

## Satisfactory Academic Progress (SAP) for Eligibility for Financial Aid

To maintain financial aid eligibility, a student must meet specific requirements of SAP. The U.S. Department of Education mandates institutions to establish standards of SAP for all students receiving financial aid. Bethany Global University has established the following requirements which are applicable to all federal financial awards granted to students.

Please note that students who are ineligible for federal financial aid for reasons other than failure to meet SAP may still be eligible for some institutional aid. The amount of institutional aid eligibility is determined by the SAP Appeal Committee.

### Requirements for Satisfactory Academic Progress

Requirements for SAP for a full-time student have three components, the Qualitative Requirements, the Quantitative Requirements, and the Maximum Timeframe for completion.

**1. Qualitative Requirement:**

The student must maintain the following cumulative grade point averages (CGPA) to remain eligible for financial aid.

<b>• Undergraduate programs</b>	<b>CGPA</b>
o First Term up to 17 credits	1.50
o Second Term up to 36 credits	1.80
o Subsequent terms	2.00

**2. Quantitative Requirement (Pace of Progression)**

Students must complete a minimum of 67% of the credit hours attempted to complete their program within the published maximum allowable time frame for completion of the educational objective. Pace of progression is calculated each term by dividing the cumulative credit hours attempted by the cumulative credit hours earned. The result must be at least 67%.

**3. Maximum Time Frame for Completion of Education Objective**

Students must complete their educational objective within the timeframe of 150% of the published credit hours prescribed for that program. The Maximum Time Frame for each program is provided below:

<b>Program</b>	<b>Length of Program (in credit hours)</b>	<b>Maximum Time Frame (in credit hours)</b>
BS in Midwifery	133	199.5
BA's in Intercultural Ministry Studies, Transformational Entrepreneurship in Missions,	125	187.5

Program	Length of Program (in credit hours)	Maximum Time Frame (in credit hours)
Associate of Arts in Intercultural Ministry	60	90
Certificate in Bible and Missions	28	42

## Related Policies

The following policies and definitions are provided for clarity regarding SAP.

### 1. Repeated Courses

Students may repeat previously passed courses only once. Students may repeat a failed course numerous times until it is passed. Repeated courses will count toward determination of enrollment status. Repeated courses are computed in completion rate.

### 2. Withdrawn Courses

Withdrawn courses neither earn credit nor influence grade point average. Withdrawn courses may affect completion rate if the course is dropped after the add/drop period set by the Registrar. Students may retake courses from which they have withdrawn which will count toward determination of enrollment status in that term.

### 3. Change of degree

Should a student change degree programs (e.g., move from the AA degree to the BA degree), the credits earned by a student under all programs will be included in the calculation of attempted, earned, and maximum attempted credits, as well as their GPA calculation.

### 4. Incomplete Courses

Incomplete courses do not earn credit nor influence grade point average in the semester they are listed as incomplete. Incomplete courses either turn into an "F" grade if not completed or into a different letter grade when completed.

### 5. Audit Courses

Audit courses neither earn credit nor influence grade point average. They are not eligible for financial aid.

### 6. Transfer Students

The credits that are transferred are not calculated into the overall credits earned total nor factored into the cumulative GPA until students have successfully completed 12 credits with BGU. Transfer credits are computed in the completion rate.

### 7. Making up Credits

Students may make up credit deficiency and cumulative GPA by attending classes during the summer or taking independent courses. Credits earned through this method as well as cumulative GPA will be evaluated at the end of the semester to determine academic progress for the past academic year.

### 8. Credits earned without Title IV funds

All credits, whether earned during a term when the student receives Title IV funds or during a term when the student does not receive Title IV funds are counted in determining compliance with the maximum timeframe for completion.

## Evaluation of Academic Progress

Evaluation of SAP will be done at the end of each term, including summer terms when applicable. The total (cumulative) academic record is considered when academic progress is evaluated (not just terms when financial aid was received). If a student fails to make SAP the following will apply:

1. **Financial Aid Warning.** If a student fails to meet requirements, they will be given a Financial Aid Warning. A student may be put on financial aid warning up to two times during their enrollment, but not in consecutive terms. Students will be notified of the warning by email after final grades for the term are posted. While under the FA warning, the student will continue to be eligible to receive financial aid and no appeal is necessary. To have the FA warning removed, the student must meet SAP requirements by the end of the subsequent term. Financial aid warning may be concurrent with a separate academic warning or possibly academic probation. Students on financial aid warning are required to work with an academic advisor to create an academic success plan.
2. **Financial Aid Suspension.** If a student does not meet the requirements in the subsequent term, they will be placed on Financial Aid Suspension. During Financial Aid Suspension, the student will not be eligible for federal financial aid. Any funds already awarded will be cancelled. Students on financial aid suspension will also concurrently be on academic probation and are required to work with an academic advisor to create an academic success plan. To be reinstated from financial aid suspension, the student must successfully meet all requirements of successful academic progress stated above.
3. **Financial Aid Probation** A student may appeal a Financial Aid Suspension one time per academic year (see Appeal Process below). A student who successfully appeals a Financial Aid Suspension is placed on Financial Aid Probation for one semester. The student must work with an academic advisor and maintain compliance with the academic plan submitted with their appeal. During the period of probation, the student must come into compliance with the standards of SAP as described above by the end of the probationary term. Failure to meet the terms of the academic plan will result in the student being placed back onto Financial Aid Suspension and the student will not be eligible for further appeal.
4. **Reestablishing Financial Aid Eligibility.** Students who are not making SAP and have lost eligibility for financial aid can restore their eligibility for federal funds by meeting the terms of a prescribed academic plan during an academic period. Such a plan may include meeting a specific semester GPA and/or completion of a specific number of credit hours. Additional criteria set forth in an academic plan may include attendance requirements or ethical standards related to issues such as cheating and plagiarism, etc.

## Appeal Process

Students may appeal Financial Aid Suspension status in writing. Such appeals are the responsibility of the student and must be made within 30 days after the date of the email notification and must include appropriate documentation. Late submissions will only be reviewed if received before the start of the semester. The appeal must be in written form, addressed to the SAP Appeal Committee and submitted to Anna Bergh, the Financial Aid Director. The appeal must include why the student failed to make SAP, what has changed that will allow the student to make

SAP for the next semester, and a proposed academic plan for success approved by an academic advisor. Mitigating circumstances which would be considered upon appeal as adequate reasons for reinstatement could include (but are not limited to):

<b>Circumstance</b>	<b>Suggested documentation</b>
Student illness, accident or hospitalization of the student or immediate relative	Physician's statement, police report, hospital billing statement, or other documentation from a third party professional
Death or illness of parent or close relative	Copy of the obituary or death certificate
Divorce or divorce of parent	Attorney's letter or copy of decree
Personal issues	Statement from doctor, counselor or university official
Successfully following an academic plan during the probationary term, yet remaining below the overall completion ratio of 67% or the GPA threshold.	Statement from an academic advisor demonstrating success in following the academic plan

The Dismissal Committee will return a final decision that cannot be further appealed, either:

- 1. Denial of appeal:** If the student's appeal is denied, the student will remain on Financial Aid Suspension for the term. All appeal decisions are final.
- 2. Approval of appeal:** If the appeal is granted the student will be placed on Financial Aid Probation (defined above). While on Financial Aid Probation, the student is eligible for financial aid, if otherwise eligible.