

Satisfactory Academic Progress (SAP Policy)

Federal regulations require that all recipients of student financial assistance make satisfactory academic progress toward a degree or eligible certificate. Students applying for assistance through the Federal Pell Grant, Federal SEOG, Federal Work Study, Oklahoma Tuition Aid Grant (OTAG), Oklahoma Tuition Equalization Grant (OTEG), Oklahoma’s Promise (formerly OHLAP), Direct Subsidized Stafford Loan, Direct Unsubsidized Stafford Loan, and Direct Parent PLUS Loan programs must meet THREE requirements to maintain their financial aid eligibility at Bacone College:

1. Students are required to maintain a minimum cumulative grade point average, **and**
2. Students are required to complete (pass) a certain percentage of hours they attempt, **and**
3. Students must complete their degree within a timely manner.

These three requirements are summarized in the following charts. Failure to meet ALL of these minimum academic standards will result in the loss of financial aid eligibility. Students are expected to know, based on this Satisfactory Academic Progress Policy, when they may be placed on financial aid warning, probation, or suspension. Satisfactory academic progress is reviewed at the end of each academic semester once grades have been posted.

1. Grade Point Average Requirement- Each student must meet a minimum cumulative grade point average to remain eligible for federal student aid.

Satisfactory Academic Progress Policy Requirements	Undergraduate Students		
	Total Hours Attempted from all Institutions	1-30 Credit Hours	31 – 60 Credit Hours
Minimum Cumulative GPA Requirements	1.60 GPA	1.80 GPA	2.00 GPA

2. Satisfactory Completion of Semester Hours Requirement- Students must also successfully complete and pass 70% of all courses they attempt. Grades of A, B, C, D, F, P, S, W, AW, WP, WF, I, N, NA, NP, X, and U are all considered attempted hours. All transfer hours are included in this calculation.

Percentage of cumulative attempted hours a student must complete to remain eligible for Federal Student Aid	Undergraduate Students
Students must successfully complete:	67% of attempted courses

3. Maximum Time Frame for Degree Completion- Students must complete their degree program within an allotted time frame to remain eligible for financial aid. The

chart below indicates the time frame in which a degree must be acquired. Be aware that hour limits are cumulative; therefore, all hours from all institutions attended will be included, even if a student did not receive federal student aid. For financial aid purposes grades of A, B, C, D, F, P, S, W, AW, WP, WF, I, N, NA, NP, X, and U are all considered attempted hours. Once students reach their maximum time frame for their specified degree, they are no longer eligible for federal student aid.

Attempted Hours Allowed for Earning a Degree	186 hrs - First Bachelor's Degree
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Repeated Coursework - Title IV funds may only pay for one repeat of a previously passed course. More than one repeated course will not be calculated in your enrollment status pertaining to Title IV funds.

Satisfactory Academic Progress Evaluation

Satisfactory Academic Progress is evaluated at the conclusion of each academic semester after grades have been posted. All attempted and transfer hours are counted during this evaluation.

- A **warning** is given to students for one semester who do not meet both requirements I. and II shown above. This is a warning status and students can receive financial aid during their next semester of attendance. Note: A warning is not given to students regarding maximum time frame, it is the student's responsibility to know how many hours they have attempted and where they stand.
- **Suspension** will be required for any students who fail to meet both requirements I. and II. at the conclusion of their warning semester. Students cannot receive funds from the aid programs listed above while suspended.
- Rules are applied uniformly to all students whether or not aid has been received previously.

Appeal of Suspension

A student with extenuating circumstances may appeal a financial aid suspension by submitting a typed appeal to the Office of Financial Aid. Appeals must explain in detail why the student failed to meet the minimum academic standards, what extenuating circumstances caused the failure, and how the situation has since improved. Examples of extenuating circumstances include illness, medical issues with immediate family members, or a death in the family. Personal or financial issues with family, friends, or roommates are not considered extenuating circumstances. A student's typed appeal should include:

1. The reason(s) why the student failed to meet Satisfactory Academic Progress.
2. Supporting documentation that may be pertinent to the student's appeal.

3. An academic plan for success. (Details will be outlined in students suspension letter)

The Office of Financial Aid appeal committee will evaluate all documentation submitted and the student's appeal will be approved or denied. The results of the appeal will be emailed within approximately ten (10) working days after the appeal is received in the Office of Financial Aid. **If denied**, the student is responsible for paying for their own educational costs until the student improves his/her scholastic record to meet the minimum standards. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program. **If approved**, the student will either be: Placed on probation for one semester only, or placed on a continued probation based on the academic plan for success that they submitted with their appeal.

The student's approval email/letter will explain all requirements that must be met during his/her probationary period to continue to receive financial aid. A student who fails to complete a single course or has a complete withdrawal from the college after receiving financial aid may be automatically placed on suspension.

Student Responsibility

Students are held responsible for reading and understanding the Satisfactory Academic Progress eligibility requirements and knowing their status at the end of each semester. If questions arise, contact the Office of Financial Aid toll free at 888.682.5514.

**Please note: Financial aid warning, probation, and suspension are separate from academic probation and suspension*

Refund Policy for Financial Aid Recipients Who Withdraw or Do Not Receive Passing Grades in Any Enrolled Courses (Return of Title IV Funds)

To officially withdraw from courses students must go online to www.bacone.edu and complete the withdrawal process electronically. If students have any questions with the electronic withdrawal process and loan exit process, they are encouraged to contact Bacone College toll free at 888.682.5514 for assistance.

Students receiving federal financial assistance who completely withdraw from all classes, or fail to receive a passing grade in all courses during a period of enrollment, will be subject to the *Return of Title IV Funds* refund policy required by federal regulation. The *Return of Title IV Funds* are calculated during each period or term of enrollment. This policy applies to students receiving assistance through the PELL Grant,

Supplemental Education Opportunity Grant (SEOG), Direct Subsidized Stafford Loan, Direct Unsubsidized Stafford Loan, and Direct Parent PLUS Loan programs.

This policy assumes students “earn” their financial aid based on the period of time in which they are enrolled through the semester. This policy refers to two types of withdrawals; official and unofficial. **When a student officially withdraws from all courses**, the Office of Financial Aid will receive notification and will determine the date of withdrawal, institutional charges, and all aid disbursed. At the end of each semester, those **students who did not receive a passing grade in any of their courses may be considered an unofficial withdrawal**. These students’ withdrawal dates will be at the midpoint in the semester, the last time they attended class, or any scheduled academic event related to the period of enrollment. For those students who fail to return from an approved leave of absence, the withdrawal date will be designated as the date the leave of absence began.

After determining students’ withdrawal dates, official or unofficial, the Office of Financial Aid must then determine if the amount of aid disbursed to the student is greater than the amount the student earned. Any unearned funds must be returned to the federal student aid programs. Students who remain enrolled beyond 60 percent of the semester are considered to have earned 100 percent of aid received. Students who are enrolled for less than 60 percent of the semester will likely be responsible for repaying a portion of the financial aid received. When performing a *Return to Title IV* calculation, all students’ institutional charges, i.e., tuition, fees, and room and board, are included in the calculation, as well as all disbursed federal aid. Any refund amount calculated from this formula that the College must return will be returned to the appropriate federal aid programs as determined by the *Return of Title IV Funds* process. Any loan funds returned as a result of the *Return of Title IV Funds* process will go into repayment based on the regular repayment terms of their promissory note. Students must be aware that when the College is required to return unearned funds due to their withdrawal, they may have a balance due to the school. Bacone College must complete the *Return to Title IV process within 30 days of the date of a student’s withdrawal. Students will be notified by mail within approximately two (2) weeks of this completed process.*