



---

## **Satisfactory Academic Progress**

This policy applies only to eligible US and eligible non-US citizens receiving Title IV funds, specifically the Federal Direct Stafford and PLUS loans from the William D. Ford Federal Direct Loan (Direct Loan) Program.

As a student loan recipient, you are required to be in good standing, maintain satisfactory academic progress toward your degree requirements for each semester in which you are enrolled and complete your degree in the prescribed period according to your program. Satisfactory Academic Progress (SAP), as described below, is evaluated twice each year, in January and June. Failure to maintain satisfactory progress may result in the cancellation of your financial aid, and you may have to repay any funds already received.

### **Basic Standard for Satisfactory Academic Progress.**

To achieve SAP as per the US Department of Education, you must:

- Maintain a minimum annual GPA of 2.0.
- Maintain a minimum cumulative completion rate of two-thirds of credits attempted (67%).

Complete your educational program within a time frame no longer than 150% of its published length. (For example, completing the program after attempting a maximum of 180 credits for a 120-credit program).

Federal regulations require that Prairie Bible Institute tracks the academic progress of student loan recipients from the first date of enrolment at Prairie, whether or not loans were received at that time. Credits transferred from all other credit sources will be considered as attempted and completed credits in the evaluation of the completion rate standards, but these courses do not affect the calculation of your GPA.

If your attempted credits, including transfer credits, exceed the 150% time frame, you will be placed on Student Loan Denied status, not Student Loan Probation. No financial aid will be disbursed to you during subsequent semesters unless you make an appeal of the Student Loan Denied and the appeal is granted. If you have completed your degree requirements, but are still attending courses, you are not eligible to continue to receive aid even if you are below the maximum time frame.

### **Prairie Bible Institute Satisfactory Academic Progress.**

In order to be eligible for US loans, you must also meet Prairie Bible Institute's institutional requirements for minimum satisfactory performance. These are defined in the Academic Guide for each school.

W, I, AU, F, and S Grades, and repeated course work will be treated as follows:

- Withdrawal (W) grades are not included in the GPA calculation but are considered as non-completion of attempted course work.
- Incomplete (I) grades indicate that you have not completed required course work. Since coursework is still in progress, incomplete grades do not affect GPA and do not affect rates of completion of attempted coursework.
- An audit (AU) grade is not considered attempted course work. It is not included in the GPA calculation or completion rate determinations.
- Failing (F) grades are treated as attempted credits that were not earned, and so are included in both the calculation of GPA and minimum completion rate.
- Satisfactory (S) grades are treated as attempted credits that are earned, but are not included in calculation of GPA.

In case of repeated courses, only the highest grade will be used in calculation of the various GPAs, but every attempt will be included in the completion rate determinations. No loans can be disbursed for a repeated attempt if you have already achieved a passing grade for that course. The Institute's policy means that you receive aid for only one repeat of a course.

### **Student Loan Probation Status**

If you fail to meet the minimum 2.0 annual Grade Point Average standard, or fail to complete at least two-thirds of cumulative credits attempted, you will be placed on Student Loan Probation for the subsequent semesters until the next evaluation of Satisfactory Academic Progress (in January and June).

Loans can be received during the semesters of probation. Loan disbursements for the next period of enrolment will be held until the grades and course completions have been reviewed for the semesters of Student Loan Probation.

### **Student Loan Denied Status**

While you are on Student Loan Probation or on Student Loan Denied status, you must maintain the minimum completion rate and/or a minimum annual GPA of 2.0 or better. Failing to do so will place you on Student Loan Denied status for subsequent semesters. No financial aid will be disbursed during subsequent semesters until you are removed from Student Loan Denied status.

If you fail to satisfy the 150% requirement, you will also be placed on Student Loan Denied status. No aid will be disbursed during subsequent semesters unless you have made an appeal and the appeal is granted for that semester. There are no exceptions to this requirement. If you are in a 120-credit bachelor degree program and have attempted in excess of 180 credits including transfer credits, you are no longer eligible for financial aid. There is no probationary period once the 150% standard has been exceeded.

## **Reinstatement of Aid after Student Loan Denied Status**

Reinstatement of financial aid after you have been placed on Student Loan Denied status may be achieved in one of the following ways:

- You submit a written letter of appeal in accordance with the appeal process, and the Financial Aid Office grants the appeal. You are placed on Student Loan Probation for the semester/term rather than on Student Loan Denied status.
- You attend Prairie Bible Institute, pay for tuition and fees without the help of student financial aid, and do well enough in the course work to meet all the Satisfactory Academic Progress standards. You regain aid eligibility in a probationary status. If you are on Student Loan Denied status for failure to meet the 150% requirement, you cannot regain eligibility this way.

If your attempted credits have exceeded 150% of your program, you cannot regain financial aid eligibility except through the appeals process and on a semester by-semester or term-by-term basis.

Appeal Process. The law governing federal student aid allows Prairie to set aside the Satisfactory Academic Progress (SAP) standards for individual students on a case-by-case basis if it can be determined that an unusual or extraordinary situation affected the student's academic progress. If this situation applies to you, then you may appeal your SAP loan denied status.

Appeals must be:

- Submitted in writing to the Director of the Financial Aid Office by the date specified in the Student Loan Denied notification letter.
- Your appeal is strengthened by documents which support your unusual or extraordinary situation (i.e. death of a family member is supported by a death certificate). In addition, your statement should also include a specific plan for your academic recovery.

Appeals will be reviewed by committee composed of the Director of Financial Aid and two members of the Financial Aid Committee. The Financial Aid Office will notify you in writing of its decision within 14 working days of the review. All decisions made by the Financial Aid Office are final.