1. **POLICY STATEMENT/REASON FOR POLICY**

   Federal law requires all students who receive federal financial aid to make Satisfactory Academic Progress (SAP) toward their degree. The intent of this policy is to ensure that students who are receiving federal financial aid are making measurable academic progress toward completion of an eligible academic program in a reasonable period of time.

2. **ENTITIES AFFECTED BY THIS POLICY**

   All students at BMCC who receive federal financial aid.

3. **WHO SHOULD READ THIS POLICY**

   All students at BMCC who receive federal financial aid.

4. **WEB SITE ADDRESS FOR THIS POLICY**

   - This policy can be found at: [http://www.bmcc.edu/about-bmcc/governance-administration/college-policies](http://www.bmcc.edu/about-bmcc/governance-administration/college-policies)

5. **FORMS/INSTRUCTIONS**

   No forms required.

6. **HISTORY**

   - Amended: June 30, 2011
   - Next Review Date: June 30, 2017
   - BMCC reserves the right to revise policies at any time.
Federal Financial Aid Satisfactory Academic Progress Policy

7. THE POLICY

FEDERAL FINANCIAL AID
SATISFACTORY ACADEMIC PROGRESS POLICY

Federal law requires all students who receive federal financial aid to make Satisfactory Academic Progress (SAP) toward their degree. The intent of this policy is to ensure that students who are receiving federal financial aid are making measurable academic progress toward completion of an eligible academic program in a reasonable period of time. This will be evaluated at the end of each semester. At that time, the Financial Aid Office will review the student's transcript to determine if the student is in compliance with the following requirements:

1. Credit Hours
   Students must earn at least 67 percent of the credit hours, which they attempt at BMCC on a cumulative basis. Students who fail to meet this requirement will be put on a SAP warning for their next semester of attendance. Students put on warning will be notified in writing of their status and informed of the deficiency requiring correction. Eligibility for financial aid will be suspended if the deficiency is not corrected by the end of the next semester of attendance.

2. Grade Point Average (GPA)
   Students must meet the Academic Proficiency Standards as outlined in the Student Handbook. Undergraduate students with a cumulative BMCC GPA below 2.0 will be placed on academic warning. Students put on SAP warning will be notified in writing of their status and informed of the deficiency requiring correction to be removed from SAP warning. Students in good academic standing or on SAP warning are eligible for financial aid; however, failure by the student(s) on SAP warning to raise their GPA to the minimum 2.0 level after the semester of SAP warning will be placed on financial aid suspension. Students on SAP suspension are not eligible for federally sponsored financial aid programs. Transfer credits will not be considered in the cumulative BMCC GPA calculation.

Maximum Credit Hours
Post-secondary students are limited to receiving federal financial aid for up to 150 percent of the credit hours required for their program of study. For example, BMCC programs average 66 credit hours (some programs require more and some require less). If you multiply 66 x 150% it equals 99; therefore, in your effort to earn an associate degree from BMCC, you can obtain financial aid for up to 99 credit hours provided you maintain satisfactory academic progress (which is addressed in paragraphs numbered 1 & 2 above).

Students changing majors will be limited to federal financial aid for up to 150 percent of the number of credits required for their new program and all previous credit hours attempted will count against the total credit hours allowed. Certificate and diploma students may have a limited number of credit hours allowed. Please contact the Financial Aid Office for details. For further clarification of attempted credit hours, see the Attempted Hours section below. If you are transferring in eligible credits from another institution, these credits will count in the 150% of total credits eligible for federal financial aid. For example, if you transfer in 20 credits the number of credits of eligibility remaining is 79 for which financial aid can be received if you are enrolled in a 66 credit hour program. To ensure you obtain the correct amount of financial aid assistance based on your program, transfer credits, and eligibility, we recommend you discuss your financial situation with a financial aid advisor upon enrollment.

Attempted Hours
Attempted hours include credit hours successfully completed as well as credit hours for which a student receives a non-passing grade (F), credit hours that are not yet completed (I), and credit hours from which the student withdraws (W). Classes that a student passes and repeats count as earned only once, but all credit hours, including the repeated classes, are considered as attempted. Remedial classes count in both attempted and earned hour's calculation even though the credits may not apply toward the completion of the degree requirements.
**SAP Warning Review**
The Financial Aid Office will review student files each semester to determine students on SAP warning should be removed from SAP warning status because they are again meeting the program standards, or whether they should be suspended for continued failure to meet standards.

**Right to Appeal Suspension**
If a student's unsatisfactory progress was due to extenuating circumstances, they must appeal their financial aid suspension within ten (10) business days of the date on the notification letter. You must submit your appeal in writing to the Director of Financial Aid stating the reason for your unsatisfactory progress and in what way the situation has now been rectified while attaching any appropriate documentation to your letter.

**Removal from Suspension**
Those students on SAP suspension will be evaluated each semester of attendance without federal financial aid to determine whether they meet the Satisfactory Academic Progress standards. When they accomplish this goal the Financial Aid Office will reinstate their funding eligibility.