



Financial Aid Satisfactory Academic Progress (SAP) Policy

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What is Satisfactory Academic Progress (SAP)?

As a financial aid recipient, federal regulations require that you maintain satisfactory academic progress (SAP) and work towards an eligible degree or certificate. The criteria used to determine SAP apply to all of the terms which you have attended regardless of whether or not you received financial aid. Federal regulations require you to be on pace to complete your degree/certificate within the 150% maximum timeframe of your program, while maintaining at least a 2.0 cumulative grade point average (cGPA).

Determination of Financial Aid Satisfactory Academic Progress Status

Satisfactory Academic Progress will be determined for all applicants prior to being awarded financial aid. Determination will be based on all of your transcribed credits at BMCC, any transfer credits evaluated and accepted toward your degree/certificate, and any credits from HOST institution/s if a consortium agreement is in place. These credits are considered regardless of whether or not financial aid was received. Satisfactory Academic Progress criteria will also be reviewed at the end of every term to monitor progress and to determine your financial aid status.

How do I meet Financial Aid Satisfactory Academic Progress and maintain my eligibility to receive financial aid?

- **Maintain a cumulative grade point average (cGPA) of a 2.0 or higher**

Your cGPA is calculated from all transcribed grades including both BMCC credits and evaluated transfer credits which have been accepted toward your degree/certificate (Audited (AU), Incompletes (INC), Pass (P), No Pass (NP), Retake (R), and Withdraw (W) are not included in the calculation of your GPA).

- **Maintain a pace of completion rate (Pace) of 66.67% (two-thirds) or higher**

Your Pace is calculated by dividing the total number of credits you have successfully completed by the total number of credits you have attempted (both BMCC credits and transfer credits applied to your program are considered). Grades of A, B, C, D, and P are considered to be successful attempts whereas grades of F, FA, INC, NP, R, and W are defined as unsuccessful.

- **Be able to complete declared degree or certificate within 150% of the program length (LOT-Length of Time)**

The maximum time frame for which you may be eligible for Title IV Federal Financial Aid is called the 150% rule. You may be eligible to receive financial aid to ATTEMPT up to 150% of the credits required to complete their stated degree/certificate. Up to 45 credits of Development Education (credits below 100 level) will be excluded when calculating maximum timeframe eligibility. This rule applies to all students receiving financial aid, even those who have changed their major or are pursuing dual majors.

How could I lose my financial aid eligibility?

- If your cGPA falls below 2.0
- If your Pace falls below 66.67%
- If you have attempted 150% of the credits required to complete your degree/certificate (attempted credits include all credits transcribed by BMCC as well as transfer credits which have been evaluated and accepted towards your degree/certificate). All attempted credits count toward this limit even if financial aid was not received or there were extenuating circumstances for not completing credits.
- If it is determined that you cannot mathematically complete your stated degree/certificate within the 150% credit limit.

If you have earned a degree (either at BMCC or another institution) or have satisfied the degree requirements, even if you have not yet applied for graduation.

What are BMCC's Financial Aid (FA) Satisfactory Academic Progress Statuses?

FA Good Standing (you are eligible to receive financial aid)

You must maintain a cGPA of 2.0 or higher, Pace of 66.67% (two-thirds) for all attempted credits, and be able to complete your degree/certificate within the 150% maximum time frame limit.

FA Suspension (you are NOT eligible to receive financial aid)

- Your cumulative GPA drops below a 2.0, or
- You have not successfully completed two-thirds (66.67%) of all your attempted credits; or
- It is determined that the you will not be able to complete your degree/certificate within the 150% maximum time frame limit, or
- You were unsuccessful while on FA Probation - Academic Plan status

FA Warning (you are eligible to receive financial aid)

If you were previously in Good Standing but did not meet SAP criteria for the current term, the Financial Aid Office has the discretion to place you on a FA Warning status rather than FA Suspension. FA Warning status has a one term limit, so you must meet FA Good Standing criteria at the end of the term or you will be placed on FA Suspension. FA Warning does not require an appeal.

FA Probation - Academic Plan (you are eligible to receive financial aid)

If your appeal for FA Suspension was approved, you would then be placed on FA Probation - Academic Plan. While on FA Probation – Academic Plan you are required to adhere to an academic plan. This plan consists of the requirements listed below.

Each term you must:

- Submit an Advising Worksheet (generated by your academic advisor) no later than noon on the Friday of the first week of the term. All coursework listed on your worksheet must be required for your degree. If you neglect to submit an Advising Worksheet prior to the deadline, your aid will be CANCELLED for that term
- Only pursue **one degree** while on Probation - Academic Plan
- Only register for courses listed on your Advising Worksheet
- Successfully complete ALL credits attempted. Note: an "INC", "W", "F", "NP" and "FA" are considered unsuccessfully attempted credits
- Maintain a 2.0 GPA for each term

If you fail to meet any of these requirements you will be placed on FA Suspension with no option for additional appeals.

Reinstatement of Financial Aid Eligibility and Appeal Process

Resolving Financial Aid Suspension due to academic progress (cGPA and Pace)

If you do not meet the “Good Standing” criteria necessary to receive federal financial aid you will be notified by e-mail and directed to review the detailed information posted to your BMCC Student Wolfweb Account. If you decide to enroll while not eligible to receive financial aid, payment is your responsibility. To restore your eligibility to receive financial aid you may:

- Successfully complete coursework **without the assistance of financial aid** until you bring your cGPA to at least a 2.0 and your Pace to at least 66.67%
- Complete a Satisfactory Academic Progress Appeal

You may request consideration for reinstatement of financial aid eligibility through a formal appeal process by completing the [Satisfactory Academic Progress Appeal](#) form and submitting it with the appropriate documentation. The appeal must be received by the term specific deadlines listed on the form to be considered. Aid will not be awarded retroactively for a prior term in which financial aid eligibility was suspended.

You may appeal if the reason for failure to meet the minimum satisfactory academic progress criteria was the result of extenuating circumstances and if the situation that caused the poor performance has been resolved. Documentation of extenuating circumstances is required.

Eligible extenuating circumstances:

- Are significant and documentable
- Are unforeseen (Lack of financial assistance by the end of the drop period is not considered “unforeseen” and does NOT meet the criteria for appeal)
- Are beyond your control
- Have occurred during the term (after the drop period)
- Had a direct impact on your ability to successfully complete the term

Appeals may result in one of the following actions:

- Approval and placement on Probation – Academic Plan status (eligibility to receive financial aid is restored)
- Denial of reinstatement (not eligible to receive financial aid)

Resolving Financial Aid Suspension due to Length of Time (LOT)

You may appeal for an extension of your financial aid eligibility should you exceed or expect to exceed the maximum credits allowed (150% rule) for your degree/certificate or if you have already completed a prior degree. You will need to complete the [Length of Time \(LOT\) Appeal](#) form and submit it with the appropriate documentation. The appeal must be received by the term specific deadlines listed on the form to be considered.

Appeals may result in one of the following actions:

- Approval and placement on Probation – Academic Plan status (full eligibility to receive financial aid is restored)
- Approval and placement on Probation – Academic Plan status (limited eligibility to receive financial aid is restored)
- Denial of reinstatement (not eligible to receive financial aid)