**Satisfactory Academic Progress (SAP) for Financial Aid Recipients Policy**

Federal regulations, HEA Sec. 484©, §668.16, 668.34, require all schools participating in Title IV federal financial aid programs to have a Satisfactory Academic Progress (SAP) policy that conforms to the following requirements. These requirements apply to all students who apply for financial aid. This policy is subject to change without warning.

Students are responsible for knowing and understanding the SAP policy. There is often a short amount of time between semesters for SAP review that does not allow the Office of Student Financial Aid to complete the review before the payment deadline. If you feel as though you may not be making SAP, it is your responsibility to pay for your classes by the payment deadline. If you pay for your classes and you are determined to be making SAP or if your appeal is approved, you will be reimbursed the amount for which you are eligible for the semester.

There are circumstances in which aid may be applied to your account before you are determined not to be making SAP. In this case, aid will be removed from your account and you are then responsible for payment of tuition and fees by the payment deadline. All correspondence regarding SAP will be sent to your BC email. You must check your email daily in order to be aware of your status. If you fail to check your email, you may miss important correspondence that could affect your financial aid disbursement and class schedule.

Requirements:
- Your SAP status is based on your entire academic record, at all schools attended, regardless of whether you received financial aid.
- SAP is calculated each semester after grades have been posted to academic history by the Office of the Registrar.
- If you are not making SAP after any term of attendance, you will be put on warning and allowed to receive financial aid for the following semester. The exception to this policy is timeframe violations. This circumstance will result in automatic SAP failure. Your academic performance will be evaluated again after the next semester’s grades are posted to academic history.
- If your academic performance continues to be below the standard set by Bainbridge State College, you will be placed on SAP failure and you will not qualify for financial aid for the following term.
Quantitative and Qualitative Requirements

1. Quantitative Requirement – This requirement has two parts:

Maximum Time Frame

Bachelor’s Degree Students (Future Use)

- Maximum time frame (maximum attempted credit hours) – You must earn your degree before reaching 183 attempted credit hours, which includes credits attempted at any school prior to and while enrolled at Bainbridge State College. Students who are seeking a second bachelor’s degree different from the first degree may be granted additional hours to complete the second degree requirements.
- Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid. Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program.

Students Seeking Second Bachelor’s Degree
- If you wish to seek a second bachelor’s degree, you can only be awarded aid up to 225 hours. Students who exceed 225 cumulative attempted hours will not be allowed to receive financial aid or appeal their status.
- For students who have already been awarded a bachelor’s degree, the only financial aid available is student loans.
- It must be mathematically possible to earn the second degree before reaching the 225 attempted hour cap.

Associate Degree Students
- Maximum time frame (maximum attempted credit hours) – You must earn your degree before reaching 134 attempted credit hours, which includes transferrable credits attempted at any school prior to and while enrolled at Bainbridge State College. Students who are seeking a second associate degree different from the first degree may be granted additional hours up to 175 to complete the second degree requirements.
- Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid. Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program (which may be less than 134 hours).

Students Seeking Second Associate Degree
- If you wish to seek a second associate degree, you can only be awarded aid up to 175 cumulative attempted hours. Associate Degree students who exceed 175 cumulative attempted hours will not be allowed to receive financial aid or appeal their status.
- If you wish to seek a second degree or seeking a degree after earning a certificate, the cumulative hours for completion of the initial program completed will be added to the cumulative hours of the second program plus 50% of the total to establish the maximum timeframe for the second award.
- It must be mathematically possible to earn the second degree before reaching the 175 attempted hour cap.
Certificate Students
• Maximum time frame (maximum attempted credit hours) – You must earn your certificate before reaching 105 attempted credit hours (except for LPN students who may attempt 120 credit hours), which includes transferrable credits attempted at any school prior to and while enrolled at Bainbridge State College or 150% of the required number of hours for your program (whichever comes first). Students who are seeking a second certificate different from the first certificate may be granted additional hours to complete the second certificate requirements.

• Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid. Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program.

Students Seeking Second Certificate
• If you wish to seek a second certificate, the cumulative hours for completion of the initial program completed will be added to the cumulative hours of the second certificate plus 50% of the total to establish the maximum timeframe for the second certificate.
• It must be mathematically possible to earn the second certificate before reaching the attempted hour cap.
• An exception will be made for LPN students who may attempt 175 credit hours.

Mini-Certificate Students
• These programs will be evaluated on a case-by-case basis. To determine eligibility, multiply the number of credit hours required for your program of study by 150% to determine the number of attempted credit hours allowable.

NOTE: Students who already have a Bachelor’s degree and are now seeking an Associate degree are bound by the 175 attempted hour cap for associate degrees. All hours attempted at Bainbridge State College and all other colleges attended count in the maximum timeframe calculation. The same is true for students who have already earned an Associate degree and are now seeking a Certificate. Those students are bound by the 120 attempted hour cap for a certificate. All hours attempted at Bainbridge State College and all other colleges attended count in the maximum timeframe calculation. The only exceptions are LPN and Radiologic Technology whose attempted hour cap is 175.

Completion Ratio
You must complete and pass at least 67% of all credit hours you attempt. Courses earned include grades of A, B, C, D, or S. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, I, S, U, or IP are given.

2. Qualitative Requirement
The qualitative requirement sets a minimum cumulative grade point average for all students. The minimum grade point average for financial aid recipients is governed by Bainbridge State College academic performance standards. In order to retain financial aid eligibility, the student must maintain the following cumulative GPAs based on Bainbridge State College GPA hours and hours taken at previous institutions.
1-12 GPA hours – 1.5 cumulative GPA
13-27 GPA hours – 1.8 cumulative GPA
28+ GPA hours – 2.0 cumulative GPA

Policy Details

When is SAP determined?
• Initial Review – SAP is reviewed after your first term at Bainbridge State College. All hours taken at previous colleges are taken into consideration in the review. It is possible that grades taken at previous institutions could cause you to be on SAP warning or failure during your first or first term after readmission at Bainbridge State College.
• End of Every Semester Review – Your SAP status is calculated at the end of each semester, after your grades are posted to your academic history by the Office of the Registrar. All hours taken at Bainbridge State College as well as from other colleges are included in the review.

What happens when you do not meet the requirements?
• The first term you aren't meeting the standards, you will be placed on SAP Warning. Your eligibility for financial aid will continue during this semester.
• If you fall below the standard for SAP in the semester in which you are on warning, you will be considered to be in a SAP failure status. You are no longer eligible for financial aid — this includes work study, loans, grants, and scholarships. In order to regain eligibility you must:
  • Pay for your tuition until you are meeting standards; or
  • Follow the appeals procedure outlined below. Please note that filing an appeal does not guarantee that you will be able to receive financial aid in the future. The appeal will be reviewed by a committee and a determination of eligibility will be based on the facts and supporting documentation in the appeal.

If you choose not to appeal or if your appeal is denied, you will be responsible for paying your tuition and fees by the payment deadline or your registration will be cancelled by the Business Office.

  • If tuition and fees are due before a determination has been made on your SAP appeal, you will be required to pay tuition and fees out of pocket to avoid having your schedule deleted. If your appeal is approved, your financial aid will be disbursed to your account and put on your DS Onecard during the first refund period of the semester. There are NO exceptions to this policy.

  • Students are encouraged to submit appeals as soon as they are notified of being on SAP failure. Notifications will be sent to your Bainbridge State College email account. Appeals received after the deadline date will not be reviewed until the next term.
Maximum Time Frame (maximum attempted credit hours) – when you have attempted the maximum attempted credit hours, you are no longer eligible to receive financial aid.

• Graduation Plans - Students who wish to appeal their Maximum Time Frame violations must submit a Graduation Plan with their appeal packets. The Graduation Plan should consist of the classes and number of hours left to graduate as well as the signature of the student’s advisor.

Failure to submit this Graduation Plan with the appeal packet will result in an immediate denial. However, submitting a signed Graduation Plan does not guarantee an approved appeal. If the student’s appeal is approved, the Graduation Plan will be reviewed at the end of each term. If a student’s appeal for Maximum Time Frame is approved, he will only be approved for the number of hours indicated on the Graduation Plan. The student cannot exceed the attempted hour cap for his/her current program of study.

It must be mathematically possible to achieve your degree(s) within the prescribed attempted hour caps. If it is not mathematically possible, your appeal cannot be approved.

How do you regain eligibility?
• SAP Appeal – if extenuating circumstances during a specific term (or terms) of enrollment prevented you from meeting the requirements, you may file a SAP Appeal. You must also complete the SAP Appeal Form.

Appeal Requirements
- A typewritten explanation of extenuating circumstances associated with SAP Failure. **Indicate how these circumstances have changed so that you can comply with regulations in the future.** Attach supporting documents to corroborate extenuating circumstances mentioned in the letter.

Please note that your appeal must cite unusual circumstances that were beyond your control, such as the death of a close relative, injury or illness of the student, or other special circumstances that are unique to your situation. Appeals that cannot demonstrate these criteria will be denied. “Immaturity” and “bad judgment” are not considered to be special circumstances.
- Attach at least one document of support from someone that can substantiate the extenuating circumstances mentioned in your appeal. This individual should not be a family member. Examples would include a medical doctor, clergy, professional contact, etc.
- The appeals form must be provided to the office of Student Financial Aid within the dates prescribed on the SAP Appeal Form. Failure to provide these within the prescribed dates will result in a delayed determination and will require the student to pay tuition and fees out of pocket to avoid having the class schedule deleted.
- A committee within the Office of Student Affairs will review the appeals. If the appeal is denied, you may ask that 2nd committee review the appeal (you must provide additional documentation that the first committee didn’t have). **This committee’s decision is final and cannot be appealed further.**
- If the appeal is granted, students are required to complete all their classes the following term with a grade of C or better and can’t withdraw. Failure to meet these conditions will place you back on financial aid suspension.
If you are placed on an Academic Plan as a condition of your appeal being granted and the conditions of this Academic Plan are not met, you will not be eligible to request a financial aid appeal until you pay for and pass at least 6 credit hours. Students not receiving financial aid are responsible for payment of tuition and fees by the published deadline dates.

- **Appeal Denials or non-appeals** – If you are denied an appeal or you decide not to appeal, you must complete at least six academic hours and earn grades of C or better to be eligible to appeal again. The completion of these six academic hours does not guarantee the approval of your next appeal.
  - Once you have passed these 6 hours you can meet with your financial aid advisor to develop an academic plan to obtain satisfactory academic progress. You will submit this plan along with your appeal for review before the SAP committee. If this appeal is approved you will return on an academic plan. Failure to follow this plan will result in you being placed back on financial aid suspension.

**Academic Circumstances that Affect Your Status**
- **Changes in major** – may cause you to reach your maximum attempted hours and lose your eligibility before earning a degree.
- **Incomplete grades, missing grades, failing grades, course withdrawals** – all reduce your completion ratio because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours.
- **Repeated courses** – count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can reduce your completion ratio because repeated credits count as earned credits only once. NOTE: the U. S. Department of Education allows federal financial aid to pay for one repeat of a class you previously passed. Your GPA is calculated based on the highest grade from the attempts.
- **Transfer credits** – these credits count toward your maximum attempted credits and your completion ratio.
- **Learning Support Courses** – do count as attempted and earned credits in the Maximum Timeframe calculation.
- **Late grades or grade changes** – will require that you submit a written request to have your SAP recalculated after you have confirmed with the Office of the Registrar that the grade change has been posted to your academic record.
- **Dismissal and return** – students who are academically suspended or choose not to attend because of SAP Failure will NOT be automatically eligible for financial aid upon their return. Students must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. Absence does not restore eligibility for financial aid. It remains the responsibility of the student to be knowledgeable of the standards.
- **Summer term courses** – all hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked after every semester including summer.
- **Audit courses** – students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.
• **Graduation Plan** - Students who have exceeded the Maximum Time Frame (150%) **MUST** submit a Graduation Plan with their appeal packet. This Graduation Plan should consist of the classes and number of hours left to graduate as well as the signature of the student’s advisor. Failure to submit this Graduation Plan with appeal packet may result in an immediate denial. However, submitting a signed Graduation Plan does not guarantee an approved appeal. If the student’s appeal is approved, the Graduation Plan will be reviewed at the end of each term. If a student’s appeal for Maximum Time Frame, or exceeding 150%, is approved, they will **ONLY** be approved for the number of hours indicated on their Graduation Plan.

• **Warning Period** - Students who do not meet the Course Completion Rate (CCR) rule of 67% or the Minimum GPA of 2.0 will be on a one semester warning period. After the warning period if the CCR is still below 67% or the GPA is below 2.0, financial aid will be suspended.

**Determining Maximum Timeframe**

Maximum time frame determined by the following formula.

150% X the total number of credit hours required to complete your degree program.

For example, if a student is an Accounting major, the requirements listed in the catalog are 122 credit hours to complete this program. The total of 122 required for the degree is multiplied by 150% for a total of 183 hours allowed for the program.

Students who exceed 225 cumulative attempted hours WILL NOT BE ALLOWED to receive financial aid, OR appeal their status.

**What does mathematically possible mean?**

For example, the same accounting student has attempted 183 hours over his college career. His graduation plan indicates that he still needs 60 hours to complete his accounting degree. The 183 attempted hours + 60 additional hours = 243 total hours. It is not mathematically possible for him to earn his degree before the 225 attempted hour cap. Therefore, this student would not be eligible for any additional financial aid.

**Academic Plan Violations**

If you are already on an approved appeal and you fail to make SAP progress again, you will no longer be eligible for financial aid until you meet SAP standards. You can request a new financial aid appeal after you pay for and pass 6 credit hours. This rule cannot be appealed.

**Number of Appeals**

Students are only allowed to appeal SAP failure three times at Bainbridge State College. A student who is granted a SAP appeal will be required to complete an Academic Plan. Violations of the Academic Plan are not appealable at any time.

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