

Satisfactory Academic Progress

- I. Overview**
- II. SAP Review (Students in Degree Programs)**
- III. SAP Review (Students in Certificate Programs)**
- IV. Maximum Time Frame Review**
- V. How A Student's Grades Affect Their SAP**
- VI. Financial Aid Programs Affected By SAP**
- VII. SAP Statuses**
- VIII. Regaining Eligibility**
- IX. SAP Appeal Committee**
- X. Academic Plan Requirement**
- XI. Student's Rights & Responsibilities**
- XII. Fraud**

I. Overview

Satisfactory Academic Progress (SAP) is required for **all** students receiving Federal, and New Jersey State financial aid. These standards, as adopted by Bergen Community College, conform to Federal and New Jersey State regulations. They measure both the “Qualitative” (GPA) and “Quantitative” (Pace) criteria of a student’s academic record. Poor grades, failures, and withdrawals will adversely affect eligibility for financial aid.

Bergen Community College’s SAP Policy applies to **all** students and includes **all** semesters/terms (whether financial aid was received or not). The Financial Aid Satisfactory Academic Progress policy is different from the Standards of Academic Performance policy.

Effective Fall 2019 - the SAP calculation will be monitored after the conclusion of each payment period (semesters/terms) for **all** students and it will include the academic history of **all** enrollment periods previously attended.

Students at BCC are required to have completed a minimum of 67% of all credits attempted after 30+ credits attempted.

Students who are aware of learning or other disabilities should immediately contact the Office of Specialized Services (OSS) so that appropriate accommodations can be made. Students with documented disabilities and functional limitations are still held to the same academic expectations as other students. If the student has self-identified with the Office of Specialized Services and is receiving appropriate accommodations, the student should be able to maintain satisfactory academic progress for financial aid purposes.

II. SAP Review - Students in Associate Degree Programs

Students who enroll in an Associate Degree program at Bergen Community College **must** meet the following “Qualitative” and “Quantitative” standards:

Qualitative (GPA)

Students **must** successfully earn a minimum GPA for **each** semester of attendance at Bergen Community College. This is recorded at the end of each semester (including summer sessions). This is mandated by the College and referred as Academic Standing. Students **must** maintain good academic standing, based on a certain cumulative grade point average (GPA), for **all** credits attempted:

Qualitative (GPA) Criteria	
Credits Attempted	Minimum GPA
1-14	1.5
15-29	1.8
30+	2.0

Quantitative (Pace)

Students **must** successfully earn a minimum amount of college level credits for **each** semester of attendance at Bergen Community College. This is recorded at the end of each semester (including summer sessions) and it is referred as “Pace”. This is mandated by the College and measures the rate of progress toward a student’s degree, based on how many credits are successfully completed out of **all** credits attempted:

Quantitative “Pace” Criteria	
Credits Attempted	Minimum Percentage
1-14	50%
15-29	50%
30+	67%

III. SAP Review - Students in Eligible Certificate Programs

Students who enroll in an eligible Certificate program at Bergen Community College **must** meet the following “Qualitative” and “Quantitative” standards:

Qualitative (GPA)

Students **must** successfully earn a minimum GPA for **each** semester of attendance at Bergen Community College. This is recorded at the end of each semester (including summer sessions). This is mandated by the College and referred as Academic Standing. Students **must** maintain good academic standing, based on a certain cumulative grade point average (GPA), for **all** credits attempted:

Qualitative (GPA) Criteria	
Credits Attempted	Minimum GPA
1-14	1.5
15-29	1.8
30+	2.0

Quantitative (Pace)

Students **must** successfully earn a minimum amount of college level credits for **each** semester of attendance at Bergen Community College. This is recorded at the end of each semester (including summer sessions) and it is referred as “pace”. This is mandated by the College and measures the rate of progress toward a student’s certificate, based on how many credits are successfully completed out of **all** credits attempted:

Quantitative “Pace” Criteria	
Credits Attempted	Minimum Percentage
1-14	50%
15-29	50%
30+	67%

IV. Maximum Time Frame Review

Students are required to complete their academic program of study within 150% of the published length of the program. Students who do not complete their eligible Certificate or Associate Degree programs within the maximum time allowed will lose eligibility for Federal financial aid.

Associate Degree

Students enrolled in an Associate Degree program will be funded a maximum of 96 college level credits **attempted** to complete their program.

Eligible Certificate

Students enrolled in an eligible Certificate program will be funded a maximum of 43 college level credits **attempted** to complete their program.

Remedial Coursework

Students required to complete remedial coursework, are funded a **maximum of 30 attempted Remedial Credits** to complete their eligible Certificate or Associate Degree programs. Bergen Community College will include a “Qualitative” (GPA) assessment, but **exclude** the “Quantitative” (Pace) assessment in the SAP calculation.

Additional Associate Degree

If a student, who already attended Bergen Community College, decides to return for an additional Associate Degree, he/she may do so, however the attempted credits received in prior enrollment will be included in the maximum time frame review.

NURSING/HEALTH PROFESSION PROGRAM STUDENTS

Students in a Nursing program and pursuing a second degree will be allowed to receive financial aid for a total of 120 attempted credits (excluding the first 30 remedial). Per the Managing Director of Financial Aid a student who has exceeded 120 SAP cumulative attempted credits will not be granted an override for maximum timeframe.

V. How Grades Affect SAP

Course Grade	Attempted Credits Reviewed	Completed Credits Reviewed	GPA Reviewed	Max Timeframe Reviewed
A, B, C, or D	Yes	Yes	Yes	Yes
Transfer Credit (TR)	No	Yes	No	Yes
*Incomplete (I)	Yes	No	No	No
Official Withdrawal (W)	Yes	No	Yes	Yes
Failure (F)	Yes	No	Yes	Yes
**Audit (AU)	No	No	No	No
Unofficial Withdrawal (E)	Yes	No	Yes	Yes
Repeated Coursework	Yes	Yes	Yes	Yes

**not calculated until grades are changed to a final grade*

***not eligible for financial aid*

VI. Financial Aid Programs Affected By SAP

Satisfactory Academic Progress guidelines apply to undergraduate students enrolled at Bergen Community College who have been awarded Federal and NJ State financial aid:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)

- Federal Work-Study (FWS)
- Federal Direct Loan (Subsidized, Unsubsidized, & PLUS)
- NJ Student Tuition Assistance Reward Scholarship (NJ STARS)
- NJ Tuition Aid Grant (TAG)
- Community College Opportunity Grant (CCOG)
- NJ Educational Opportunity Grant (EOF)
- NJ Governor's Industry Vocations Scholarship (NJGIVS)
- NJ Survivor Tuition Benefits Program & Law Enforcement Officer Memorial Scholarship

VII. Financial Aid SAP Status

- **'Satisfactory'**
Students who meet the minimum SAP requirements (outlined in Sections II & III) are placed in a 'Satisfactory' status. If placed in 'Satisfactory' status, the student's SAP will **not** be calculated again until the end of the semester.
- **'Warning'**
Students, who fail to meet SAP "Qualitative" and/or "Quantitative" requirements (outlined in Sections II & III) will be placed in 'Warning' for the subsequent semester. The warning semester is intended to provide time for students to take corrective action and resolve potential deficiencies by the end of the semester. If placed in 'Warning' status, the student's SAP will be calculated at the end of the semester.
 1. GPA & Percentage-student must correct their "Qualitative" & "Quantitative" requirements
 2. GPA-student must correct their "Qualitative" requirements
 3. Pace-student must correct their "Quantitative" requirements
- **'Unsatisfactory'**
Students who fail to maintain minimum SAP at the end of the semester will be placed in '**Unsatisfactory**' status. When a student is 'Unsatisfactory', they are **not** eligible for Federal and/or NJ State financial aid and any awards will be cancelled immediately for subsequent semesters/terms. Students will be offered the option to appeal, if there were extenuating or unforeseen circumstances that prevented them from maintaining minimum SAP standards (outlined in Sections II & III). If placed in 'Unsatisfactory' status, the student's SAP will be calculated at the end of the semester.
- **'Probation 3'**
Students, who fail to meet SAP requirements and placed in an 'Unsatisfactory' status at Bergen Community College may appeal. If the appeal is granted, they *may* be eligible for financial aid while placed on 'Probation'. To avoid their financial aid being suspended in future semesters, students must resolve any deficiencies and meet minimum SAP requirements (outlined in Sections II & III and their Academic Plan) by the end of the 'Probation' semester. 'Probation' status is intended to provide time for corrective action (students **must not** receive

an 'F', 'E', or 'W' for any of their registered classes while in this status). If placed in 'Probation' status, the student's SAP will be calculated at the end of the semester.

- **'Continuous Probation 2 &1'**

Students who are placed in '**Probation**' status for the prior semester and continue to maintain minimum SAP requirements will be placed in a 'Continuous Probation' status. The student's Federal and/or NJ State financial aid will be awarded and they **must** adhere to the Academic Plan each semester and meet the minimum SAP requirements (outlined in Sections II & III). If placed in 'Continuous Probation' status, the SAP will be calculated at the end of the semester.

- **'Denied'**

Students who fail to meet minimum SAP requirements at the end of the 'Probation' semester will be placed in a 'Denied' status and will not be eligible to receive financial aid for subsequent terms. Students will be responsible for full tuition and fees for the subsequent semester. They *may* be eligible to appeal (after the ineligible semester) if they demonstrate progress and meet minimum SAP requirements (outlined in Sections II & III). If placed in 'Denied' status, the student's SAP will be calculated at the end of the semester.

- **'Unable to Calculate'**

The 'Unable to Calculate' status is the 'default' assigned to students who have graduated or have not enrolled in an academic program. It is the student's responsibility to inform the office of any changes to their enrollment.

- **'Max Time'**

Students who are placed in 'Max Time' status have either exceeded or are near exceeding 150% of their maximum financial aid eligibility while enrolled at Bergen Community College. This is measured by attempted and completed coursework in their program(s) of study. When a student is in 'Max Time' status, they are not eligible for Federal and/or NJ State financial aid and any awards will be cancelled immediately for subsequent terms of attendance. Students will be offered the option to appeal if there were extenuating or unforeseen circumstances that prevented them from completing their program within the 150% time frame (outline in Section IV). If placed in 'Max Time' status, the student's SAP will be calculated at the end of the semester.

VIII. Regaining Eligibility

Students who fail to meet SAP requirements (outlined in Sections II & III) due to unforeseen circumstances *may* submit an appeal (by the published deadline date) to the SAP Appeals Committee. The student's appeal **must** explain why he/she failed to meet minimum SAP standards and what has changed in their situation that will allow him/her to meet them at the next evaluation period. Students have the right to appeal a

decision of ineligibility to continue to receive financial assistance. Appeals should be filed within fourteen business days of notification that aid eligibility has been lost. The appeal may NOT be based upon need for the assistance OR lack of knowledge that the assistance was in jeopardy. An appeal would normally be based upon some unusual situation or condition which prevented a student from passing most of the courses, or which necessitated withdrawing from classes.

Examples of circumstances are:

- Trauma
- Life Change (i.e.: Birth, Divorce, Death, etc.)
- Accident
- Illness of Student or Family Member
- Involuntary Call to Active Duty
- Medical Emergencies
- Change to Employment
- Natural Disaster
- Homelessness
- Other Unforeseen Circumstances

Please Note:

1. Under special circumstances students who are near or have exceeded maximum time frame may appeal prior to graduation
2. Students who were not in attendance at BCC in recent years may appeal to regain eligibility
3. If a student appeals & does not have third party documentation of their circumstance, the appeal will continue to be reviewed by the committee for validity, but the SAP Committee reserves the right to deny an appeal
4. If a student has extreme circumstances that prevented them from meeting standard progress during the Probation period, it will be determined by the Chair of the SAP Committee & Director to extend the Probation for one more semester/term
5. The SAP Appeals will be reviewed by the SAP Committee & students notification of their decision via BCC E-Mail approximately 5 business days of receipt

IX. SAP Appeal Committee

The SAP Committee reviews SAP appeals as they are received. If a student does not agree with the committee's decision, they can appeal (one time *only*) & the Director will review to make a **FINAL DECISION**

X. Academic Plan Requirement

Effective Fall 2019 - Students placed on SAP 'Probation' will be evaluated at the end of the semester. If the result of the SAP calculation meets the SAP requirements (outlined in Sections II & III) the student will be placed in a 'Continuous Probation' and continue to be financial aid eligible. If the student does not meet minimum SAP requirements (outlined in Sections II & III), the student will be placed in 'Denied' status for the subsequent semester and will not be eligible to appeal or receive financial aid until they are able to make academic progress.

A SAP Academic Plan is **required** for all students who have a 'Probation' or 'Continuous Probation' status **each** semester to reinstate their awards. The Academic Plan will be provided to the student by the Academic Counselor (before the semester begins) to reiterate the satisfactory academic progress the student **must** make during the probation semester to remain eligible for financial aid. This will also initiate the SAP appeal process and provide an online link for the student to complete the online SAP Appeal form.

XI. Student Rights & Responsibilities

It is the student's responsibility to monitor their academic progress as it relates to maintaining eligibility for financial aid. The Office of Financial Aid assists by measuring progress for aid recipients each semester and notifying students who have **not** maintained the minimum SAP requirements (outlined in Sections II & III) for continued eligibility.

It is the student's responsibility to notify the Office of Financial Aid of any grade or enrollment changes that may affect SAP after a calculation has been made.

Students may request copies of their academic transcripts by visiting www.bergen.edu/registration . If discrepancies are discovered, students should contact the Registrar's Office.

XII. Fraud

If there is suspicion that a student, employee, or other individual has misreported information or altered documentation to fraudulently obtain Federal funds, it will be reported to the U.S. Department of Education Office of Inspector General.

The following circumstances are indicative of possible fraud when the office can find no other legitimate reason for a discrepancy:

1. False claims of independent student status
2. False claims of citizenship

3. Use of a false identity
4. Forgery of signatures or certifications
5. False statements of income

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