

WBC/CBS Financial Aid Satisfactory Progress Policy

The Department of Education requires that all schools receiving federal financial aid for their students develop a Satisfactory Academic Progress (SAP) policy. Students must meet minimum requirements of *both* parts to continue to receive financial aid.

Standards for Satisfactory Progress



Part A: CBS students are required to maintain a **minimum cumulative completion rate of 75% of credits attempted.**

Part B: CBS students must maintain a **minimum cumulative grade point average of 2.0.**



Part A: WBC students must complete all credits as indicated below:

Cum. Credits Attempted	Cum. Completion Rate
1-59	67%
60 and above	75%

Part B: WBC students must maintain their cumulative grade point average at or above the following levels:

Cum. Credits Attempted	Cum. Grade Point Average
1-14	1.2
15-29	1.4
30-59	1.6
60 and above	2.0

Completion rate is calculated by dividing total credits earned by total attempted credits. Total credits attempted include those credits that have been transferred into a degree program as well as withdrawals, failures, noncredit remedial courses, repeated courses, and other incomplete grades. Students must also complete their program before attempting more than 150 percent of the published number of required credits. For example, students enrolled in a 60 credit program must complete all required courses without exceeding 90 attempted credits. If at any point it is determined that the student will not be able to complete the program within the maximum timeframe, they will become ineligible for aid. If a student changes into a different program, their transcript will be evaluated to determine an adjusted timeframe.

Unsatisfactory Progress

The Financial Aid Office will verify the satisfactory progress of each student applying for federal aid at the end of each semester after grades are posted. If the criteria in both Part A and Part B above are not met, the student will be notified by the Financial Aid Office that satisfactory progress has *not* been maintained and the student has been placed in Financial Aid Warning for the next term enrolled.

For example, if a CBS student has attempted 26 hours but has only earned 18 hours (F, X, W, I, etc. was received for other 8 credits), the student would not have the required 75% for Part A. Even if this same student had a 3.5 GPA average, the student would be placed in Financial Aid Warning due to the failure to meet Part A of the SAP policy.

Students are expected to make satisfactory progress as defined above during his or her warning semester. If satisfactory progress is not achieved in the one semester, the student will be **denied all financial aid programs** for all succeeding semesters until satisfactory academic progress has been attained, as shown in Parts A and B above. If a student is placed on denial, they will have their financial aid eligibility reinstated once they are in compliance with the above standards for satisfactory progress.

Appeal Policy

A student may appeal the loss of his or her financial aid because of unsatisfactory progress by. Only under extreme circumstances will an appeal be accepted for review. Examples of these circumstances are: death of an immediate family member; medical emergency, such as surgery or hospitalization of student or immediate family member. Instructions and forms for a SAP Appeal as well as more details on the policies and procedures are available at www.bible.edu under the Important Policies link on the Financial Aid page.

Note: Financial Aid Probation is a different probation from Academic Probation, whose policy is managed by Academic Affairs.

Further Information:

1. Students are eligible to receive financial aid only for one repeat of a previously passed course; however students who repeat a course due to the receipt of an unsatisfactory grade (i.e., F, W, WP, and WF) may receive financial aid for multiple attempts.
2. Federal financial aid will not be awarded for audited courses.
3. If a student has a lapse in enrollment, their status upon return will be the same as when he or she left

Questions about SAP Policy? Please contact the Financial Aid Office at 240-387-1222 or ifinancialaid@bible.edu

