Purpose and Background: The U.S. Department of Education mandates that institutions receiving Title IV funds (federal financial aid) evaluate each student's progress to the completion of their degree. Progress is evaluated in qualitative terms (cumulative grade point average) and quantitative terms (cumulative completion rate or pace) which also includes the maximum time of program completion. To be eligible for Title IV funds, a student must make Satisfactory Academic Progress, and American Baptist College must have a reasonable policy for monitoring that progress. The Department of Education considers a Satisfactory Academic Progress policy to be reasonable if it meets both the qualitative and quantitative criteria as set by ABC. The policy must also establish and monitor maximum timeframes by which a student must complete his/her program of study. The goal of this policy is to offer each student the opportunity to succeed academically throughout their program, while ensuring that federal funds are used responsibly by students to pursue their academic and professional dreams.

This policy is established for students receiving student aid assistance from Federal Title IV, State and other aid programs that require satisfactory academic progress monitoring. SAP rules apply even during periods when the student did not receive student aid funding. Generally, a student who is not meeting SAP requirements is ineligible for funding from these programs.

GENERAL SAP REQUIREMENTS

- o Must achieve a cumulative GPA of 1.80 for 0-29 attempted hours
- o Must achieve a cumulative GPA of 2.0 for 30+ attempted hours
- o Must earn a cumulative total of 67% of all attempted hours each semester
- o Meet the academic standards required for graduation within a time frame <u>not</u> to <u>exceed</u>
   150% of the time normally expected to complete a degree or certificate program. Please refer to the chart below for *time limitations* given for each degree type.

Evaluation Period
SAP is measured at the end of each academic year using the quantitative and qualitative methods to ensure completion within the 150% timeframe. Students attending summer semester will be evaluated at the end of term.
Requirements

Qualitative Requirement- Cumulative Grade Point Average (NEW)
Students are expected to achieve the minimum CUMULATIVE GPA as mentioned above based on attempted hours and grade level in order to meet SAP requirements.
Undergraduate/Freshman students who have attempted 0-29 credit hours must maintain at least a minimum cumulative grade point average of 1.8 for each term. All other undergraduate students are required to maintain a minimum cumulative grade point average of 2.0 or better.

Quantitative Requirement-Completion Rate
Students are expected to successfully complete at least 67% of all attempted credit hours enrolled for each semester at American Baptist College. Failed courses (F), Incompletes (I), withdrawals (W), repeated courses ®, Unofficial Withdrawal (UW), are included in this assessment.

TIME LIMITATIONS

<u>Maximum Time-Frame</u>

All students must complete their program requirements within 150% of the time it normally takes to complete the degree program. Time is measured in credits attempted.   The institution is required to measure and publish program lengths in calendar years, as indicated below for undergraduate degree programs.

Associate's Degree Published Program Length: 2 years or 60 credit hours (60*150%=90)
- The maximum number of credit hours a student can attempt is 90 or 4 years.

Bachelor's Degree Published Program Length: 4 years or 120 credit hours (120*150%=180)
- The maximum number of credit hours a student can attempt is 180 or 6 years.

Transfer Credits

Transfer credits that are accepted towards the completion of a student's degree or certificate program will count as attempted and earned hours completed.

Transfer credits will be included in the total hours of eligibility. All attempted coursework (W, I, F, as well as regular grades) count toward the maximum number of hours attempted.
Note: Students who reach the 150% timeframe will not qualify for student aid.

Repeated Coursework

Students can only repeat completed courses one time and still have the course covered by Title IV funding. If a student retakes a course in which they received a passing grade the first time, and then fails the repeated course the second time, he/she will not be eligible for Title IV funds for retaking the course a third time. Students who retake a course in which he/she initially failed (received a grade of F) can receive Title IV funds to pay for repeating the course. If the student withdraws from the repeated course, then this will not count as their allowed one-time retake for that course. Students wanting to improve grade point averages, or obtain a better grade for transferability, may be required to pay for those courses out of pocket. All repeated courses do affect financial aid satisfactory academic progress calculations. A repeated course along with the original attempt must be counted as attempted credits. Repeated coursework is counted as attempted with each occurrence, but earned only for passing grades.

Change of Majors
All attempted and earned hours obtained prior to a change of major will count towards the maximum time-frame allowed to complete degree requirements and receive aid.

SAP Status

Warning
Students who fall below the SAP standards at the end of any semester, including summer, will be placed on SAP Warning status.   Students on SAP Warning status are notified of this status in writing, and are eligible for financial aid for one additional semester. Students in this Warning status who fail to meet SAP standards at the end of the Warning status will lose their eligibility to receive further financial aid.   This loss of eligibility for financial aid puts the student in a Suspension status, as described below.

Suspension

All students are required to meet at least the minimum cumulative GPA and at least the minimum percentage of cumulative hours successfully earned to demonstrate Satisfactory Academic Progress for federal financial aid. A review will be made at the end of each academic year to determine if the student meets the criteria. Failure to meet the cumulative GPA and the cumulative pace/hours earned will result in the student being in a financial aid category of Suspension, meaning they are ineligible to receive federal financial aid. They will be notified of this status in writing.

A student's financial aid eligibility will be suspended if any of the following occurs:

- The student failed to meet either or both the qualitative and quantitative standards at the time of the annual SAP review; AND/OR
- The student has attempted 150% of the required credits for graduation.
- It becomes mathematically impossible for the student to meet SAP requirements (e.g., the student has successfully completed 100 of the 120 credits needed for graduation, but has attempted a total of 165 credits. The student cannot earn 20 additional credits because only 15 more credits can be attempted before reaching the aggregate maximum credits attempted allowed).

A student in Suspension status must appeal to the SAP Committee as described below, if they wish to have their financial aid eligibility restored. If there is no approved appeal, the student in this status is ineligible for federal, state, or institutional aid. The SAP committee will consist of the Director of Financial Aid, Registrar, Student Success Coordinator and a Faculty member.

SAP APPEALS PROCESS

Students who wish to appeal, must submit a completed Financial Aid Satisfactory Academic Progress (FSAP) Appeal Form, documentation supporting the extenuating circumstance and a plan of action of how SAP requirements will be met in future terms. The appeals form can be obtained from the Office of Financial Aid.

Appeals must be typed and submitted with supporting documentation via in-person or email to the Office of Financial Aid finaid@abcnash.edu , or mailed and addressed to:

> American Baptist College
> Office of Financial Aid
> 1800 Baptist World Center Drive
> Nashville, TN 37207

Typical reasons for an appeal may be, but are not limited to: death of a relative or close friend, injury or illness to the student or close relative, or other special circumstances. The (typically typed) SAP appeal letter should include the following:

- Mitigating circumstances that prevented the student from meeting the requirements of academic progress (e.g. death in the family, student illness or injury, other personal circumstances). Mitigating circumstances do not include: withdrawing from classes to avoid failing grades, pursuing a second major or degree, etc.

- Documentation that supports the student's basis for the appeal

- Steps the student has taken/will take to ensure future academic success

- If it is not possible for the student to achieve satisfactory academic progress with one successful probationary semester, the student must also submit an academic plan signed by their academic advisor. This plan should outline the student's academic goals for each semester (e.g. number of credit hours and cumulative GPA) that will enable the student to meet the requirements of academic progress at a specified future point in time.

Decisions on appeals will be emailed to students within (10) business days after review. All decisions are FINAL.

Reinstatement of Eligibility

Financial Aid Probation
An approved appeal places a student on financial aid probation and allows them to receive student aid for one payment period after the appeal. During this probation period, the student must work to regain compliance with the SAP requirements for continued aid eligibility. Failure to regain SAP requirements will cause a student to lose eligibility for student aid again. At that time, a student must submit a new appeal for a financial aid probation and/or academic plan of action which reflects how he or she plans to regain compliance with the SAP policy.

Loss of Eligibility
If a student loses financial aid eligibility and does not appeal or if the appeal is denied, he/she will not receive financial aid until eligibility is reestablished at their own expense. Suspension of your financial aid does not mean that you may not enroll at American Baptist College as a paying student as long as you meet the academic requirements for enrollment as described in the College catalog. Once requirements have been met, the student must contact the Office of Financial Aid and ask for a reinstatement of student aid eligibility consideration. At that time, the student's academic records will be assessed to determine if aid can be reinstated.

<u>Financial Aid Office Procedures:</u>

1. The Financial Aid Office staff will review Satisfactory Academic Progress at the end of each academic year for all enrolled students.

2. Based on the student's transcript and information received from Student Success and/or the Registrar's Office, the FA Office staff in collaboration with Student Success will notify students who are Title IV recipients of the effect of the SAP evaluation on anticipated aid disbursements. This notification can be in person, but will also be followed up in writing to the student.

3. If the student failed to meet the standards of Satisfactory Academic Progress and has not submitted an appeal, all anticipated (future) aid disbursements will be cancelled. The student will be notified of cancelled aid and can also view the status of financial aid awards on the CAMS web portal.

4. If the student subsequently submits an appeal and is granted a status of Probation, all aid will be reinstated for one payment period and disbursement dates will be adjusted accordingly.

5. If the student fails to meet the terms of their Probation or academic plan, the student will be determined to have lost financial aid eligibility at the end of the probationary period.

<u>SAP Student Appeal Deadlines</u>

FALL -- AUGUST 1   SPRING - JANUARY 5   SUMMER - JUNE 1

Students must submit their SAP appeal within 10 days of receipt of their SAP status notification, but no later than the deadlines to ensure timeliness of review and notice of the SAP Committee's decision.

SAP Committee should plan to meet within two business days before or after each deadline to review, decide and notify students of their SAP status prior to the start of the semester to allow the student time to make adjustments to schedule or financial arrangements if applicable. Any appeals received after the deadline but before the last day to drop/add courses will be reviewed based on SAP Committee availability

but within a reasonable time. Any appeals received after the last day to drop/add courses will be reviewed for the next semester the student can enroll.

SAP APPEAL PROCESS

Student must obtain and complete the following:

- Complete/sign FASAP Appeal Cover Form
- Typed statement from student explaining the extenuating circumstances that prevented the student from meeting SAP. Statement should also include what has changed in the student's situation that will ensure meeting SAP for next evaluation period.
- Supporting documentation that corresponds to stated circumstances
- Submit to the Financial Aid Director by or before SAP deadline.

SAP STATUS CHART

SAP STATUSES	DEFINITION	ELIGIBLE FOR AID (this includes federal, state and institutional)	APPEAL NEEDED
WARNING	*Assigned to a student who fails to meet SAP at the end of a payment period/semester. Cannot be assigned in consecutive semesters*	**YES**	**NO**
SUSPENSION	*Assigned to a student who was on Warning and failed to meet SAP a 2nd consecutive semester*	**NO**	**YES**
PROBATION	*Assigned to a student for one payment period who failed to meet SAP but granted an approved appeal; for students with an Academic Plan that allows time beyond one-payment period will be evaluated for progress and continued under this status based on plan.*	**YES**	**ALREADY APPROVED**

SAP SUMMARY

TOTAL ATTEMPTED CREDIT HOURS	MINIMUM CUMULATIVE GPA REQUIRED	MINIMUM CUMULATIVE COMPLETION RATE REQUIRED (Earned/Attempted=C.R.%)
0-29 hours (Freshman)	**1.8**	**67%**
30+ (Sophomore/Junior/Senior)	**2.0**	**67%**

I.References:

FSA Handbook-Vol. 1 Student Eligibility