

## Financial Aid Satisfactory Academic Progress (SAP) Policy

The mission of the U.S. Department of Education is to financially assist eligible students who are progressing toward attainment of a degree or certificate. To ensure this goal is met, the Department requires colleges to have a Satisfactory Academic Progress (SAP) Policy and to apply it consistently and fairly. It is BCC's responsibility to monitor the academic record of each financial aid applicant/recipient to ensure that the student meets SAP standards to receive any form of financial aid, including student loans. These requirements apply to all periods of enrollment including those for which the student did not receive financial aid.

### Minimum SAP Standards

1. Applicants/recipients of financial aid must attain/maintain a minimum cumulative Grade Point Average (GPA) consistent with meeting graduation requirements (see chart below).
2. Applicants/recipients of financial aid must demonstrate academic progress by earning a minimum number of credits each period of enrollment and overall (see chart below).
3. Applicants/recipients of financial aid must complete their degree or certificate within a specified period (see Maximum Allowable Credits below).

#### **If You Have Attempted Credits**

**1 to 29**  
**30 to 44**  
**45 & up**

#### **Minimum Percentage of Credits You Must Complete**

**50.0 %**  
**58.5 %**  
**67.0 %**

#### **Minimum Cumulative Grade Point Average**

**1.500**  
**1.750**  
**2.000**

**NOTE:** Grades such as F, IN, RE, and W count towards attempted credits. A repeat course counts as another attempt, but only one of the attempts will be considered earned. Transfer credits from another college count towards both completed and attempted credits. To calculate completion rate, divide the total number of credits completed to date by the total number of credits attempted to date.

#### **Maximum Allowable Credits**

Students must complete their degree or certificate within 150% of the published credits required for graduation from their degree or certificate (excluding a maximum of 30 credits of Pass/Fail coursework). This limit applies to all credits attempted, including any program changes made and any credits taken while not receiving aid. A student is ineligible to receive financial aid once s/he reaches their 150% limit. Consideration will, however, be given to dual majors and students seeking a second degree or certificate.

**EXAMPLE:** If a program requires 60 credits to graduate, a student must complete their degree requirements before attempting 90 credits ( $60 \times 1.5 = 90$ ). This requirement also applies to certificate programs and can have an impact on financial aid when a student changes from an associate's degree to a certificate.

### Review Process

BCC evaluates academic progress for financial aid as follows:

- **Applicants for financial aid** (applicable when students previously attended BCC): upon receipt of FAFSA
- **Certificate students:** following each enrollment period for which they received aid
- **Students on Financial Aid Probation:** following each enrollment period for which they received aid
- **Associate degree students:** annually at the end of the Spring semester

## Satisfactory Academic Progress Statuses

Once SAP has been reviewed, one of the following statuses will be posted on each student's MyBCC account:

- **Making Satisfactory Progress:** Student meets/exceeds all 3 SAP standards (see above) and is eligible to receive/continue to receive financial aid consideration.
- **Financial Aid Suspension:** Student does not meet the minimum cumulative GPA and/or credit completion rate and is suspended from financial aid. A suspended student is not required to pay back grants or waivers already received nor prevented from registering for future BCC classes, but the student can no longer receive financial aid to pay for those classes, including student loans. A student may appeal a Financial Aid Suspension (see Suspension Appeals below).
- **Maximum Allowable Credits Suspension:** Student has an excessive number of credits (see Maximum Allowable Credits on the reverse) and can no longer appeal to receive financial aid. The student will need to pay out-of-pocket for any additional coursework and is encouraged to set up a payment plan or schedule an appointment with Student Financial Services to discuss his/her needs and possible alternative financing options through the BCC Foundation Scholarship programs.
- **Financial Aid Probation:** Student has successfully appealed a financial aid suspension and is eligible to receive financial aid for one payment period. Academic Success Plan requirements may also be assigned on a case-by-case basis by an academic advisor. At the end of the first Financial Aid Probation semester, the student's academic progress will be re-evaluated. If still not meeting SAP standards, the conditions of the student's appeal are reviewed: If the conditions were not met, the student will be placed back on Financial Aid Suspension (see above). If the conditions of the appeal were met, the student may remain on Financial Aid Probation until SAP standards are met.

## Suspension Appeals

- **Grounds for Appealing:** A student may appeal a financial aid suspension based on admissible conditions listed on the Financial Aid Suspension Appeal form such as student's injury or illness, the death of an immediate family member, or other special circumstances. The appeal must explain why the student failed to make satisfactory progress and what has changed in his/her situation that will allow him/her to make satisfactory progress at the next evaluation. BCC will not consider appeals based on pre-existing conditions or circumstances already cited on a previous appeal. A student may submit no more than 2 financial aid suspension appeals at BCC. However, if an appeal is denied, a student may re-appeal if circumstances change.
- **Appeal Review:** A student who wishes to appeal must complete and submit a Financial Aid Suspension Appeal Form with supporting documents to the Student Financial Services Office by the deadline indicated on the form. Incomplete appeals will not be processed. The Director of Student Financial Services and Director of Academic Advising will review the appeal and determine whether an academic success plan is warranted to help the student get back on track. The outcome of their decision to approve or deny the appeal will be posted on the student's MyBCC account.
- **Reinstatement/Probation:** Students whose appeals are approved are placed on Financial Aid Probation (see above).

## Regaining Eligibility Through Rehabilitation

A student who is suspended may choose not to file an appeal but instead regain eligibility for financial aid consideration by successfully completing additional credits at their own expense or with the help of another agency, providing the student is still within maximum allowable credits. The student should notify Student Financial Services ([finaid@berkshirecc.edu](mailto:finaid@berkshirecc.edu); 413-499-4660) once s/he believes their record has been rehabilitated and is now in compliance with SAP standards for financial aid.