

Financial Aid Satisfactory Academic Progress

Students receiving financial aid must maintain good academic standing with the college in order to qualify for continued financial aid awards. This policy applies to all undergraduate students enrolled in all programs. To maintain eligibility for Federal Title IV and/or other college-administered financial aid assistance, the following conditions must be met (students must meet both the quantitative and qualitative progress standards):

Qualitative Progress Standards

The student must maintain satisfactory academic grades, which is a 2.0 cumulative grade point average. Failure to earn satisfactory academic grades will place the student on academic probation. The student may receive financial aid while on probation, but not for more than two such semesters during the normal 8 to 10 semester college career.

Quantitative Progress Standards

Students must earn at least 67% of credits attempted. Students must complete their program within 150% of the published program length. (For example, a student enrolled in a 120 credit hour, four-year program has six years of full-time enrollment in which to complete the degree program.) A student enrolled in a program with a program length of 120-140 hours may not attempt more than 180 credit hours. A student enrolled full-time (12 hours per semester) must earn at least 24 credit hours per 12 month period. A student enrolled three-quarter time (9-11.5 hours per semester) must earn at least 18 hours per 12-month period. A student enrolled half-time (6-8.5 credits per semester) must earn at least 12 credit hours per 12-month period. Credit hours completed during summer enrollment are counted toward fulfillment of the above requirements.

A student who changes status within the 12-month period will have his/her status average (e.g., in the fall semester the student is full-time, then in the spring semester the student enrolls for half-time hours. The student would be considered a three-quarter time student for the year and would need to have completed the appropriate number of hours for that status).

The normal time to complete a bachelor's degree is 8 to 10 semesters of full-time enrollment. A student is allowed a maximum of 12 semesters of full-time study and may receive financial aid up to this maximum. Students enrolled in fewer than 12 hours per semester, but at least 6 hours per semester, are expected to complete their degree requirements in proportion to the full-time requirements. Students in an academic program with a program length of 120-140 hours who have attempted 180 credit hours toward a degree will be ineligible for student financial aid.

Graduate students

Graduate students in a program length of 30 credit hours have 5 years to complete their degree and a maximum of 45 attempted credit hours. Graduate programs of longer than 30 credit hours have a maximum of 7 years to complete and maximum attempted credit hours not to exceed 150% of the program length. Students who are enrolled in a second degree program which is equal to or lower than a degree already earned, will have officially accepted credit hours which are specifically applied toward the student's current certificate or degree program counted in the maximum number of the allowable credit hours for financial aid eligibility. Note: A student will not be considered to have reached the credit hour maximum until the semester following the one in which the student reaches or exceeds the maximum semester hours attempted.

Periods of Enrollment

The periods included in the review include all terms in which the student was enrolled, even those during which the student did not receive Title IV aid.

Credits

As the purpose of the SAP policy is to determine whether or not a student is progressing in order to complete his or her degree program within the maximum time frame, only those credits applicable to the degree program in which the student is enrolled is considered in the SAP review. Any credits taken at the school, or transfer credits accepted which are not applicable to the degree program are not considered in the SAP process.

Repeated courses: When an “F” is received for a course, that course may be repeated. Courses that are repeated will count in the calculation of hours attempted and completed hours earned if the student receives a passing grade. Only repeated courses taken at Bethel College will affect the grade point average (GPA) and will include the new grade on the transcript. If a course is repeated at another institution, only the actual credit(s) earned will transfer. A maximum of 5 noncredit remedial courses will be considered as successful completions unless enrollment in additional courses is approved by the vice-president of academic services.

Incompletes: Students who enroll in a course and are given an incomplete grade must complete the course requirements no later than the time grades are due the following semester. If the course is not completed, it is counted as hours attempted but not passed (attempted & unearned).

Withdrawals: Classes that a student enrolls in and withdraws from, receiving an authorized grade of “W,” are not counted as hours attempted. After the last date to withdraw has passed, the student may not withdraw from classes regardless of when they last attended. The student will receive the grade earned.

Intervals

SAP is checked at the end of each term, or payment period. If a late notification of grade change is received for the previous term, SAP must be rechecked using the new information.

Treatment of Grades:

Grade	Qualitative Treatment	Quantitative Treatment
A, B, C, D	Calculated	Attempted & Earned
F	Calculated	Attempted & Unearned
Incomplete	Not Calculated	Attempted & Unearned
Pass (P)	Not Calculated	Attempted & Earned
No Pass (NP)	Not Calculated	Attempted & Unearned
Withdrawal (W)	Not Calculated	Not Attempted & Unearned
Repeat A, B, C, D	Calculated	Attempted & Earned
Repeat F	Calculated (but not original grade)	Attempted & Unearned
Transfer Credits	Not Calculated	Attempted & Earned
Remedial Courses	Not Calculated	Not Attempted & Unearned

SAP Appeal

A student who fails to make SAP is automatically placed on SAP Financial Aid Warning (SAP Warning) for the following term. If the student fails to make SAP at the conclusion of the Warning term, the student loses Title IV

eligibility. In order to regain eligibility the student must submit an SAP Appeal. Prior to submitting the appeal the student should have met with his or her academic advisor to determine whether or not the student can meet the SAP requirements within one term or if an academic plan covering multiple terms needs to be created.

Appeals must be presented in writing, addressed to the Financial Aid Committee, stating the reasons that justify the request. If it is determined that the student cannot meet SAP requirements within one term, the student must also submit an Academic Plan to accompany his/her appeal letter. The Financial Aid Committee will review the request and will respond through the Director of Financial Aid within 2 weeks of receipt of the appeal. Students are notified via letter of the Committee's decision.

A student whose appeal is granted is placed on SAP Probation for one term. If at the end of the Probation term SAP is met, either because the student meets the regular SAP standards or because the student has met the criteria outlined in the Academic Plan, the status is SAP Met. If the student fails to meet SAP, either because there was no Academic Plan and the student did not meet regular SAP standards or because the student did not meet the criteria in the Academic Plan, the student's SAP status is SAP Unmet and the student loses Title IV eligibility. A student is limited to two appeals of the policy.

SAP Status

Status	Description	Duration	Title IV eligibility?	Notification
SAP Met	Qualitative and quantitative measure met	Applicable as long as standards are met	Yes	None
SAP Warning	Qualitative and/or quantitative measure not met	One term	Yes	Letter
SAP Probation	Appeal submitted and after review, approved.	One term	Yes	Letter
SAP Unmet	Qualitative and/or quantitative measure not met	Applicable as long as standards are not met	No	Letter

Students who have unsatisfactory grades at midterm may be at risk for academic probation. In an effort to assist them in maintaining SAP, the financial aid office will send an email regarding their grades and the potential impact academic probation will have on their ability to receive future financial aid.