

Satisfactory Academic Progress (SAP) for Financial Aid

In accordance with federal regulations, Maranatha Baptist University (MBU) requires that a student maintain satisfactory academic progress (SAP) towards their degree to be eligible for state and federal student aid. SAP Progress is monitored both by a Qualitative Standard (GPA) and a Quantitative Standard (Pace of Completion). Students' SAP will be reviewed at the end of each payment period of attendance (at the end of Fall, Spring, and Summer courses.)

Qualitative Standard (GPA): A student must have a minimum GPA (Grade Point Average) of 1.75 at the end of the first payment period and a minimum GPA of 2.0 at the end of all other payment periods. Students who do not meet this requirement will be placed on financial aid warning for the next payment period of attendance.

The following courses are considered when determining a student's GPA:

- Successfully completed credits (grades A-D)
- Failed courses (grade of F)
- Incompletes (I) – These will have the same effect as an F (Failure) on the student's GPA until resolved.
- Repeated courses - When any course is repeated, only the last grade earned will be used to calculate the student's cumulative GPA. The original grade is forgiven.
- All transfer credits accepted by MBU

The following courses are not considered when determining a student's GPA:

- Audit (AU)
- Passing (P)
- Withdrawals (W)
- Withdrawn Passing (WP)

Completion Rate: A student MUST earn 67% of credits attempted to maintain SAP. The completion rate is measured by dividing the number earned credit hours by the number of attempted credit hours (completed hours/attempted hours). Students who do not meet this requirement will be placed on financial aid warning for the next payment period of attendance.

The following are considered when evaluating a student's completion rate:

- All courses in which a student remains enrolled past the Drop/Add period
- All attempted courses, regardless of whether state or federal student aid was received for the courses
- All attempted courses, regardless of their treatment in a student's current MBU degree requirements
- All transfer credits accepted by MBU
- Withdrawals (W's and WF's), incompletes (I), and failures (grade of F) are considered attempted but not earned hours
- Pass/fail courses

- Pass = attempted and earned credits
- Fail = attempted but not earned credits
- Repeated courses
 - A previously passed course may be repeated only once in order to improve the grade.
 - A previously failed course may be repeated as often as necessary in order to pass.
- A course is considered passed even if the grade is not considered acceptable for a specific program (e.g. receiving a D in a major course).
- Audited courses are not considered when evaluating a student's completion rate.

Maximum Time Frame for Completion: Federal regulations determine the maximum time frame to complete a degree. A student must complete their degree within 150% of the published length of the degree program (credits required for a degree program). Students may not receive Federal Student Aid for more than 150% of the credits required by degree program.

Remedial courses are not offered at MBU.

For students who change majors or are seeking second undergraduate degrees, only credits that apply towards their current major are subject to the maximum time frame for undergraduate study.

Students who do not maintain SAP will be placed on financial aid warning for one payment period. Students who fail to make SAP after the warning period will lose federal student aid eligibility unless they successfully appeal and are placed on probation. Communication regarding the failure to meet SAP will be communicated with the student via email and/or physical mail.

Financial Aid Warning: A student on financial aid warning is eligible for state and federal student aid during that payment period of enrollment. The student must meet both the Qualitative (GPA) and Quantitative (Pace of Completion) Standard requirements by the end of the payment period. A student who does not meet the requirements will be subject to a denial of state and federal student aid.

Financial Aid Denial: If a student who is on financial aid warning does not meet SAP requirements by the end of the payment period, they will be moved to financial aid denial status. This student will be subject to a denial of state and federal student aid for any future payment periods unless an appeal is granted, or they come to meet SAP requirements.

Appeals: Students may appeal the denial of their financial aid eligibility. In case of extenuating circumstances such as health reasons, injuries, death of a relative, family emergency, or other documented events, students may submit a written appeal, addressed to the Financial Aid Director in the Financial Aid Office. Such an appeal must demonstrate why the student failed to maintain Satisfactory Academic Progress and what has changed in the student's situation that will allow them to meet the requirements by the end of the payment period. Any documentation to support the appeal should also be submitted.

An appeal due to exceeding the 150% of the published length of the degree program will not be considered.

Financial Aid Probation: A student whose appeal has been approved will be placed on financial aid probation for the next payment period of attendance. While on financial aid probation, the student must reestablish a minimum cumulative GPA of 2.0 and complete at least 67% of cumulative credits

attempted. Failure to do so will result in denial of state and federal student aid for the next payment period of attendance and any future payment periods until SAP standards are met.

Academic Plan: A student on financial aid probation will be required to develop an Academic Plan. Plans are developed and monitored by the Academic Success Center in conjunction with the Financial Aid Office and Registrar's Office.

An Academic Plan may include (but is not limited to):

- Certain performance requirements
- Limited credit load
- Restrictions regarding enrollment in certain courses
- Required meetings with an academic advisor and/or tutor

Failure to meet the Academic Plan requirements will result in denial of financial aid for the next payment period of attendance.

Re-establishing Aid Eligibility: A student who has been denied state and federal student aid after being placed on financial aid warning and/or financial aid probation will have his eligibility restored when they meet the Qualitative Standard (GPA) and Quantitative (Pace of Completion) Standard.

Subsequent Grade Change: If a grade is updated on a student's transcript AFTER the SAP calculation has been performed, the student may contact the Financial Aid Office and request that their SAP be recalculated. A SAP recalculation will not be performed unless requested by the student. If Title IV aid eligibility is restored, all aid will be disbursed following Federal Student Aid disbursement requirements.

This policy is available at <https://www.mbu.edu/finances/financial-aid/> and the Maranatha Financial Aid Office

Last reviewed 4/2021