



Office of Financial Aid
(www.bergen.edu/fa)

Satisfactory Academic Progress (SAP) Policy

(<https://bergen.edu/current-students/student-support-services/financial-aid/standards-of-satisfactory-academic-progress/>)

Satisfactory Academic Progress Policy

The BCC Academic Progress Policy conforms to Federal regulations (Sections 668.16(e), 668.32(f) and 668.34 and State regulations that govern financial aid programs and require all financial aid recipients to (1) be in good academic standing and to (2) be making academic progression (pace) toward a degree/certificate in a reasonable amount of time before the financial aid office disburses any federal / state funds for the subsequent semester.

Effective Fall 2017 SAP status will be monitored after the conclusion of each term and it will include enrollment history of all terms previously attended at BCC and transfer credits. Specifically, financial aid recipients must meet both a "qualitative" (GPA) and a "quantitative" (pace) standard to maintain eligibility for financial aid.

For all AA, AS, AAS Degrees & eligible Certificate programs

Students enrolled in a Financial Aid eligible Associate Degree/ Certificate Program must meet the following Qualitative and Quantitative standards:

1. Good Academic Standing (Qualitative Component)

The student must earn a **minimum cumulative grade-point average** (GPA) that meets the requirements for continuing enrollment and graduation as defined by the college.

Qualitative Measure Table

| <u>Credit Hours Attempted</u> | <u>Minimum GPA</u> |
|-------------------------------|--------------------|
| 1-11 Credits | No Minimum |
| 12-23 Credits | 1.70 |
| 24-35 Credits | 1.80 |
| 36-47 Credits | 1.90 |
| 48 or more credits | 2.00 |



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Academic Progression (Pace) – (Quantitative component)

A student must complete at least 67 percent of attempted credits each semester, together with the appropriate grade point average (GPA), in order to be making Satisfactory Academic Progress. Additionally, students may continue to receive financial aid if their total attempted credit hours do not exceed 150% of the credits needed to complete their program of study. For example, if a program of study requires 48 credits for completion a student may attempt 96 credits. Additionally, students will not be eligible for financial aid if the number of remedial credits exceeds 30 semester hours. ESL courses do not count against these limits.

Students who are aware of learning or other disabilities should immediately contact the Office of Student Services (OSS) so that appropriate accommodations can be made. A student with a documented disability and functional limitations is still held to the same academic expectations as other students. If the student is registered with OSS and receiving appropriate accommodations, the student is expected to maintain satisfactory academic progress for financial aid purposes.

2. Quantitative:

Students enrolled in a Financial Aid eligible Certificate Program must meet the following Quantitative standards:

Quantitative “Pace” Measure Table

| <u>Credit Hours Attempted</u> | <u>Minimum Percentage</u> |
|--------------------------------------|----------------------------------|
| 1-11 Credits | No Minimum |
| 12-23 Credits | 50% |
| 24-34 Credits | 50% |
| 35 or higher | 67% |

Students at BCC are required to have completed a minimum of 67% of all credits attempted after 35 credits attempted.

Students who are aware of learning or other disabilities should immediately contact the Office of Specialized Services (OSS) so that appropriate accommodations can be made. Students with documented disabilities and functional limitations are still held to the same academic expectations as other students. If the student has self-identified with the Office of Specialized Services and is receiving appropriate accommodations, the student should be able to maintain satisfactory academic progress for financial aid purposes.



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NURSING PROGRAM STUDENTS

Students in a Nursing program and pursuing a second degree will be allowed to receive financial aid for a total of 120 attempted credits (excluding the first 30 remedial). Per the Executive Director of Financial Aid a student who has exceeded 120 SAP cumulative attempted credits will not be granted an override for maximum timeframe.

TREATMENT OF SPECIFIC COURSES

Developmental and supplemental university instruction courses are used to establish eligibility for financial aid based on full-time or part-time enrollment only. Credits are assigned to developmental and supplemental courses, but these credits do not count toward degree requirements *or Satisfactory Academic Progress*. Students may receive financial aid for a maximum of 30 semester hours of developmental and supplemental courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study and SAP requirements continue to be met.

When counting developmental credits for SAP, if a student received a "U" (unsatisfactory) grade, the credits count as attempted but not earned. However, in the Registrar's system the "U" grade is not counted as attempted or earned.

English as a Second Language (ESL) courses are not counted towards a student's qualitative and pace progression standards for SAP. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

Incomplete courses (I) will count toward the calculation of credit hours attempted. Once incomplete courses are completed and a passing grade is received, the credits will then be applied to the student's completion rate.

Repeated courses are taken to improve a student's grade point average and the course counts only once toward degree requirements. Consequently, when a student repeats a course(s), this will count toward time enrolled without a corresponding incremental increase in credit accumulation. (SAP counts repeat credits as attempted but not earned. However the Registrar's system does not count repeated grades as attempted or earned.)

Transfer credits are counted as attempted credit(s) and used to determine credits earned in their program of study and are in the calculation of their grade point average.

Withdrawal grades (W) are counted as attempted credit(s) but not earned in determining SAP.

Unofficial Withdrawal grades (E) are counted as attempted credit(s) but not earned in determining SAP

Fail grades (F) are counted as attempted credit(s) but not earned in determining SAP



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PROCEDURES

Effective Fall 2017 SAP status will be monitored after the conclusion of each term for students currently on financial aid probation or academic plan and it will include enrollment history of all terms previously attended. If the student has reached the maximum number of credits without earning a degree, the student must be excluded from further participation in federal financial aid programs.

Federal regulations require that these standards apply to all students, even to first-time aid applicants who have previously enrolled at BCC (regardless if they paid out of pocket), or to those who have not been formally placed on probation.

Students deemed not to be making Satisfactory Academic Progress will be notified by BCC email from the Financial Aid Office and may file an appeal with the Office of Financial Aid. A SAP review Committee will review the appeal and make a decision. The decision is final. Students will only be notified by BCC email as to the outcome of their SAP appeal.

Exception – Students pursuing a second degree in Nursing after graduating with a 2 year degree will be calculated differently and if all other SAP requirements are met, will not be considered UMAX (until at 120 credits) and be eligible for Title IV aid.

RIGHT TO APPEAL

Students have the right to appeal a decision of ineligibility to continue to receive financial assistance. Appeals should be filed within fourteen business days of notification that aid eligibility has been lost and no later than posted priority deadline. The form that must be used to file your appeal can be found on our website. The appeal may NOT be based upon need for the assistance OR lack of knowledge that the assistance was in jeopardy. An appeal would normally be based upon some unusual situation or condition which prevented a student from passing most of the courses, or which necessitated withdrawing from classes. The situation/condition must have taken place within the semester. Examples of possible situations include documented serious illness, severe injury or death of an immediate family member.

Exceeding Maximum Program Credits & Maximum Time Frame Appeals Process

Appeals for exceeding maximum program credits and/or the maximum time frame requirement (150%) must be submitted based on the conditions stated above. This SAP appeal must include the following attached to and including the appeal form:

- A typed statement from the student explaining his/her program circumstances (i.e. program of studies he/she has pursued/completed, change in major, prerequisite courses, or pursuing second degree) as well as include the courses needed to complete the program.
- Degree Audit/Program evaluation - indicating courses remaining by semester needed to complete the program.



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STATUS DEFINITIONS

FINANCIAL AID “WARNING”

Students not meeting the minimum SAP requirements will first be placed in a “warning” status for a term with the expectation that the student will pass all courses taken demonstrating that he/she is capable of completing a semester without any failures, incompletes or withdrawals (grades of “F”, “W”, “I” “E”)

FINANCIAL AID “PROBATION”

Students not making significant improvement during the “warning” semester, and/or who fail to maintain SAP standards may appeal and will be allowed only one probationary semester during an academic year. If a student on financial aid probation meets the SAP requirements by term end he/she will be eligible for aid in the subsequent semester. Students placed on probation shall be considered to be making satisfactory academic progress for the purposes of financial aid for that semester and may be placed on “continuous probation” automatically provided all courses are successfully completed with all passing grades and the cumulative GPA continues to progress towards 2.0 .

Students who are on financial aid probation may continue receiving financial aid in the semester following provided they earn all passing grades (“C” or better) while on financial aid probation the semester prior. In these cases it will not be necessary for the student to file an SAP Appeal because their case will be reviewed and an automatic continuance will be granted for financial aid “continued” probation.

APPEAL DECISIONS

APPEAL approved for “Probation”

Appeals can only be approved if the SAP Committee determines:

- That the student will be able to meet the university’s satisfactory academic progress after the next payment period

APPEAL “DENIED”

The “denied” decision is usually rendered when the SAP Committee has deemed that it is “mathematically” impossible for the student to meet the quantitative/qualitative component(s) in a reasonable amount of time, the student failed to follow their “academic plan” or the students statement is undocumented. The student is ineligible to receive federal and state funding in subsequent semesters. The student must use alternative means to pay their bill.



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CONSEQUENCES OF FAILING FINANCIAL AID "PROBATION"

Students receiving less than a passing grade while on financial aid probation by receiving grades of "F", "E", "W" and "I" will be considered to have failed their probation and will not be eligible to file an SAP Appeal form for subsequent semesters and will not be eligible for financial aid until they have passed all courses in a subsequent semester and using alternative means of payment for said semester.

REGAINING ELIGIBILITY

A student who has lost eligibility to participate in federal student aid programs for reasons of academic progress can regain that eligibility by enrolling at BCC using alternative means of payment and demonstrating that he/she is capable of completing a semester without any failures, incompletes or withdrawals (grades of "F", "W", "I", "E") and showing the ability to complete degree requirements in a timely fashion. The mere passage of time will not ordinarily restore eligibility to a student who has lost eligibility for failure to make satisfactory academic progress.

Students who have been academically dismissed from the college but who are subsequently given permission to re-enroll are not automatically eligible to continue to participate in federal and state aid programs. Admissions/ Academic decisions are independent of funding decisions.

RETURNING STUDENTS

Students returning after "stopping out" for two or more years and who were previously not meeting the minimum SAP requirements may appeal. And provided that it is not deemed "mathematically impossible" for the student to eventually meet the minimum SAP requirements the student may be granted "probation" for one semester. During the "probation" semester if the student passes all courses, he may be granted "continuous probation". These appeals will be reviewed on a case by case basis to determine eligibility for "probation".