

Financial Aid Satisfactory Academic Progress (SAP) Policy

All students receiving student financial aid from federal, state or institutional sources must make satisfactory academic progress (SAP) at Burlington County College (BCC). SAP is monitored at the end of each semester for aid recipients who are degree-seeking or pursuing a certificate. SAP measures a student's performance for all terms of enrollment, including terms in which the student does not receive financial aid. The three requirements measure cumulative grade point average, percent of credits earned relative to those attempted, and percent of attempted credits, including transfer credits, relative to the credits required for program completion.

A financial aid applicant is responsible for knowing the Financial Aid SAP Policy. The Financial Aid Office sends a notification of aid eligibility (or ineligibility) to a student who has been placed on probation or unsatisfactory status. Whether or not a student receives the notification, responsibility for meeting the minimum SAP requirements to qualify for student aid remains with the student. Students who are ineligible for aid may enroll at BCC if they are able to pay for tuition and fees. Payment arrangements can be made by contacting the BCC Business Office.

To maintain satisfactory academic progress and aid eligibility, an aid recipient must meet all three of the following minimum requirements.

1. Completion Rate

A student must successfully complete a minimum of 66.67% of all credits attempted to be making *Satisfactory* progress and maintain aid eligibility. Credits with a grade of A, B+, B, C+, C, D, or P are successfully completed.

If a completion rate is below 66.67%, a student will be considered on *Unsatisfactory* status.

2. Maximum Time Frame

A student must complete a program of study within 150% of the number of credit hours required for degree graduation or certificate completion to be making *Satisfactory* progress and maintain aid eligibility. The 150% is measured on the basis of attempted credits, including transfer credits. For example, if an associate's degree program requires 64 credits for graduation, it must be completed within 96 credits to maintain aid eligibility. Since credit hour requirements for academic programs vary, check the College Catalog for the precise number of credits required. Multiply the number by 1.5.

NOTE: *The measure of maximum time frame will exclude up to 30 credits of developmental course work and all English as a Second Language (ESL) course work in the calculation of attempted credits.*

If the number of attempted credits exceeds 150% of the active program's requirement for graduation, the student is placed on *Unsatisfactory* status. The student may appeal based on special circumstances or a change in the academic program of study. See Appeal Process below.

NOTE: *BCC permits the pursuit of more than one academic program concurrently. Maximum Time Frame will be measured using the credit number requirements of the longest standing active program.*

3. Cumulative Grade Point Average

A student must maintain at least a 2.0 cumulative grade point average (GPA) to be making *Satisfactory* progress and maintain aid eligibility. The GPA is calculated by dividing total number of grade points earned by the total credits attempted for courses with grades of A, B+, B, C+, C, D, and F.

If the cumulative GPA is less than 2.0, the student is placed on *Unsatisfactory* status .

Status Definitions and Aid Eligibility

- **Satisfactory Status** – Student is eligible for financial aid. This category may include students with no SAP issue at all, students who have successfully completed their Warning period of enrollment and are following their Academic Plan, and students who have met SAP requirements after being Ineligible previously.
- **Warning** – Defined as any student not making SAP standards for the first time. Student may automatically receive aid for one semester while on Financial Aid Warning and no appeal is necessary.
 - The Financial Aid Warning period will consist of the next semester the student is enrolled in classes.
 - Students will continue to receive financial aid while on Financial Aid Warning.
 - If student has not met SAP requirements after Warning period, they will need to submit an Appeal. If appeal is approved, student will be placed on Probation status.
- **Suspended** - Failure to make SAP after a Warning period, but student is eligible to appeal. If the appeal is approved, the student can continue financial aid eligibility for another period of enrollment under a Probation

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status. Students may also choose not to appeal and attempt to regain financial aid eligibility by meeting SAP while paying out of pocket (without any financial aid). Students in this category are ineligible for financial aid.

- **Probation** - Failure to make SAP, but appeal is approved and student is financial aid eligible for one more period of enrollment, or possibly more if following required Academic Plan (which may include documentation requirements not directly related to academic performance).
- **Ineligible** - Failure to make SAP and/or failure to follow required Academic Plan. This status also applies to appeals that are not approved - the student is not eligible for financial aid until cumulative SAP standards are met.

Academic Amnesty

Federal regulations make no provision for academic amnesty. If a student's prior coursework was given special treatment under BCC's provisions for Academic Amnesty, the student's cumulative GPA must be calculated based on the inclusion of all credits attempted at BCC. If the recalculated GPA is less than 2.0, the student may appeal to the Financial Aid Office for special circumstances.

Transfer Credits

Credits transferred from another college are counted in the number of credits attempted and completed to measure completion rate and maximum time frame. Transfer credits are not counted in the calculation of grade point average.

Withdrawals/Incompletes/Repeats/Other Grades

NOTE: None of the following grades are included in the calculation of cumulative GPA with the one exception of the highest grade earned on a repeated course.

Credits with a grade of "W" (withdrawal) or "E" (old excused withdrawal) assigned after the drop/add period of a term are treated as attempted but not earned.

Credits with a grade of "I" (incomplete) or "X" (extended incomplete) are treated as attempted but not earned. .

Credits for repeated courses are treated as attempted but not earned, except for the course with the highest grade, which is included in the GPA calculation.

Credits for developmental and ESL coursework with a grade of “P” (passing), “O” (outstanding), or “S” (satisfactory) are treated as attempted and earned. A grade of “U” (unsatisfactory) or “Q” (questionable) is treated as attempted but not earned.

Credits with a grade of “N” (no grade reported) or “NA” (non-attendance) are treated as attempted but not earned.

A grade of “AU” (audit), “L” (old audit), “M” (old audit non-attendance), “Z” (withdrew before the 10th day of a term), “AW” (administrative withdrawal), or “EX” (credit by exam) are not included in attempted or earned credits.

Second Degree Students

Financial aid is available for students pursuing a second degree. Credits hours attempted and/or completed toward a prior degree will be included in the measures of Completion Rate and Maximum Time Frame, along with any transfer credits.

Change in Program

If a student changes academic programs, the credits from the prior program will be counted in attempted and earned credits. If the student does not meet the minimum SAP requirements, the student may appeal on the basis of a change in program and request that only credits applicable to the new program be included in the calculation of cumulative GPA, completion rate, and maximum time frame.

Ineligibility for Financial Aid

Students classified as on Academic Dismissal by BCC are immediately ineligible for financial aid. Any aid disbursed for a term in which the student has been dismissed must be repaid to the College.

Students who do not meet the minimum SAP requirements and have a SAP status of *Unsatisfactory* are ineligible for financial aid. Any aid disbursed for a term in which the student is disqualified must be repaid to the College.

Appeal Process

Students placed on *Unsatisfactory* status may appeal their status and eligibility for financial aid. Appeals must be submitted in writing to the Financial Aid Office and will be evaluated by the Financial Aid SAP Committee for special circumstances.

Special circumstances with documentation that may be approved:

1. student has a serious illness or accident,
2. death, accident, or serious illness in the immediate family,
3. unanticipated military deployment, or
4. change in academic program

Documentation of the student's special circumstances, past academic performance, and assessment of ability to make up the SAP deficiencies will be evaluated. If the appeal is approved, the student is placed on *Probation* for one term if pursuing a degree or certificate. Approval of financial aid based on an appeal is normally granted one time during a student's academic career at Burlington County College. If a student has not corrected the deficiencies after the first probationary period, the student is ineligible for aid until the deficiencies are corrected.

Unless there are special circumstances, a student placed on *Unsatisfactory* status should demonstrate the ability to successfully complete coursework without financial aid before making an appeal. For example, a student enrolled for 12 semester credits who successfully passes all courses with a minimum 2.00 GPA and with grades of "C" or better, and who can complete the program of study within the allowable maximum time frame, is encouraged to file an appeal.

A student who fails to meet the SAP requirements and chooses to enroll without benefit of financial aid does not need to appeal for reinstatement of financial aid eligibility when the SAP minimum requirements are met.

Students should be aware that being re-admitted to BCC does not automatically make them eligible for financial aid. Students must meet the standards above to qualify for financial aid eligibility. Students that have lost eligibility to participate in federal student aid programs for reasons of satisfactory academic progress can regain that eligibility only by enrolling at Burlington County College at his/her own expense and demonstrating that he/she is capable of completing a semester without any failures, incompletes or withdrawals and showing the ability to complete his degree requirements in a more regular fashion. The mere passage of time will not ordinarily restore eligibility to a student who has lost eligibility for failure to make satisfactory progress.

Updates

This policy is effective July 1, 2011. Students are responsible for the most current version of this policy, which is reviewed annually and published in the financial aid section of the BCC website.