percent of the credits required for a degree program. For example: a student whose degree program requires 120 credit hours for graduation will be eligible for financial aid during the first 180 attempted hours as an undergraduate. All attempted hours are counted, including transfer credits accepted toward the degree, whether or not financial aid was received or the course work was successfully completed.

Satisfactory Academic Progress (SAP) Status
Academic progress will be reviewed at the end of each payment period: Fall, Spring and Summer. Students not meeting the SAP standards will be notified of their standing for the subsequent payment period.

Financial Aid Warning
- A student is placed on Financial Aid Warning for the payment period following the payment period in which he or she did not meet the SAP standard.
- A student is eligible to receive financial aid funds during this payment period, but must meet the SAP requirements by the end of the payment period.
- At the end of the Warning period, if the student has not met SAP standards, he or she will be notified that he or she is ineligible to receive financial aid for the next payment period.

Financial Aid Ineligible
A student will be considered Ineligible IF
- At the end of the Warning period the student does not meet SAP standards and does not appeal the ineligible status.
- The appeal for probation is denied.

Financial Aid Probation
A student is placed on Financial Aid Probation and will be eligible to receive financial aid for the next payment period IF
- The student appeals the determination that he or she is ineligible and the appeal is approved (see Appeals Process). AND
- It is determined that the student should be able to meet SAP standards by the end of the probation period. OR An Academic Plan is established that establishes a specific point in time when SAP standards will be met (see Academic Plans).
Appeal Process

A student may appeal to the SAP Committee no later than five days after the start of the classes.

1. Student must submit to the Financial Aid office:
   a. The Appeal form including:
      i. Reason for an appeal may include, but is not limited to the following: health, family, catastrophe or other special circumstances as determined by the school.
      ii. An explanation of what has changed that will ensure future success.
   b. Documentation as required by the school to support the reason for the appeal.

2. The appeal will be reviewed by the SAP Committee.
   a. A determination will be made to approve or deny appeal.
   b. A determination will be made if an Academic Plan is required.

3. If the appeal is approved, the student will be notified that he or she will be on probation for the next payment period and must meet SAP standards by the end of that period, or an academic plan must be signed by his or her advisor or an ARC (Academic Resource Center) coach and submitted to the Financial Aid office.

CAUTION: If the appeal has not been approved prior to registration, the student is responsible to pay the amount required to begin classes.

Academic Plans

If it is determined that a student cannot meet the SAP standards in one payment period, the student may submit an academic plan which establishes the required number of credits and required GPA for each payment period during which the student will continue to work toward the goal. The Academic Plan must be approved by the student’s advisor or a staff member from the ARC. This staff member must be familiar with the student’s abilities and determine that the goal can be met in the time allowed.

Reinstatement

A student’s eligible status will be reinstated once the student has met SAP standards OR the student has successfully appealed an ineligible standing. If a student changes major or degree program, aid may be reinstated based on an updated checksheet GPA and course transfers. However, maximum timeframe requirements still apply.