



US Direct Loan Satisfactory Academic Progress (SAP) Policy

1. POLICY STATEMENT:

Columbia Bible College is required to have a written policy regarding Satisfactory Academic Progress (SAP) through which recipients of US Direct Loan funds must be evaluated.

This policy is applied consistently to all students in all programs who receive Direct Loan funds and is used to establish ongoing eligibility for the US Direct Loan Program.

2. POLICY

2.1 Timeline of Evaluation

- Each student's SAP is evaluated annually, after the Winter semester.
- Students must meet both the qualitative and quantitative standards in order to be considered to be making Satisfactory Academic Progress.

2.2 Qualitative Standard

- Students must maintain a minimum cumulative GPA of 2.0 at all times.
- A student's GPA is not affected by Incompletes or courses in which the student has received a "W." A student's GPA is affected by a "WF."

2.3 Quantitative Standard

- Diploma students must complete 62 credits in order to receive their credential; they may attempt no more than 93 credits. Diploma students have a maximum of 3 years to complete their program.
- BA students must complete 126 credits in order to receive their credential; they may attempt no more than 189 credits. BA students have a maximum of 6 years to complete their program.
- Students must also be progressing at an acceptable rate of completion, calculated by dividing the number of credits completed by the number of credits attempted. An acceptable pace of completion is 70%.
- A student's pace of completion is affected by courses that are Incompletes, or from which a student has withdrawn after the add/drop deadline and receives a "W" for. These are considered courses that a student has attempted and not completed.
- All enrolled semesters are considered toward a student's pace of completion. However, a student may change programs and thus "reset" their pace of completion. In these cases, credits and grades that do not count toward the new degree will not be included in the SAP evaluation. A student may "reset" their pace of completion in this way only once.



2.4 Financial Aid Probation

- A student who does not meet SAP as defined above will be placed on Financial Aid Probation, making them ineligible for further Direct Loan funding.

2.4.1 Appeals

- A student may appeal their Financial Aid Probation status. If the appeal is successful, he/she may be given one semester to meet the necessary SAP requirements. Alternatively, he/she may be put on an academic plan to facilitate the improvement needed over more than one semester. If, at the end of this appealed period, the student still does not meet SAP, they will be placed on Financial Aid Probation (without appeal) and will be ineligible for Direct Loan funding until such a time when they are able to show that they are making Satisfactory Academic Progress as defined above.
- Appeals will be considered by the Director of Financial Aid and the Registrar.