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 (Pace). The Standards of SAP apply to all federal, state, institutional aid 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**
At the end of each payment period, semester or summer, a student’s academic progress will be measured by comparing the number of attempted credit hours with the earned credit hours (i.e., received a grade of A, B, C or D). This includes any course for which the student has remained enrolled past the Drop/Add period. A student must earn 70 percent of credits attempted to maintain SAP.

The following are considered when evaluating a student’s SAP:
- All transfer credits are accepted by BJU toward a graduate degree.
- All courses in which a student remains enrolled past the Drop/Add period.
- Audited courses do not count toward the completion rate.

**Cumulative GPA**
Financial aid recipients are governed by the same academic performance standards of Bob Jones University. In order to retain financial aid eligibility

- The student must maintain a cumulative GPA of 3.0.
  - For Master of Divinity students, the minimum cumulative GPA is 2.6.
- All graduate students (except Master of Divinity students) will be dropped from their graduate degree program and will no longer be eligible for financial aid if they:
  - Earn more than six credits of C’s (Masters of Arts in Teaching and MBA students may earn nine credits of C’s).
  - Masters or Specialists of Ministry may earn unlimited C’s.
- Earn a grade of D or F in any course.
Maximum Time Frame (Pace)

Any master’s (except Master of Divinity) or specialist degree student who interrupts his or her enrollment for more than twelve months, having completed fifteen (education programs) or twenty (seminary programs) of the required hours for his or her degree, must complete the remaining hours within three years of his last residence, or he will be required to complete nine hours of study in addition to the degree requirements before the degree can be conferred. If the work is not completed within five years, the student will not be eligible for the advanced degree.

A master of divinity or doctoral student who does not complete any course work for three consecutive years will be dropped from his or her program. Should the student desire to resume work later, he or she must reapply for Scholarship Committee approval and, if approved, meet catalog requirements in effect at the time of his or her reenrollment.

Satisfactory Academic Progress 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 SAP 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 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.
- If SAP standards are met at the end of the period of ineligibility, financial aid will be reinstated.

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 is ineligible and the appeal is approved (see Appeals Process).
  - AND
  - It is determined that he 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

1. A student may appeal to the SAP Committee no later than 5 days after the start of the classes.
2. Student must submit to the Financial Aid office:
   a. Appeal Form with a brief explanation 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.
3. 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.
4. If the appeal is approved, the student will be notified that he 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 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 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.