Satisfactory Academic Progress (SAP)

I. SAP for Financial Aid

In order for a student to receive Title IV, State of Ohio, or Rosedale Bible College financial aid, a student must demonstrate Satisfactory Academic Progress (SAP) toward graduation in their degree program as determined by Rosedale Bible College. Rosedale Bible College's standard meets or exceeds the requirements set forth by the Department of Education and the Ohio Department of Higher Education. SAP is measured in the following ways:

1. Qualitative (Minimum GPA Standard). A student must maintain a cumulative GPA at least as high as the minimums on the scale below. The student's cumulative GPA will be calculated at the end of each semester or term. If the student's GPA does not meet the minimum requirement for their credit hours at the end of a semester or term, they will be placed on Financial Aid Warning.

Attempted RBC Credit Hours	0-12.99	13-18.99	19-60+
Cumulative RBC GPA	1.500	1.700	2.000

2. Quantitative

a. Pace (Minimum Pace Standard). A student must successfully complete at least 67% of their attempted RBC credit hours to remain **on pace** to graduate. This pace is calculated at the end of each semester or term in the following way:

Cumulative successfully completed credits	
Cumulative attempted credits	

If a student's pace is below 67%, they will be placed on Financial Aid Warning.

b. Timeframe (Maximum Timeframe Standard/Total Allowable Credits). To remain eligible for Title IV funds, a student must complete their program of study within 150% of the normal time frame. Based on this standard, students must complete RBC's associate degree within 90 attempted credit hours.

Note that credits calculated for quantitative standards include accepted transfer credits as well as all credits attempted at RBC.

Students placed on financial aid warning will be notified by the financial aid office via email and/or letter notifying them of their failure to meet SAP. This notification will also include financial aid consequences and how to re-establish SAP.

Credit Classification

Credits are successfully completed for courses in which students earn a grade of A through D- or P (Pass). Credits are classified as attempted, but not completed in courses with grades of F, NP (No-Pass), I (Incomplete), or W (Withdrawn).

Transfer Credits

RBC will count transfer credits from other colleges and Advanced Placement hours from high schools that are accepted for the associate degree as both hours attempted and successfully completed. The transfer credits plus the credits received at RBC will be used for the quantitative measures explained above (pace and timeframe); however, only the grade point average earned at RBC will be calculated for the qualitative standard (minimum GPA).

Repeat Courses

Courses that are repeated, including courses repeated under RBC's Freshman Forgiveness Policy, will count as attempted hours, and the grades earned each time will be included in the GPA calculations for Title IV SAP. For students taking freshman forgiveness, this may result in a higher academic GPA than the GPA calculated for SAP standards, since the SAP calculation must include the grades from both the failed course and the repeat course.

Withdrawals

Withdrawing from a course after the add/drop date results in a grade of W and the course credits are calculated as attempted, but not successfully completed for quantitative SAP standards. "W" grades are not included in the calculation for the qualitative SAP standard.

Incompletes

Courses with grades of I (Incomplete) at the time of SAP review count as attempted, but not completed credits for all SAP standards. The impact of an incomplete grade that is converted to a regular grade notation will take effect in the next SAP review.

How to Re-establish Satisfactory Academic Progress

As stated above, the SAP evaluation is made for each student at the conclusion of each semester or term of enrollment. Students who are not maintaining SAP for the first time will be placed on Financial Aid Warning. Students will be notified via email and a letter in their student mailbox that they have been placed on Financial Aid Warning. Students under Financial Aid Warning can receive financial aid without submitting an appeal for only one semester or term. At the end of the following semester or term, the student must meet the criteria for SAP. If unsuccessful, the student is ineligible for financial aid unless they submit an appeal, and it is approved.

An appeal must explain mitigating circumstances (e.g., documented serious illness, severe injury or death of a family member) and why the student failed to make SAP and what has changed in his or her situation that will allow him/her to make SAP at the next evaluation period. The appeal must be made in writing and submitted to the Financial Aid Office. The Financial Aid Committee will review the appeal and notify the student of a decision as quickly as possible but no more than five business days after the appeal is received.

If a student's appeal is approved, he or she will be placed on Financial Aid Probation and can receive financial aid for only one semester or term. At the end of the semester or term, the student must meet the criteria for SAP. If unsuccessful, the student is once again considered ineligible for aid. The student may appeal again, but the latter appeal must be based on a different reason than the first appeal.

A student may regain their eligibility by meeting SAP standards in a later semester or term. If a student meets the qualitative and quantitative SAP standards at the end of a future semester or

term, the Financial Aid Office will automatically reinstate their financial aid for the next semester or term.

II. SAP and Academic GPA

Since a minimum cumulative GPA (CGPA) of 2.0 is required for earning a degree at RBC, a student whose CGPA falls below 2.0 at the end of any semester or term is placed on academic probation (*See Academic Probation policy*). Calculating the academic CGPA mirrors the policies for financial aid GPA with two exceptions:

Courses repeated under the freshman forgiveness policy have the first attempt removed from GPA calculation in favor of the repeat attempt.

If one or more courses have a grade of I (Incomplete) at the end of a semester or term, those credits are not included in any preliminary CGPA calculations for determining academic SAP. However, the conversion to a normal grade (A-F) triggers an immediate recalculation of academic CGPA such that a student may be placed on or removed from academic probation partway through a term.

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