

Satisfactory Academic Progress (SAP) for Financial Aid Eligibility Policy

Blue Mountain Christian University (BMCU) follows federal regulations in accordance with the establishment and application of reasonable standards of Satisfactory Academic Progress (SAP) for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act.

BMCU is committed to assisting students with obtaining financial aid to help them meet their educational goals.

To be eligible for student financial aid, a student must meet Satisfactory Academic Progress (SAP) standards and be seeking a degree at BMCU. The Office of Financial Aid has established guidelines (based on federal regulations) for evaluating academic progress of students, taking into consideration their cumulative Blue Mountain College Grade Point Average (GPA), the cumulative number of hours a student has attempted at Blue Mountain College and transferred courses listed on official BMCU Transcripts.

Failure to maintain SAP will result in the loss of federal student aid and institutional financial aid.

Please note:

- Financial aid standards of SAP are not the same as the academic standards of the College. Permission to enroll does not equal financial aid SAP.
- Generally, all periods of the student's enrollment are included when assessing progress for financial aid SAP, even periods in which the student did not receive FSA funds.

Eligibility for Receiving Financial Aid

Undergraduate Students

Undergraduate students receiving financial aid must follow the SAP policy as a condition of continued eligibility. Financial aid will be denied to students who fail to maintain progress under this policy (GPA, pace of completion, and maximum timeframe). At the end of each fall, spring, and summer semesters, an official review will be made to ensure compliance with the grade point average (GPA), pace of completion, and maximum timeframe requirements of the policy. Eligibility will be determined based upon the last semester of enrollment.

Cumulative GPA Requirements (Qualitative Standard)

Academic policies require that undergraduate students:

- Students who have attempted between 0-29 hours must maintain a minimum 1.5 cumulative BMC grade point average (GPA).
- Students who have attempted 30 or more hours must maintain a minimum of 2.0 cumulative BMC GPA.

Pace of Completion Requirements (Quantitative Standard)

To be eligible for financial aid, students must complete a minimum of 67% of their overall attempted credits, which includes any additional credit transferred to BMCU.

- Total credits earned/Total credits attempted must be at least 67%.
 - If a student's pace of completion is 0.666, then rounding rules apply and the pace of completion will be evaluated at 67%.

Maximum Timeframe Requirements

All students are required to complete their degree within the 150 percent maximum eligibility timeframe. For students not pursuing an Accelerated Nursing Degree or RN to BSN Degree, all semester credits, including transfer credits and credits taken in the summer, count toward the maximum timeframe and minimum credits completed requirement, including complete withdrawals from the University. For students pursuing an Accelerated Nursing Degree or online RN to BSN degree, degree audits are reviewed at the start of the program to exclude prior transfer attempted credit hours not fulfilling the current degree requirement from the maximum timeframe calculation.

All students should ensure enrolled coursework is pursuant to the degree requirements only.

- Example: Undergraduate program requires 120 credits for program completion. $120 \times 150\% = 180$ credits
 - In the above example, the undergraduate student must complete their program within 180 attempted credits. Failure to complete the program within 180 attempted credits will result in a Financial Aid SAP Status of Denied.
- Students pursuing a second or subsequent undergraduate degree are allowed a maximum timeframe of 150% of the units required for that second degree. All attempted hours, including those attempted from BMCU or transferred from prior degrees, count toward this limit. Students may appeal to exclude prior-degree hours that are not required for the new degree.

Graduate Students

Graduate students receiving financial aid must follow the SAP policy as a condition of continued eligibility. Financial aid will be denied to students who fail to maintain progress under this policy (GPA, pace of completion, and maximum timeframe). At the end of each fall, spring, and summer semesters, an official review will be made to ensure compliance with the grade point average (GPA), pace of completion, and maximum timeframe requirements of the policy. Eligibility will be determined based upon the last semester of enrollment.

Cumulative GPA Requirements (Qualitative Standard)

Graduate students must maintain a cumulative grade point average of 3.0 or higher to be eligible for financial aid.

Pace of Completion Requirements (Quantitative Standard)

To maintain Satisfactory Academic Progress, a student must complete a minimum of 67% of their courses attempted.

- Total credits earned/Total credits attempted must be at least 67%.
- If a student's pace of completion is 0.666, then rounding rules apply and the pace of completion will be evaluated at 67%.

Maximum Timeframe Requirements

All students are required to complete their degree within the 150 percent maximum eligibility timeframe. All semesters, including summer, in which a student is enrolled count toward the maximum timeframe and minimum credit hours completed requirement, including attempted transfer credit hours complete withdrawals from the University. Students should ensure enrolled coursework is pursuant to the degree requirements only.

- Example: Graduate program requires 30 credits for program completion. $30 \times 150\% = 45$ credits
 - In the above example, the graduate student must complete their program within 45 **attempted** credits. Failure to complete the program within 45 attempted credits will result in a Financial Aid SAP Status of Denied.

Additional Financial Aid SAP Calculation Considerations

The following considerations for course attempts must be made in the SAP Calculations for both Undergraduate and Graduate students:

Satisfactory Course Completion

Satisfactory completion of a course for federal aid is defined as a letter grade of: "A", "A-", "B+", "B", "B-", "C+", "C", "C-", "D+", "D", "D-", or "P".

Unsatisfactory Course Completion

Unsatisfactory completion of a course is defined as a letter grade of: "F", "FA", "FE", "W", "WP", "WF", BMCU program requirements may differ in definition of a satisfactory grade. Refer to the academic catalog for additional information.

Missing Grades (I)

Missing grades at the time of SAP evaluation will be counted against a student in the total attempted credits of pace of completion and maximum timeframe. Satisfactory grades assigned after SAP evaluation will not be considered until the next SAP evaluation period.

Repeat Courses

All repeat coursework is included as attempted credits, and repeat courses count once in the calculation of credit hours earned. Students repeating courses in which a "D-" or higher was received can only repeat the course once and be eligible for federal funding for that course.

Remedial Courses

Courses are included in both the cumulative GPA calculation and attempted/earned hours.

Audited Courses

Audited courses are not Title IV aid eligible and are not included in the financial aid SAP calculations.

Financial Aid SAP Statuses

Sufficient Status

Students are assigned a SAP Status of Sufficient if they meet all SAP requirements.

Probation Warning Status

Students are assigned a SAP Status of Warning following the first semester they fail to meet SAP requirements. If a student is placed on Warning status, they will be eligible to receive financial aid for one additional semester. At the end of that semester, another official SAP review will be conducted to determine if a student meets the minimum SAP requirements.

Students in "Warning Status" will be notified of their status and impacts by email to their BMCU email account.

Denied Status

Students are assigned a SAP Status of Denied if they fail to meet one of three SAP standards; qualitative, quantitative, or maximum timeframe. Students with a denied status are not eligible to receive institutional, federal, or state aid and aid will be removed for the following semester.

A student may appeal the loss of financial aid eligibility if extenuating circumstances interfered with the ability to meet satisfactory academic progress standards.

Students assigned a Denied Status will be notified of their status and be informed of the status impacts by email to their BMCU email account. Students will also be informed of the right to appeal and provided with information and instructions on how to appeal.

Appeal Approved Status

Students are assigned a SAP status of Appeal Approved once a SAP appeal has been submitted and approved, and students will continue to receive Financial Aid one semester. Students in an Appeal Approved status must meet a cumulative GPA of 2.0 for undergraduates and 3.0 for graduates and a completion rate of at least 67% at the end of the semester to be eligible for good standing and to continue receiving aid.

Students in this status who do not meet the minimum cumulative GPA and completion rate will go back into a “Not meeting SAP” status.

Regaining SAP Eligibility

Students who are not meeting SAP requirements for GPA, pace, or maximum timeframe may regain eligibility with an approved appeal (see Financial Aid SAP Appeal Information) below.

Students who are not meeting SAP requirements for GPA or pace may regain eligibility on their own without submitting an appeal by attending and achieving overall SAP requirements without the assistance of federal financial aid. Students who are not meeting SAP requirements are checked each semester and are made eligible for federal aid if they are now meeting overall SAP requirements.

The same process applies to students who have submitted a SAP appeal that has been denied; they can attend without the use of federal financial aid. Students who have been denied a SAP appeal can re-appeal after one semester without federal aid. These students are monitored each semester and are made eligible for federal aid if they are now meeting overall SAP requirements.

Financial Aid SAP Appeal Information

Students with a SAP Status of Denied may appeal the loss of financial aid eligibility if extenuating circumstances interfered with the ability to meet satisfactory academic progress standards. Students will be informed of the right to appeal and provided with information and instructions on how to appeal in an email to their BMCU email account.

Appeal Instructions

The SAP appeal must contain the following:

1. **Written Explanation** - Outline the circumstances surrounding the students' academic performance for the semester of review. How were these factors out of their control? Also, describe the steps taken to resolve these issues and explain how the situation has changed to allow them to satisfy the requirements as set forth by the university's financial aid SAP policy.
2. **Academic Plan** -All students who go on Must Appeal status must submit an academic plan, in which they need to list the classes they plan to enroll in. The academic plan must be completed with an academic advisor.
3. **Supporting Documentation** - Provide documentation for each factor noted as influencing their academic performance. Examples of documentation can be found in Appendix A of this policy.

Submitting the Appeal

Students who are placed in a SAP status of Denied may submit an appeal to the Office of Financial Aid and Scholarships, which documents special or unforeseen circumstances that interfere with the completion of their

coursework. The SAP appeal form is located on the BMCU Financial Aid Website or can be requested by contacting the BMCU Financial aid Office. Once completed, the appeal may be submitted via email to finaid@bmc.edu, in person, or the online submission portal. The SAP Committee will email the students' BMCU email if any additional information is required.

Appeal Decisions

The Director of Financial Aid, along with the SAP Committee, will review appeals to determine if there is just cause for reinstatement of aid. The committee will review the students' individual situation, assessing current and previous academic performance as well as any documentation submitted to determine whether there is significant justification to warrant an exception to the existing SAP policy for the individual circumstance. If the student's SAP appeal is approved, they will be placed into an Appeal Approved status.

Appeal Approved - The Office of Financial Aid will send an email notification that details any conditions of the approval and a suggested plan of action for the student (i.e., preferred number of credit hours, resources to utilize on campus, etc.).

Appeal Denied - The Office of Financial Aid will notify the student via email of decision. The student's financial aid will be removed. Students must explore alternative funding options to apply toward any potential balance.

Multiple Appeals

All SAP decisions of the Office of Financial Aid and Scholarships are final. If a SAP appeal is denied and a student has extenuating circumstances that were not addressed in the initial written appeal, they may submit additional documentation detailing the circumstances for consideration.

