Federal and state regulations require that all students who receive financial aid must maintain Satisfactory Academic Progress (SAP) while working toward an eligible degree. Bob Jones University’s SAP standards are as strict as or stricter than the academic performance standards of the University and 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 and institutional aid and all military benefits including tuition assistance and veteran benefits. Progress is measured at the end of each payment period (fall, spring 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 (fall, spring or summer), a student’s academic progress will be measured by comparing the number of attempted credits with the number of earned credits (i.e., received a grade of A, B, C or D). This includes any course for which the student has remained enrolled in past the Drop/Add period. A student must earn 67 percent of credits attempted to maintain SAP. Completion rate is rounded to the nearest percentage point.

The following are considered when evaluating a student’s SAP:
1. All transfer credits that are accepted by BJU toward graduate degree.
2. All courses in which a student remains enrolled past the Drop/Add period.
3. Audited courses do not count toward the completion rate.
4. Withdrawals (W, WF), incompletes and failures (grade F), and courses where academic forgiveness has been received are considered attempted but not earned credits.
5. For pass/fail courses:
   a. Pass is considered attempted and earned credits.
   b. Failed is considered attempted but not earned.
6. 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).

**Cumulative GPA**
The GPA calculation includes all courses taken at BJUOnline, on campus and any approved transfer courses including any BJU coursework that has received academic forgiveness. Withdrawals (W and WF) are not included in the GPA calculation. In order to retain financial aid eligibility, a student must maintain a cumulative GPA as listed below.

**Master’s Degrees/Doctor of Ministry Degree**
Student’s cumulative GPA based on the number of credits attempted must meet the criteria below:
• 2.5 for 8 or fewer hours attempted
• 2.75 for 9–16 hours attempted
• 3.0 for more than 16 hours attempted

Master of Divinity Degree
Student’s cumulative GPA based on the number of credits attempted must meet the criteria below:
• 2.25 for 16 or fewer hours attempted
• 2.35 for 17–32 hours attempted
• 2.45 for 33–48 hours attempted
• 2.55 for 49–64 hours attempted
• 2.6 for more than 64 hours attempted

Doctor of Philosophy Degree
Student’s cumulative GPA based on the number of credits attempted must meet the criteria below:
• 3.35 for 64 or fewer hours attempted
• 3.45 for 65–80 hours attempted
• 3.5 for more than 81 hours attempted

Maximum Time Frame (Pace)
A graduate student may not receive financial aid beyond the published length of the education program that the student is enrolled in.
• 4 years—Master of Arts, Science, Ministry or Music
• 6 years—Master of Divinity
• 6 years—Doctor of Ministry
• 7 years—Online programs
• 7 years—Doctor of Philosophy, resident students
• 9 years—Doctor of Philosophy, non-resident students

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 SAP standing for the subsequent payment period.

Financial Aid Warning
1. 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 standards.
2. A student is eligible to receive financial aid funds during that payment period but must meet the SAP requirements by the end of the Warning period.
3. If SAP standards are not met by the end of the Warning period, the student 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
- The student does not meet SAP standards at the end of the Warning period 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 or she is ineligible and the appeal is approved (see Appeals Process) AND
- It is determined that he or she should be able to meet SAP standards by the end of the probation period OR
- An Academic Plan is submitted that establishes a specific point in time when SAP standards will be met (see Academic Plans).

Appeal Process
A student should appeal as soon as possible so that, if approved, it will not delay the awarding of eligible funds to their account. However, the SAP Committee will accept an appeal up to five days* after the start of classes.

1. The student must submit to the Office of Financial Aid:
   a. Appeal Form with a brief explanation including:
      i. The reason for appeal, including but not limited to the following: health, family, catastrophe or other special circumstances as determined by the University.
      ii. An explanation of what has changed that will ensure future success.
   b. Documentation as required by the University 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 the 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 Academic Resource Center coach and submitted to the Office of Financial Aid.

*CAUTION: Because it takes time to process an appeal, we ask that students turn in their appeal paperwork at least two weeks before registration. If a student waits until registration or after to appeal, he or she will have to pay the full amount required to begin classes; and if the student's appeal is denied, he or she will be responsible to pay for any charges incurred.
**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 Academic Resource Center. 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.