



POLICY TITLE: US Direct Loan Satisfactory Academic Progress (SAP) Policy
POLICY NUMBER: AM.702
DATE APPROVED: 2013 07 10
CATEGORY: Administration (AM)
APPROVAL AUTHORITY: Lead Team
RESOLUTION / MINUTES REFERENCE NUMBER: Approved 2013 07 10 LEAD Min; Re-approved LEAD 2020 03 12; Re-approved LEAD 2020 10 01
POLICY HOLDER: President's Office

1. POLICY STATEMENT:

Columbia Bible College is required to have a written policy regarding Satisfactory Academic Progress (SAP) through which recipients of US Direct Loan funds must be evaluated.

This policy is applied consistently to all students in all programs who receive Direct Loan funds and is used to establish ongoing eligibility for the US Direct Loan Program.

2. POLICY

2.1 Timeline of Evaluation

- Each student's SAP is evaluated annually, after the winter semester.
- Students must meet both the qualitative and quantitative standards in order to be considered to be making Satisfactory Academic Progress.

2.2 Qualitative Standard

- Students must maintain a minimum cumulative GPA of 2.0 at all times.
- A student's GPA is not affected by incompletes ("I") or courses in which the student has withdrawn and received a "W." A student's GPA is affected by a withdrawn-failed "WF" as well as repeated courses.
- Transfer credits are included in the student's GPA.

2.3 Quantitative Standard

- BA students must complete 126 credits in order to receive their credential; they may attempt no more than 189 credits. BA students have a maximum of 6 years to complete their program.
- Students must also be progressing at an acceptable rate of completion, calculated by dividing the number of credits completed by the number of credits attempted. An acceptable pace of completion is 70%.

- A student’s pace of completion is affected by courses that are Incompletes, or from which a student has withdrawn after the add/drop deadline and receives a “W” for. These are considered courses that a student has attempted and not completed.
- All enrolled semesters are considered toward a student’s pace of completion. However, a student may change programs and thus “reset” their pace of completion. In these cases, credits and grades that do not count toward the new degree will not be included in the SAP evaluation. A student may “reset” their pace of completion in this way only once.
- Repeated credits are counted towards student’s SAP when the previous grade is listed as WF. Credits listed as “I” or “W” are not counted towards SAP.
- Transfer credits accepted toward completion of a student’s program are counted toward hours attempted and hours completed.

2.4 Appeals and Financial Aid Probation

- A student who does not meet SAP as defined above is ineligible for further Direct Loan funding.

2.4.1 Appeals

- A student may appeal their ineligibility for Direct Loan funding. An appeal includes why the student failed to make SAP (injury or illness, the death of a relative, or other special circumstances), what has changed that will allow the student to make SAP at the next evaluation. If the appeal is successful, they will be placed on Financial Aid Probation and he/she may be given one semester to meet the necessary SAP requirements.
- Appeals will be considered by the Director of Financial Aid and the Registrar.
- Alternatively, he/she may be put on an academic plan to facilitate the improvement needed over more than one semester. This must list how the student plans to meet SAP. In this case, SAP will be checked at the end of each term. If, at the end of this appealed period, the student still does not meet SAP, they will be ineligible for Direct Loan funding (without appeal) until such a time when they are able to show that they are making Satisfactory Academic Progress as defined above.
- If a student who has lost eligibility can attend and pay for themselves and meet SAP at a later time, they will then regain their Title IV aid eligibility.

4. APPLICABILITY

5. RELATED POLICIES/ REFERENCES

6. APPENDIX