

# BLUE MOUNTAIN COMMUNITY COLLEGE

## FINANCIAL AID

### SATISFACTORY ACADEMIC PROGRESS STANDARDS

For Financial Aid Students Academic Year 2011-12  
Effective for the evaluation of Summer Term 2011

Blue Mountain Community College (BMCC) is required to establish satisfactory academic progress (SAP) standards for its federal and state financial aid recipients in accordance with the U.S. Department of Education regulations. To maintain eligibility for federal and state financial aid, federal regulations require that you maintain satisfactory academic progress (SAP) toward the completion of your aid-eligible certificate or degree program. BMCC measures SAP each term by reviewing:

- term credit completion: number of term attempted credits successfully completed (not applicable when on a Credit Extension Appeal (CEA)),
- cumulative GPA (cGPA): a mathematical average of all BMCC attempted credits using the following 4.0 scale; A=4, B=3, C=2, D=1, F=0 and AU, INC, NP, P, R, and W = not-applicable,)
- cumulative Credit Completion Rate (cCCR): to-date completed credits, divided by to-date attempted credits (including both BMCC credits and transfer credits applied to the program,)
- maximum credit limit: net attempted credits of up to 150% maximum program length.

(To maintain eligibility for scholarships, you must meet the requirements set by your donor.)

#### Term Credit Completion Requirements

Each term, based on your award level, the Financial Aid Department verifies how many attempted credits you successfully complete. See status charts below for how it impacts your access to future aid.

- Attempted credits are courses you enroll in, do not drop/are not administratively dropped from, and that are listed on your academic transcript.
- Completed credits are A, B, C, D and P.

#### Cumulative GPA (cGPA) and Grade Requirements

- You must maintain at least a 2.0 cGPA.
- Grades that impact cGPA are A, B, C, D and F.
- Satisfactory grades are A, B, C and P.
- Unsatisfactory grades are AU, D, F, INC, NP, and W.

#### Cumulative Credit Completion Rate (cCCR) Requirements

- You must maintain a cCCR of 66.67% or greater.

#### Maximum Credit Limit

Financial aid is based on net attempted credits, not including up to 45 developmental education credits (see Aid Eligible Credits). When you submit an official transcript, all successfully completed credits are counted. After an official Degree Audit is completed, only transferable program credits are counted.

You may have access to financial aid until you've earned at least a two-year degree or until BMCC determines you cannot complete your program within 150% of program length (see Maximum Credit Limit in the Academic Programs Chart below). BMCC calculates this once each academic year upon initial review of your financial

aid application. If you have already completed a degree or otherwise need access to financial aid for credits beyond your maximum credit limit, you may submit a Length of Time (LOT) – Prior Degree Appeal (available at [http://www.bluecc.edu/admissions\\_forms#faforms](http://www.bluecc.edu/admissions_forms#faforms)). If a Length of Time – Prior Degree Appeal is approved, you must enroll only in required courses and you must successfully complete all attempted credits. Otherwise, your LOT becomes void.

### **Determination of Award Level**

Awards made prior to a term are based on planned enrollment. Adjustments are made through the last day to add/drop classes each term at 5:00 pm or prior to payment, whichever is later. Eligible enrollment at the time of payment determines your award level. Once eligible payment is made, you are responsible to make SAP on that award level.

### **Aid-Eligible Credits**

- Required program credits or approved electives for a declared certificate or degree program (up to maximum credit limit).
- Up to 45 developmental education credits, which include:
  - CS080, 090, 095
  - LA025, 035
  - MTH025, 042, 070, 095
  - RD090
  - WR060, 065

### **Non-Aid-Eligible Credits**

- Adult Basic Education
- Audited courses
- Classes below 100 level that are not pre-requisites, required program credits or approved electives
- Continuing education units
- Credit from challenge exams
- ESL
- GED
- Non-credit courses
- Repeated courses (unless program requires or repeating of a previously successfully completed course for the first time).

### **Repayment/Refund Policy**

If you receive financial aid for courses you do not attend, you will owe a repayment. Those who begin, but do not complete the term (drop out, withdraw, or stop attending) may not be eligible to keep their full funding and may owe a repayment. See Return to Title IV brochure.

## Resolving Financial Aid Suspension or Aid Denied

If access to aid is denied or has been suspended, you will be notified. If you decide to enroll without access to financial aid, payment is your responsibility. To possibly qualify for or reinstate access to financial aid after your eligibility has been suspended you must do one of the following:

- A. Successfully complete at least one eligible **term on your own** (without financial aid) and meet the following criteria, as applicable.

If your aid was suspended because:	Then you must:
You did not successfully complete enough attempted term credits.	Successfully complete (A, B, C and P grades only) the number of program credits you were short during the term suspension was earned. (Not applicable if on a Credit Extension Appeal.)
Your cGPA is less than 2.0.	Bring your cGPA up to at least a 2.0.
Your net attempted BMCC credits are at least half your maximum required credits for your program and your cCCR is less than 66.67%.	Bring your cCCR up to at least 66.67%. (Does not apply if you will exceed your maximum credit limit.)

Reinstatement does not guarantee eligibility. If an appeal is denied, reinstatement will require the above conditions be met. Notify by e-mail at [finaid@bluecc.edu](mailto:finaid@bluecc.edu) when you believe you have reinstated your access to financial aid.

- B. Submit a complete **Satisfactory Academic Progress Appeal** ([http://www.bluecc.edu/admissions\\_forms#faforms](http://www.bluecc.edu/admissions_forms#faforms)) if you meet one of the following criteria:

1. You experienced documentable **extenuating circumstances** during your most recent term on aid.

Extenuating circumstances are situations that:

- Are significant and documentable
- Are unforeseen through the drop period
- Are beyond your control
- Occurred during the term (after the drop period)
- Had a direct impact on your ability to successfully complete the term

2. You qualify for one of the following exceptions:

- **cGPA exception:** You have less than 13 graded credits (BMCC transcript and official transfer transcript(s)), were enrolled in at least one developmental education course, passed at least 3 term-length credits and earned a cGPA of less than 2.0.
- **5-year exception:** You last attended BMCC at least five years ago and had a term credit completion deficiency during your last term on aid or your cGPA is less than 2.0. (Not applicable if your net attempted BMCC credits are equal to at least half your program length and your cCCR is below 66.67%).

3. You meet the qualifications for **Academic Plan:**

Your access to financial aid was suspended and you were on Probation by Appeal or you were on an Academic Plan, you enrolled only in necessary courses, and you successfully completed ALL your attempted credits with a 2.0 term GPA, but still have a cGPA less than 2.0 or a cCCR less than 66.67%. While on an academic plan as a condition of your financial aid reinstatement, any deviation from that plan may result in automatic suspension and you may be required to attend on your own until you have met the minimum SAP requirements as stated above.

4. You need to apply for a **Length of Time (LOT)**:  
You have already earned at least an Associate's degree, have changed your major or are pursuing a second major, your net attempted BMCC credits equal at least program length, your cCCR is at least 66.67%, you cannot graduate without attempting more than 150% of the maximum number of credits required by your program (not including up to 45 DE credits), and would like to appeal for continued access to aid for just enough credits to do so.
  
5. You are not yet admitted to a limited-entry program and are **taking pre-requisites**:  
Until you are in a program, the only financial aid BMCC may be able to offer you for pre-requisite enrollment is a student loan (at least half-time enrollment must be maintained during your loan period that is limited to no more than 365 days).

The Financial Aid Office will review your appeal and notify you of the decision in writing. If approved, you will receive an Award Letter, Eligibility Notification or Notice of Non-Eligibility. If denied, the Financial Aid Office will remind you of how to establish or reinstate your eligibility on your own (if possible). If you believe your appeal was misunderstood or denied in error and have additional clarification or documentation, you may re-appeal a denial ONCE and a SAP committee will review. SAP committee decisions are final and no further appeals concerning the same situation will be considered.

### Good Standing (G)\*

If your award level is	And you attempt	And you successfully complete	And your BMCC cGPA is	And your cCCR is	Your SAP status will be	Your financial aid eligibility for the next term
Full-time	12+ credits	8+ credits	2.0 or higher	66.67% or higher	<b>Good Standing</b>	Access to aid. You may receive grants, Federal Work Study, and loans.
Three-quarter-time	9 - 11 credits	6+ credits				
Half-time	6 - 8 credits	4+ credits				
Less than half-time	5 credits	3+ credits				
	3 - 4 credits	2+ credits				
	1 - 2 credits	1+ credits				

### Financial Aid Warning (W)

If, during the term you are in Good Standing, and your award level is	And you attempt	And you successfully complete	And your BMCC cGPA is	And your cCCR is	Your SAP status will be	Your financial aid eligibility for the next term
Full-time	12+ credits	3-7 term-length credits	2.0 or higher	66.67% or higher	<b>Financial Aid Warning</b>	Access to aid. You may receive grants, Federal Work Study, and loans.
Three-quarter-time	9 - 11 credits	3-5 term-length credits				
Half-time	6 - 8 credits	3 term-length credits				
Less than half-time	1 - 5 credits	n/a	n/a	n/a	n/a	n/a

### Aid Suspended (S)

If your award level is	And you attempt	And you complete	Or your BMCC cGPA is	Or your cCCR is	Your SAP status will be	Your financial aid eligibility for the next term
Full-time	12+ credits	0-2 credits <sup>^</sup>	Less than 2.0	Less than 66.67%	<b>Financial Aid Suspension</b>	No access to aid. You CANNOT receive grants, Federal Work Study, or loans. See "Resolving Financial Aid Suspension" for appeal or reinstatement options.
Three-quarter-time	9 - 11 credits	0-2 credits <sup>^</sup>				
Half-time	6 - 8 credits	0-2 credits <sup>^</sup>				
Less than half-time	5 credits	0-2 credits <sup>^</sup>				
	3 - 4 credits	0-1 credit <sup>^</sup>				
	1 - 2 credits	0 credits <sup>^</sup>				

### Probation by Appeal (PA)

Access to aid for next term.  
Meet 'Good Standing' requirements for reinstatement. OR  
If you successfully complete ALL attempted credits but are still working to meet cGPA and cCCR requirements, BMCC reserves the right to grant access to financial aid on Academic Plan status.

### Academic Plan (AP)

Continued access to aid.  
If you successfully complete ALL attempted credits but are still working to meet cGPA and cCCR requirements, BMCC reserves the right to continue your access to financial aid on Academic Plan status.

#### NOTES

\* If a Length of Time (LOT) is approved, you must enroll ONLY in required courses, and you must successfully complete ALL attempted credits (charts do not apply). Otherwise, your Credit Extension is void (i.e. complete program at your own expense).

<sup>^</sup> Or 3 or more credits that are not term-length.