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 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** (applies to all students)
The completion rate is measured by dividing the number of attempted credit hours into the number of earned credits (i.e., received a grade of A, B, C or D). A student MUST earn 67 percent of credits attempted to maintain SAP. The completion rate is rounded to the nearest percentage point.

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 Bob Jones University toward the current degree (transfer credits come from two sources: other institutions and/or when a student changes from a bachelor's degree to an associate degree).
3. Withdrawals (W, WF), incompletes and failures (grade F), and courses where academic forgiveness has been received are considered attempted but not earned credits.
4. For pass/fail courses:
   a. Pass is considered attempted and earned credits.
   b. Fail is considered attempted but 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 credits.
7. Audited courses do not count toward the completion rate.
8. All coursework for students enrolled in a double major/dual degree program. Note: If all degree requirements are met for the first major/degree program prior to graduation, a student becomes ineligible for federal grant aid for any additional semester(s) where the student enrolls in coursework for the second major/degree.

**Cumulative GPA**
Students are required to earn a cumulative GPA of 2.0 or higher from courses taken at Bob Jones University in order to earn an associate or bachelor's degree from BJU. The GPA calculation includes all courses taken through BJU, campus or online, 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:

<table>
<thead>
<tr>
<th>Associate’s Degree</th>
<th>Bachelor’s Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 1.6 for 12 or fewer credits attempted</td>
<td>• 1.6 for 24 or fewer credits attempted</td>
</tr>
<tr>
<td>• 1.8 for 13-24 credits attempted</td>
<td>• 1.75 for 25–48 credits attempted</td>
</tr>
<tr>
<td>• 1.9 for 25-48 credits attempted</td>
<td>• 1.85 for 49–72 credits attempted</td>
</tr>
<tr>
<td>• 2.0 for 49 or more credits attempted</td>
<td>• 1.9 for 73–96 credits attempted</td>
</tr>
<tr>
<td></td>
<td>• 2.0 for 97 or more credits attempted</td>
</tr>
</tbody>
</table>

**Maximum Time Frame for All Majors**

Students must complete their degrees 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 credits for graduation will be eligible for financial aid during the first 180 attempted credits as an undergraduate. All attempted credits are counted, including transfer credits accepted toward the degree, whether or not financial aid was received, or the course work was successfully completed.

Students who are working on a double major/dual degree program are allowed up to 150 percent of the total number of credits required for both major/degree programs. If a student has completed all of his or her requirements for one major/degree, then he or she ceases to be eligible for federal grant aid for the completion of the second major and/or degree.

**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 status 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 standards.
- A student is eligible to receive financial aid funds during this payment period but must meet the SAP standards 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.
- A student may be placed on Financial Aid Warning more than once during his or her college enrollment but may not be placed on Warning for two consecutive pay periods.

**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 he or she should be able to meet the SAP standards by the end of the probation period OR
• An Academic Plan is agreed upon that establishes a specific point in time when the SAP standards will be met (see Academic Plans).

Appeal Process
The student may appeal to the SAP Committee no later than the end of the Drop/Add Period.
1. Student must submit to the Office of Financial Aid:
   a. The Appeal Form, including:
      i. A reason for an appeal which may include but is not limited to the following: health, family, catastrophe or other special circumstances as determined by the institution.
      ii. An explanation of what has changed that will ensure future academic success.
   b. Documentation as required by the institution 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 the 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: If the appeal has not been approved prior to the Drop/Add Period, the student is responsible for paying 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 that establishes the required number of credits and 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. An undergraduate student in a bachelor’s program may change to an associate degree, which will reset their financial aid status to eligible. The student must meet SAP standards at the next evaluation period. If SAP standards are not met, the student will then be placed on Financial Aid Warning.