

Financial Aid and Standards of Satisfactory Academic Progress (SAP)

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

SAP Standards:

In order to be aid eligible, students must maintain a minimum cumulative grade point average (GPA) – the qualitative SAP standard – as well as successfully completing the minimum number of credit hours that are required to keep the student on track to meet their degree requirements – the quantitative SAP standard. This latter measure of takes into account a student’s “pace” and the “maximum timeframe” allowed to complete their program (150% of the hours required to graduate).

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:

Undergraduate Students		
Qualitative – Minimum GPA		Quantitative – Pace*
Hours Attempted or Earned (whichever is greater)	Minimum Cumulative GPA Required	Minimum % of Credits Completed vs Credits Taken
1-11	–	67%
12-24	1.700	67%
25-40	1.800	67%
41-56	1.900	67%
57+	2.000	67%
Graduate Students		
1+	2.5	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. Bycontrast, 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.

GPA Evaluation:

The University calculates the “Minimum Cumulative GPA Required” using the grading scale found in the our University Catalogue. An summary can be found below:

Grade Quality		Points:	
A+	4.000	S	Satisfactory hours earned toward degree, equivalent to A, B or C, no quality points
A	4.000	U	Unsatisfactory. No hours earned toward degree, equivalent to C-or below
A-	3.667	I	Incomplete
B+	3.333	W	Withdrawal prior to completion of 60% of the course
B	3.000	WP	Withdrawal passing after completion of 60% of course with registrar’s approval
B-	2.667	WX	Withdrawal failing after completion of 60% of course with registrar’s approval
C+	2.333	AU	Audit. No credit
C	2.000	NR	Non-reported grade by instructor
C-	1.667	CIP	Courses in progress
D+	1.333	T	Temporary grade for continuing course, work must be validated by subsequent letter grade to count for credit
D	1.000		
D-	0.667	F#	Failure for stop attending a class
F	0.000	*	Grade Forgiveness. First attempt not in GPA
		^	Returning Student Forgiveness. First attempt not in GPA.

Quality points are used in calculating the student’s grade point average (GPA). To find the GPA, multiply the number of credit hours in a course by the quality point value of the letter grade (A, four, B, three, etc.); then add the quality points earned for each course and divide by the total number of graded credit hours attempted.

A GPA Calculator can be found at <https://www.bw.edu/one-stop/plan-degree/gpa-calculators/>.

The Process:

BW students are evaluated by the FAO for SAP once per year, at the end of the academic year (typically late May). To retain financial aid eligibility must meet the minimum qualitative and quantitative SAP standards listed above.

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. However, the hours and quality points represented by each attempt will be included in the grade point average (GPA). Audited classes do not count in the determination of SAP performance nor do they count towards degree completion. Remedial coursework does not count towards SAP performance until it has exceeded 30 hours.

The FAO in its annual review of SAP will determine which students meet Satisfactory Academic Progress (SAP) and which are designated as failing to meet Satisfactory Academic Progress. For

students meeting SAP standards, normal aid eligibility applies for receipt of federal and state financial assistance.

For those students with a suspended designation, they will be notified via BW email and physical mailing of the negative status and directed to file a SAP appeal form via the BW website. Students failing to make SAP will remain ineligible for receipt of any federal and/or state financial assistance until either (1) SAP standards are met or (2) a SAP appeal has been approved by the SAP appeal Committee. 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 counted towards their degree completion, then these 40 hours count towards their successful measure of their Pace towards degree completion. 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 is 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 includes both the qualitative measurement of GPA as well as the quantitative measurement of Pace. The credits attempted and earned from before the major change are still used in measuring the overall academic progress towards degree completion and count against the 150% quantitative SAP measure, as well as 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 somewhere other than BW do not count as part of the qualitative measurement of SAP performance.

Withdrawals:

There are three possible grades that a student can receive when withdrawing from a course: W, WP, WX. While these grades all represent withdrawal from a course, they do have different meaning, and are treated each as their own unique grade during a SAP calculation.

Grade	Definition	How it's handled
W	Withdrawn (prior to any pass/fail determination)	Credits are included in attempted and completed, and as part of the GPA
WP	Withdrawn – passing course at the time of withdraw	Credits are included in attempted and completed, and as part of the GPA
WX	Withdrawn – failing course at the time of withdraw	Credits are included in attempted and completed, and as part of the GPA

The University's Academic status policies can be found here:
<http://catalog.bw.edu/content.php?catoid=10&navoid=405>

Satisfactory Academic Progress Suspension:

If a student has been determined to be failing either a quantitative or qualitative standard (listed above) the student will fall into a suspension status. SAP Suspension leads to the loss of eligibility for federal and state financial aid.

Quantitative standards are tracked and managed by the FAO exclusively. Qualitative standards are tracked by both the FAO for SAP and the Academic Review Committee. The GPA grids for both SAP and Academic Review mirror one another.

Academic Contracts/Plans:

BW's Academic Affairs division works in coordination with the FAO to create a student's academic plan. If a student fails to meet the SAP qualitative standard, they will subsequently be failing the Academic Review's GPA requirements. As such, the student will fall into either an Academic Alert, Probation, or Suspension status and be given a requirement to complete an academic contract/plan coordinated by the Academic Review Committee (who meet each semester). The contract requires students to take a self-assessment, meet with a mentor to develop a student specific plan, and limits some of their extra-curricular obligations.

Students making significant strides to meeting academic standards (as determined by the Academic Review Committee) and they have not broken their Academic Contract may be on SAP probation indefinitely. If a student fails to make standards and is not making strides, the student's status will be deemed academically suspended.

For more information on the Academic Review Committee Academic Standing rules visit our university catalog (<http://catalog.bw.edu/content.php?catoid=10&navoid=405>).

Re-Establishing Financial Aid Eligibility:

If it is determined that a student has not maintained SAP, the student will be notified via BW email and physical mailing that they 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 SAP appeal form (#14 on <https://www.bw.edu/one-stop/finances/forms/>) must explain why the student failed to make SAP during the reviewed academic enrollment period. The appeal must explain what has now changed in the student's circumstances that would now allow the student to become academically successful again. It must also acknowledge that the student met with their academic mentor/advisor as a part of reviewing their academic plan/review their academic contract.

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. If the appeal is granted, the student will be reviewed and undergo SAP calculations each of the subsequent semesters to assure they are progressing towards good academic standing until they are once again meeting SAP standards.

Method of Appeal:

Once determined by the FAO that a student is under a suspended status, the FAO will notify the student via BW email and physical mailing of this determined status. The student will be notified of which SAP standard was not satisfactory and of the implications of being suspended for financial aid purposes.

A SAP appeal form (#14 on <https://www.bw.edu/one-stop/finances/forms/>) must explain why the student failed to make SAP during the reviewed academic enrollment period. Students can appeal based on injury or illness, the death of a relative, or other special circumstances. The appeal must explain what has changed in the student's circumstances that would now allow the student to become academically successful again, including, if need be, supporting documentation to the FAO for review. If additional documentation is necessary, the FAO will reach out to the student by phone and email to request the necessary support documentation. The results of this review will then be shared with the student. All appeal decisions are final.

Definitions:

Academic Contract/Plan – A formal written description of the objectives, goals and timeframe 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.

Maximum Timeframe – A student cannot exceed 150% of the credits necessary to graduate from their chosen program of study.

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.

Pace – The percentage calculation of completed credit hours divided by the number of attempted credit hours. Pace must be at least 67%.

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.

Satisfactory Academic Progress Suspension – a status of non-compliance by which a student who is not making normal SAP is assigned. Suspension 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. Students must apply for an appeal to have aid reinstated.