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OFFICE OF FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

2018/2019 ACADEMIC SCHOOL YEAR



Satisfactory Academic Progress:

In regulation Section 668.32, the U.S. Department of Education revised the requirements for Colleges & Universities to define and administer Satisfactory Academic Progress (SAP) standards for students receiving Title IV Federal Financial Aid. As required, the Bennett College SAP policy for Title IV students is the same as or stricter than the school's standards for students enrolled in the same educational program who are not receiving Title IV aid. Aid recipients must maintain sufficient progress to assure successful completion of their educational objectives as measured by quantitative and qualitative standards. The Office of Financial Aid (OFA) is responsible for ensuring that all students who receive federal financial aid are meeting these standards. The College Satisfactory Academic Progress Committee is responsible for conducting end of semester reviews of its SAP Policy to ensure federal compliance and dissemination to students. This policy utilizes up to 150% of total time period for acquisition of the baccalaureate degree, a one year review cycle for eligibility and utilizes quantitative and qualitative measures of progress. To ensure Satisfactory Academic Progress, students must meet all of the following standards and requirements.

I. Satisfactory Progress Requirements:

▮ **Parameters:**

- Minimum Cumulative Grade Point Average (GPA)
- Minimum Completion Standard for Attempted Credit Hours
- Maximum Time Frame for Degree Completion

These requirements apply to the following programs: The Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (SEOG), the Federal TEACH Grant, Federal Work Study, Federal Direct Stafford Loans, Federal Perkins Loans, Federal Parent PLUS Loans, and all Institutional Aid. Bennett College also uses this standard to renew need-based aid. Recipients of DC, PHEAA, Rhode Island & NC Grant aid must also follow certain academic progress guidelines. Bennett College has designed a SAP policy that meets the requirements of both federal and state agencies.

II. Qualitative and Quantitative Minimum Academic Standards:

▮ Qualitative Standard:

Bennett College student cumulative GPA must meet the academic standards established by the college in the Bennett College Catalog.

Time Frame	Minimum Completed Credit Hours	Cumulative GPA
First Semester	12	1.75
Second Semester	24	2.0
Year 2	48	2.0
Year 3	72	2.0
Year 4	96	2.0
Year 5	120	2.0
Year 6	150	2.0

Minimum Grade Point Average (GPA) -- Non-remedial coursework assigned with a letter grade of A, B, C, D or F contributes to the cumulative GPA. Students who have 25 or more attempted credit hours (excluding remedial coursework) must maintain a minimum 2.00 cumulative grade point average measured on a 4.00 scale at the end of each semester. Achieving a GPA of less than 2.0 will result in academic/financial aid warning the next term of enrollment. During the warning period, the student must maintain a minimum GPA of 2.00 each term. The warning status will be removed when the student's cumulative GPA is 2.00 or higher. Warning status will change to Ineligible status if the student earns less than a 2.0.

NOTE: Remedial coursework does not count in the GPA. Financial aid may be granted for up to thirty (30) credit hours of remedial coursework as long as the student is meeting all other standards. However, remedial courses are included in the quantitative calculation.

• Quantitative Standard

In addition to maintaining the specified grade point average, a student must complete degree within a maximum time frame.

Maximum Time Frame -- Students are expected to complete 67 % of their cumulative attempted hours. Completing less than 67 % of the cumulative attempted hours will result in **financial aid warning** for the next term of enrollment. During the warning period, the student must complete all (100 percent) hours attempted. The warning status will be removed when the student completes 67 % of their cumulative hours. Courses assigned a letter grade of A, B, C, D, F, I, S, U, W or WP count in quantitative and maximum time frame calculation, as do transfer credits accepted toward degree programs and any repeated coursework. Enrollment status for financial aid is defined based on hours enrolled at the end of the College's 100 percent fee refund period.

For Example:

Total Hours Attempted	Minimum Hours Required to Complete
24	16
48	32
72	48
96	64
120	80
150	100

Students who are receiving financial aid are expected to complete all requirements for a Bachelor's degree within a maximum time frame of attempted program hours. A student reaches maximum time frame after having attempted the credit hour equivalent of 150 % of the program hours required for the current degree or certificate. The student will be INELIGIBLE for Financial Aid if unable to finish the degree or certificate program within the maximum time frame. The student has the option of appealing the INELIGIBILITY (see section under Appeal and Reinstatement).

Withdrawals (W's), Withdrawals W/o Penalty (WP's), Incompletes (I's), and Repeats --Withdrawals, WP's, incompletes, and repeated courses will not be exempt from the calculation of attempted hours. Students will be required to complete the minimum number of credits as outlined in the above chart.

Remedial Coursework -- Students may receive financial aid for up to thirty (30) credits of remedial coursework. The first 30 credit hours are excluded in determining maximum timeframe. However, remedial courses are included in the quantitative calculation.

Transfer/Second Degree/ Second Major /Consortium Coursework -- Many students transfer to Bennett College. Only the credits transferred in count toward the maximum timeframe; we do not count the grades on those transfer credits toward the qualitative measure.

Many students return to Bennett for a subsequent degree and/or obtain a second degree. In many cases a portion of the earned credits from the first degree(s) count toward the subsequent degree. This transfer of earned credits reduces the number of credits the student will need to earn in order to complete the subsequent degree objective. Consequently, this also reduces the maximum time frame applicable to the subsequent degree.

In order to determine the maximum time frame for the subsequent degree, determine the number of credits in the subsequent degree program and multiply this figure by 1.5. Determine the number of credits from the previous degree(s) that transfer to the subsequent degree. The transferred credits are subtracted from the calculated number (program credits times 1.5) that constitutes 150 percent of the subsequent program. The result is the student's remaining maximum time frame eligibility for the subsequent degree.

Many students attend multiple institutions under a consortium agreement. When a student's program includes attendance at multiple institutions, it is the responsibility of the college that provides federal student aid to track the student's satisfactory academic progress. In this case Bennett would track the progress during the Fall & Spring terms when aid is offered.

Summer Semester -- Coursework taken during the summer semester is not counted in the qualitative (GPA); however, courses taken during the summer are treated as any other semester and is counted in the quantitative (completion rate), and maximum time frame standards along with the Fall and Spring semesters.

Mini- mester -- Coursework taken during the mini-mester is treated as any other semester and is counted in the qualitative (GPA), quantitative (completion rate), and maximum time frame standards along with the Fall, Spring and Summer semesters.

Federal Return of Funds -- Federal financial aid recipients who withdraw or stop attending all classes before the 60 percent point in the term will owe money back to the federal government and/or Bennett College.

III. Penalty for Failure to Meet Financial Aid Satisfactory Progress Standards:

Students failing to meet the standards described in Section II for minimum hours completed and or minimum grade point average will be placed on Financial Aid **WARNING** for one semester. At the end of that semester, if the student has not met the minimum requirements, the student will be **INELIGIBLE** to receive student aid.

Students who are **INELIGIBLE** will be denied aid for a period of at least one semester and mini-mester. Reinstatement will be contingent upon attainment of satisfactory progress standards described in Section II by using the student's own resources or an appeal and acceptance of an Academic Plan through the Academic Advising unit at Bennett College.

Students will be notified in writing when they are in either Financial Aid **WARNING** or **INELIGIBILITY** status. Where **Appeal of Financial Aid INELIGIBILITY** circumstances exist, students may appeal when **INELIGIBLE** as described in Section IV. The Financial Aid Satisfactory Progress requirements may be waived under certain conditions and/or mitigating circumstances such as injury to the student, illness of the student, death or illness of a relative of the student, or other special circumstances. If these mitigating circumstances exist, the student should appeal the **INELIGIBILITY** status & accept an Academic plan.

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A student wishing to appeal when deemed INELIGIBLE for Financial Aid should submit a completed Financial Aid Appeal Form, accept an Academic plan, and submit any other supporting documents (letters, and /or invoices from doctors and /or hospitals, affidavits) to the Office of Financial Aid. Given the importance of such an appeal, materials must be sent by regular mail or fax. Students may also bring original documents to the Office of Financial Aid. All appeals materials must be received by the Office of Financial Aid by the close of business fifteen (15) working days, after receipt of the notice of suspension. The Office of Financial Aid will then present the appeals to the Financial Aid Committee. Should the appeal be denied, the student has the right to make an appearance before the SAP committee if the student desires. August 1st will be the last day to submit appeal materials for the fall semester and January 2nd will be the last day to submit appeal materials for the spring semester.

A list of *possible circumstances* and *suggested documentation* to substantiate them are listed below. Please note, this list is not exhaustive. If you are providing circumstances and documentation not mentioned, your appeal will be considered just the same. Additionally, providing a mitigating circumstance with supporting documentation from the list below does not guarantee an approval. All appeals are reviewed on a case-by-case basis for legitimacy and merit.

POSSIBLE CIRCUMSTANCE	SUGGESTED DOCUMENTATION
Death in the family	Death certificate, obituary
Divorce or separation	Court documents, lawyer statement
Domestic violence	Court documents, restraining orders, police records
Crime victim	Legal documentation, police records
Physical and/or mental illness	Documentation from medical professional
Learning disability	Individualized Education Program (IEP), DAC letter
Babysitter/daycare issues	Daycare provider letter
Change in economic situation	Unemployment statement, proof of funding stoppage
Imposed residential changes	Eviction notice, legal papers
Imposed employment changes	Statement from employer
Improper grading practices	Hearing documents, communication from instructor
Unjust arrest or incarceration	Court documents
Involuntary call to military service	Official military orders
Jury duty/court appearance	Court documents
Physical and emotional stress	Documentation from medical professional
Ward of state/foster care issues	Municipal documents

Examples of Unacceptable Circumstances (include but not limited to):

1. Need for Financial Aid
2. Withdrawal to Avoid Failing Grade
3. Too Many Courses Attempted due to Change in Major
4. Repeating Courses for Better Grade in Order to be Accepted into Different Major
5. Limited Number of Tests/Assignments
6. Disagreement with Instructor
7. Voluntary Change in Work Hours



IV. Reinstatement of Financial Aid

A student deemed INELIGIBLE for Financial Aid may apply for reinstatement of financial aid & be placed on **FINANCIAL AID PROBATION** when one of the following conditions prevails:

- 1) The **INELIGIBILITY** has been successfully appealed and the student has accepted an Academic Plan as outlined in Section III; or
- 2) The student has earned the minimum GPA and hours needed to meet the Satisfactory Progress of requirements as described in Section II and/or is adhering to the Academic plan.

In addition, students may be able to increase their GPA by successfully completing courses at Bennett College without financial aid. The Office of Financial Aid will notify the student in writing of the SAP Appeals Committee's decision. The decision of the Appeals Committee is FINAL.

Reports will be run each semester to determine Satisfactory Academic Progress for students receiving financial aid. Information concerning Satisfactory Academic Progress will be maintained in the student's file. Students may appeal one time per academic school year while enrolled. Re-admit students whose GPA is less than the SAP standards of 2.0 must appeal and provide proof of passing at least (2) college related courses earning a minimum of "C" letter grade in each course.

2018/19 SATISFACTORY ACADEMIC PROGRESS APPEAL FORM

The Office of Financial Aid at Bennett College will notify students who are failing to meet the Satisfactory Academic Progress (SAP) policy for financial aid. The Satisfactory Academic Progress (SAP) policy has two components: 1) the students are required to maintain a specified cumulative GPA; 2) they must complete a specified percentage of all courses attempted. Students who fail to make SAP are eligible to submit up to two appeals during their course of study. To submit an appeal, the student should complete this form and submit it to the SAP Appeals Committee along with a one page letter explaining their circumstances and supporting documentation of mitigating circumstances. Financial Aid notifies students of appeal results, and if approved, the conditions and instructions will be outlined in a formal letter to the student. If denied, the student will have the option of obtaining a private credit based loan, payment plan and/or deemed a cash paying student. The deadline for Fall appeals is August 1, 2018 and the deadline for Spring appeals is January 2, 2019.

PLEASE PRINT THE FOLLOWING INFORMATION:

Section A: General Information			
Name: _____	ID #: _____		
Local Address: _____	SSN #: _____		
Email : _____	Phone #: _____	Exp. Graduation Date: _____	
Circle One:	Dependent	Independent	
Did you have assistance completing this form? If yes, who assisted you?	Yes	No	
Have you had an academic sanction within the past academic year?	Warning	Probation	Dismissed
Do you have grades that will be updated that may result in a different SAP calculation?	Yes	No	

Section B: General Appeal Information (Check all that apply & Attach Documentation To Support Claim)
_____ Illness or Injury: Provide supporting documentation of illness (Doctor's letter Hospital bill, etc.)
_____ Extended Illness or Death of Immediate Family Member: Please attach appropriate documentation and/or program. Consideration will only be given for immediate family member (parent(s), spouse, sibling or child).
_____ Double Major: Please attach a letter from your advisor indicating that you are working on a double major and the number of hour required for you to complete both majors.
_____ Unusual Circumstances: Please provide details and documentation (if possible).

Section C: Letter of Appeal
Please attach a typed, detailed explanation of the reason(s) that you would like for the Appeals Committee to consider. Also you must include the following questions in your appeals letter:
List the date(s) any of the circumstance(s) above occurred: _____
1. WHAT SPECIFIC CIRCUMSTANCES LED TO YOUR POOR ACADEMIC PERFORMANCE?
2. HOW WILL THE CIRCUMSTANCES BE DIFFERENT NEXT TERM?
1. WHY WERE YOU UNABLE TO COMPLETE YOUR COURSEWORK RESULTING IN FAILING SAP?
2. HOW WILL THE ABOVE BE DIFFERENT NEXT TERM?
3. WHICH COURSES GAVE YOU THE MOST TROUBLE?
4. HOW MANY HOURS A WEEK DO YOU SPEND ON ACADEMIC WORK?
5. WHY SHOULD YOUR FINANCIAL AID SAP APPEAL BE GRANTED?
6. IF THE F/A SAP APPEAL IS GRANTED, WHAT WILL CHANGE WITH YOUR STUDY HABITS?

*****FAILURE TO COMPLETE APPLICATION & PROVIDE DETAILED APPEALS LETTER AS REQUESTED WILL RESULT IN AN AUTOMATIC DENIAL****