

Financial Aid and Standards of Satisfactory Academic Progress (SAP)

Overview:

Students receiving financial aid funded by the federal, state, or from BW sources must comply with the University's Standards of Satisfactory Academic Progress (SAP). This requires students to meet federal, state and institutional measures of academic progress and achievement as students advance through their educational program of study. A student's receipt of financial aid is directly tied to their SAP performance. Student aid recipients are reviewed annually – prior to the start of each academic year - by the Financial Aid Office (FAO), to see if the student has maintained compliance with the University's Standards of Satisfactory Academic Progress.

Students must maintain a minimum cumulative grade point average (GPA) – called a qualitative measure of SAP– as well as has successfully completed the minimum number of credit hours that are required to meet their degree requirements. This latter measure of SAP is a quantitative measure of SAP. It refers directly to the student's number of completed, earned credits towards their degree, in relation to the total number of credit hours attempted. It measures the successful “pace” of degree completion. The student must be “on pace” to continue to receive student assistance.

The Table below summarizes the minimum standards of SAP required on the part of students in maintaining their eligibility for receipt of federal, state and institutional assistance:

SAP Evaluative Method	Credit Hours Attempted				
	1 to 11	12 to 26	27 to 42	43 to 59	60 to completion
1-Qualitative: Minimum GPA	--	1.70	1.80	1.90	2.0
2-Quantitative: Pace*	67%	67%	67%	67%	67%

*Pace represents the percentage of hours completed when divided by the number of credit hours attempted. For example, 30 hours completed against 40 credit hours attempted equals 75%, a Pace which meets the minimum percentage (67%) that is required for SAP purposes. By contrast, if one earned 20 credit hours against 40 hours attempted, the Pace would be at 50%, which is below the minimum Pace requirement of 67%. And, if one is below 67% completion, the student is not making SAP and would be ineligible for student assistance.

Students who consider possibly withdrawing from all course work during the academic term, once after classes have formally begun, are required to meet with the Academic Advising

Department as well as with a Financial Aid Representative regarding the academic and financial implications of withdrawing from course work.

Additional important University provisions regarding Academic Progress can be found in the University Catalog – <http://catalog.bw.edu> – click on “Advanced Search” then enter “academic probation” in the search box, and scroll down to where you see “Student Status Policies”. Click on this link.

Process:

Students are evaluated for SAP purposes once each year, before the start of the new academic year for their compliance with the minimum standards of satisfactory academic progress as outlined above. For most students, their program of educational study consists of 124 credit hours and takes normally, four academic years to complete. To retain federal and state financial aid eligibility, such a student must complete their program of study within six academic years, representing 150% of the normal four year time-frame for purposes of achieving degree completion.

During this time frame, the student must meet the above qualitative and quantitative measures of SAP performance. The Financial Aid Office (FAO) monitors each student’s progress at the start of each academic year as taken from the student’s official record with the Registrar’s Office. Changes made in the student’s record, such as an incomplete grade changing to a completed grade will be captured in the next SAP review conducted by the FAO. Grades not counted immediately towards course completion, are counted as attempted hours made by the student and count in the calculation of Pace, as defined above.

Repeated courses count only once towards credit hours attempted. Audited classes do not count in the determination of SAP performance nor do they count towards degree completion.

Given the academic caliber of students that enroll at BW, only a small percentage of students in any given academic term, encounter academic difficulties which prove to have a bearing on their eligibility for receiving federal and state financial assistance. Less than two percent of BW students withdraw in a given academic year.

The FAO in its annual review of SAP performance on the part of each student will determine which students meet Satisfactory Academic Progress (SAP) and which are designated as Non-Satisfactory Academic Progress (NSAP) cases. For students with SAP, normal aid eligibility applies for receipt of federal and state financial assistance. For those students with a NSAP designation, the student is ineligible for receipt of any federal and/or state financial assistance until either (1) SAP is reestablished or (2) an NSAP appeal has been approved by the FAP. Such an appeal is based upon receipt and approval of a documented written appeal that has been submitted by the student to the FAO (See below section: Method of Appeal).

Transfer Students:

Students who have transferred to BW from another institution, have included as a part of BW's measure of academic progress, those credit hours that have been formally transferred towards their degree program at BW. These hours count as both attempted and completed credit hours in the calculation of SAP, as measured by the Pace of credit hour completion. However, only the GPA earned at BW for those credits taken at BW count in the measurement of the GPA component of SAP performance.

For example, if a student transfers into BW and is approved to have 40 credit hours counts towards their degree completion, then these 40 hours counts towards their successful measure of their Pace towards degree completion. In needing 124 earned credit hours, these 40 credits reduces the number of required earned credits to 84. The student's GPA measure of meeting SAP, however, is determined in relation to the earned grades of course work taken at BW. The grade point average at the other institutions are not counted in the measurement of the qualitative component of the SAP requirement.

Changing Your Major:

If a student changes their major, the hours attempted and completed from earlier enrollment prior to the changing of majors, are still counted in the overall assessment and evaluation of SAP compliance. This inclusion includes both the qualitative measurement of GPA as well as the quantitative measurement of Pace. Such earned credits attempted and or earned from before, still constitutes in measuring the overall academic progress towards degree completion and count against the 150% quantitative SAP measure, as well as remains a part of the student's aggregate, cumulative GPA record.

Pursuing a Second Degree:

If a student is pursuing a second degree as part of their educational goals, the credit hours attempted, credit hours earned and the cumulative GPA achieved remain as part of the student's overall record of academic performance and measurement towards both a qualitative and quantitative assessment of SAP compliance. Only grades earned elsewhere than BW do not count as part of the qualitative measurement of SAP performance.

How to Re-Establish Financial Aid Eligibility

If from an SAP evaluation it is determined that a student has not maintained SAP, the student will not be allowed to receive any federal and/or state financial assistance for the upcoming periods of enrollment until the student has either re-established SAP compliance or has

submitted a formal appeal, that has been accepted by the FAO (See below section: Method of Appeal).

A formal appeal must be in writing and explain why the student failed to make SAP during the academic enrollment period which is subject to SAP review. The appeal must explain what has now changed in the student's circumstances that would now allow the student to become academically successful again. In short, what were the reasons for why academic SAP performance was not maintained before, and what is now different that would make the student successful going forward academically. Most acceptable appeal explanations are those that have centered on health issues and/or a loss of a loved one within the immediate family during the time of academic assessment.

If the appeal is found to be acceptable, the student can again become eligible for federal and/or state financial aid. If not, the student may be allowed to continue to be enrolled at the institution, but can't receive either federal and/or state financial assistance.

Upon conducting a SAP review, the Financial Aid Office may determine that some students who fall into a NSAP status, will be allowed to continue to be eligible for federal and/or state financial assistance, because it has also been determined that the student has been formally placed, by the Academic Appeals Committee, under an Academic Plan for Success. As long as the student is considered by the Academic Appeals Committee to be following the Academic Plan which is on file with the Committee, the FAO will continue to allow the student to be eligible for receipt of federal and/or state assistance.

Only students who have been found not to be under an Academic Plan or have not provided an Appeal for reconsideration of their NSAP status, will be subsequently notified of the loss of federal and/or state assistance due to being of NSAP status.

Method of Appeal:

Once determined by the FAO that a student is under a NSAP status, the FAO will notify the student in writing of this determined status. The student will be told the basis for this status and of the implications of being NSAP for financial aid purposes. The formal appeal process will also be explained in the letter of notification. Written appeals, including, if need be, supporting documentation, can then be formally to the FAO for review. The results of this review will then be formally shared with the student in writing with their aid eligibility either reinstated or in not being awarded. All appeal decisions are final.

Definitions:

Academic Plan – A formal written description of the objectives, goals and time-frame in which a student is to follow in regaining acceptable academic progress towards degree complete. The Academic Plan is created by the Academic Appeals Committee and applies to those students who the Committee reviews for the student's possible continuation of academic studies.

Minimum Cumulative GPA (qualitative measure) – The student’s grade-point average that is required for successful steps towards and completion of their program of study.

NSAP – Non-Satisfactory Academic Progress – a status of non-compliance by which a student who is not making normal SAP is assigned. NSAP implies that the student can’t continue to receive federal and/or state aid as a result of not maintaining minimum standards of SAP performance.

Pace – The percentage calculation of completed credit hours divided by the number of attempted credit hours. Pace can’t exceed 150% of the normal length of time for completion of the program of study, usually four years, thus can’t exceed six years of length of study.

Qualitative Measure – The GPA measurement of a student’s academic performance of overall coursework taken and of which credits have been earned towards program completion. A student must for SAP purposes meet the Qualitative Measure of academic performance in order to receive federal and/or state financial assistance.

Quantitative Measure – The length of time that a student is taking to achieve their degree program goal and of which credit hours earned represent a minimal, acceptable (67%) proportion of credit hours attempted. A student must also meet the Quantitative Measure of academic progress in order to remain eligible for federal and/or state financial assistance.

Satisfactory Academic Progress – A status which allows a student to continue to receive federal and/or state financial assistance as a result of the student’s successful measurement of credit hours completed against credit hours attempted as well as the minimum cumulative GPA allowable by the student under their program of study.