

CENTRAL BAPTIST COLLEGE

Federal Student Aid Satisfactory Academic Progress Policy

Federal and State regulations require all schools participating in state and federal financial aid programs to have a Standard of Satisfactory Academic Progress (SAP). The standard will be applied to all applicants and recipients of financial aid as a determination of eligibility. These standards are applicable to all students whether they are eligible for the Title IV funding or not. This standard requires an evaluation schedule, a quantitative standard (pace of completion), a maximum time frame, and a qualitative standard.

Evaluation Schedule

Central Baptist College will review SAP annually following the spring semester. At the end of each spring semester, the Registrar's Office will provide the Financial Aid Office with a list of students, attempted hours, completed hours, and cumulative GPA. This is what is used to determine SAP. Academic progress will be reviewed at the end of each academic year to determine future eligibility. SAP will also be reviewed on the 10th day of class at the beginning of each year to determine if student is sufficiently working towards the completion of a degree in the 150% maximum allowable time frame. Only classes a student is enrolled in on the 10th day of class will be considered. CBC may disburse a Pell grant, Loan, etc. to an eligible student ONLY after we determine that the student has met SAP for the payment period. Students not meeting these requirements after one academic year will lose future aid eligibility. If a student fails to meet SAP, they will receive a letter from the financial aid office stating they have lost eligibility.

Quantitative Requirement

1. **Pace of Completion** – Students must successfully complete at least 67% of the hours attempted. Successfully completing attempted hours means earning a letter grade of D or higher. Some courses may have a specific passing grade requirement. In such cases, the student must earn the specified grade to be considered to have successfully completed the hours. A student may take a class for grade forgiveness, but until the new grade is posted after a subsequent semester, for the purpose of Satisfactory Academic Progress, the financial aid office will use the existing grade.
2. **Maximum Time Frame** – Federal regulation states that the maximum allowable time frame to complete a degree is 150% of the published length of the educational program. For example, students enrolled in a degree program requiring 124 credit hours are eligible to receive Title IV aid for a total of 186 attempted credit hours.

Withdrawal From a Course

If a student wishes to withdraw from a course, they must begin the process by obtaining a withdrawal slip from the Registrar's Office and complete the entire course withdrawal process (see Registration Policies in the Course Catalog). Ceasing to attend class does not constitute a withdrawal from the course. Students who do not complete the proper withdrawal procedures will receive an "F" for the course. In addition, a final grade of "W" (withdrawn) will not count as a completed class when evaluating SAP.

Withdrawal from All Courses

If a student wishes to withdraw from all courses, they must request a “Permit to Withdraw” or a “PACE Withdrawal Form” from the Registrar’s Office. A student must complete the entire process (see Registration Policies in the CBC Course Catalog). Properly following this procedure will result in a grade of “WP” for each class. A grade of “WP” will not affect the qualitative standard (GPA) of SAP, but will affect the quantitative standard. It will also count towards the 150% maximum allowable time frame. The registrar’s office will note the final grades on the student’s transcript. Students who do not officially withdraw will be administratively withdrawn and given a grade of “F” for all courses registered for that semester. The Registrar’s Office will also notify the Financial Aid office of the student’s last day of attendance. The date of a student’s last day of attendance will be used in determining how much, if any, of the student’s federal aid must be returned (see the CBC Return of Title IV Funds Policy). If a student withdraws before 60% of the semester is completed, part or all of the student’s federal aid must be sent back and institutional aid will be prorated.

Incomplete Classes

Incomplete classes will result in a grade of “I”, and will be considered the same as an “F” when evaluating SAP. A student MUST do the work to complete the class in order for the “I” to be changed to an actual letter grade (A, B, C, D, or F) by the last day to enroll in the following term. Grades left as an “I” will not count toward the quantitative or qualitative requirements. Classes taken and left with an “I” grade will count towards the 150% maximum allowable time frame.

Qualitative Requirement

Satisfactory academic progress is also monitored through a student’s grades.

| Total number of hours completed by Student | Required Cumulative GPA |
|---------------------------------------------------|--------------------------------|
| 1 – 29 total hours (Freshman status) | 1.50 cumulative GPA |
| 30-59 total hours (Sophomore status) | 1.75 cumulative GPA |
| 60 or more total hours (Junior + status) | 2.0 cumulative GPA |

A Grade Point Average of 2.0 is equivalent to a C average.

Grading Scale used at CBC:

| |
|-----------------|
| 90 – 100 = A |
| 80 – 89 = B |
| 70 – 79 = C |
| 60 – 69 = D |
| 59 or below = F |

Remedial classes will be counted towards the 150% maximum allowable timeframe AND will be considered in the review of SAP.

Loss of Aid – Regaining Eligibility

A student who loses Federal Student Aid eligibility because he/she is not meeting SAP will regain eligibility when it is determined that he/she is again meeting the standards or when an appeal has been approved.

Notification of Grade Change – If a student's grade changes after grades were initially posted, it is the student's responsibility to notify the financial aid office of this grade change. If the student meets the standards for satisfactory academic progress after the grade change, financial aid will be reinstated.

Appeals Process

Students may be able to re-establish eligibility for aid by citing extenuating circumstances which have caused a hardship. Students may file an appeal by completing an Appeal for Financial Aid Reinstatement form and presenting supporting documents to the Financial Aid Director/Appeal Committee. Extenuating circumstances are generally beyond one's control, such as an automobile accident, an illness, or death of a family member. Approvals or denials are made at the discretion of the Appeal Committee. Appeals must be submitted to the Financial Aid Office at least one week before class starts of the semester for which the appeal is being made. Any appeals made without supporting documents will not be considered.

The Appeals Committee will review the appeal and issue its decision in writing to the student within 5 business days. SAP will be reviewed again at the end of the spring term. The student must be meeting SAP policy at that time in order to retain eligibility for future academic years.

If an appeal is denied, the student will be responsible for their own educational costs. After completing a term, the student can complete another Appeal for Financial Aid Reinstatement form if they have completed enough hours to once again be in compliance with the SAP policy. Then, if SAP standards are met, aid will be reinstated for future semesters. The completion of additional self-paid semesters or filing an appeal does not guarantee regaining aid eligibility.

A student MUST show academic progress.

Academic Plan – The Financial Aid Director/Appeals Committee may choose to compose an academic plan for a student. The academic plan can require that a student meet a specified number of hours per semester or a specific GPA other than the requirement of the SAP. Students placed on an academic plan must meet the requirements of that plan in order to retain federal student aid eligibility for future terms.

Transfer Students

The admissions office at CBC will notify the Financial Aid office of any students transferring from another institution. All transcripts from previous institutions attended will be reviewed by our Registrar's Office. Only those hours that transfer are counted when determining student's grade level. (i.e. A student takes 30 hours at College #1, but after review, only 25 of those transfer to CBC. The student will be considered at a freshman level when determining aid amounts.) However, the full transcript will be reviewed in order to determine SAP and aid eligibility for CBC. Also, Central Baptist College will also count all credits from previous schools toward the maximum

allowable time frame for degree completion. (150% of the published length of the educational program)