



Financial Aid Satisfactory Academic Progress (SAP) Frequently Asked Questions

What is Financial Aid Satisfactory Academic Progress (SAP)?

Federal and state regulations require that students meet certain academic standards to be eligible for financial aid. These standards ensure that the student is making progress towards successfully completing their degree or certificate.

Is SAP the same as the college's Academic Standards and Academic Progress Policy?

No. The Black Hawk College Academic Standards and Academic Progress Policy determine who can enroll at and graduate from Black Hawk College. It is possible for a student to be in good academic standing with the college while not meeting SAP standards for financial aid.

These policies are available to review in the college catalog (www.bhc.edu/catalog).

How can I check my Satisfactory Academic Progress (SAP) status?

Students may view their current SAP status on [myBlackHawk](#) under *Student > Financial Aid > Academic Progress Status*. In addition, students who go on Warning, Alert, or Dismissal receive notification at their [myBlackHawk](#) email after grades post each semester (allow 3-5 business days).

What is my cumulative Grade Point Average (GPA)?

To meet SAP, you must maintain a minimum 2.0 cumulative Grade Point Average (GPA). Your cumulative GPA is the average grade for all college-level courses you have taken at Black Hawk College. (Excludes below 100 level courses and pass/fail courses.)

What is cumulative completion rate?

To meet SAP, you must maintain a 67% cumulative completion rate. Your cumulative completion rate is the percentage of all courses you have successfully completed:

$$\text{Cumulative Completion Rate} = \frac{\text{Number of credit hours passed}}{\text{Number of credit hours attempted}}$$

Number of credit hours passed includes grades of A, B, C, D, or P. Number of credit hours attempted includes all courses for which a grade was received, including F, I, W, and X. Coursework transferred to and accepted at BHC is also included in both numbers of credit hours passed and attempted.

What is maximum time frame?

To meet SAP, you cannot attempt more than 150% of the minimum credit hours required for your degree or certificate:

$$\text{Maximum Time Frame} = \text{Minimum credit hours required} \times 1.5$$

Minimum credit hours are listed in the college catalog by program. (www.bhc.edu/catalog) All coursework attempted, including accepted transfer hours, withdrawn courses, ESL coursework, and remedial coursework, will count towards maximum time frame.

I am a new freshman – how does SAP affect me?

If you took dual-enrollment courses at Black Hawk while in high school, those classes will be included in your SAP review.

I am a transfer student – how does SAP affect me?

Any transfer courses that count towards your degree/certificate at Black Hawk College will be included in your cumulative completion rate and maximum time frame. Transfer courses will not be included in your cumulative GPA.

I am a returning BHC – how does SAP affect me?

As you have previously attended Black Hawk, you will already have a SAP status. Per federal regulations, all prior attendance and performance must be reviewed – we cannot exclude old grades or courses, no matter how much time has passed. We recommend you review your status on [myBlackHawk](#) as soon as possible as it may affect your ability to receive financial aid and pay for college now or in the future.

How will failing a class affect SAP?

Receiving an F or X grade will negatively impact all SAP standards (cumulative GPA, cumulative completion rate, maximum time frame).

How will dropping a class affect SAP?

Receiving a W grade will negatively impact your cumulative completion rate and maximum time frame.

How will taking an incomplete affect SAP?

Initially, taking an incomplete will negatively impact your cumulative completion rate and maximum time frame (as no credit was earned by the end of the semester). However, once the course is completed, the final grade will be included in the next SAP calculation. If successfully completed with a passing grade, it will no longer negatively impact your cumulative completion rate and maximum time frame. The final grade will impact your cumulative GPA.

How will withdrawing from all classes affect SAP?

Withdrawing from all classes will negatively impact your cumulative completion rate and maximum time frame.

Where can I find the number of credit hours required for my degree/certificate?

The minimum number of credit hours required for a degree or certificate are listed in the college catalog at www.bhc.edu/catalog.

What will be my next step, if I do not meet the SAP requirements?

If you had unavoidable, mitigating circumstances that contributed to your dismissal status (e.g. illness, injury, death in the family, etc.), you may submit an appeal requesting an additional semester of eligibility in order to improve.

Is there a deadline to submit a SAP appeal?

Appeals should be submitted prior to the term of requested reinstatement – limited exceptions will be considered.

Are there students who shouldn't appeal?

Students who did not have unavoidable, mitigating circumstances do not have a basis for appealing their dismissal. In addition, appeals cannot be approved if a student has reached 60 credit hours attempted and does not have a 2.0 cumulative GPA, or cannot achieve a 67% cumulative completion rate within time frame.

What will cause my appeal to be rejected or denied?

If your appeal has incomplete sections, is not properly signed, or if no supporting documents are included, your appeal is considered incomplete. Students who miss their deadline or fail to turn in requested documents in a timely fashion will be denied. We encourage students to submit a thoughtful and well-worded typed statement, as this reflects on your commitment towards improving academic performance. All completed appeals are reviewed on a case-by-case basis – we cannot speculate on the likelihood of approval.

How long does it take for my appeal to be reviewed?

Once a completed appeal is submitted, please allow 10 business days for review. At that time, a status update will be sent to your myBlackHawk student email. Students are encouraged to complete their appeal as soon as possible as additional documentation or information may be requested.

Can I still receive student loans if I have a SAP problem?

No. Students with a SAP problem (Dismissal) are not eligible to receive federal student loans.

If my appeal is denied, do I have to withdraw from classes?

As long as you are academically eligible, you can remain enrolled in your classes. However, you will have to make other payment arrangements for your classes before the payment deadline. Students who fail to make payment arrangements before the payment deadline are removed from classes.

What if I meet SAP requirements during the year?

If you meet all SAP requirements at the end of a semester, you will regain eligibility for financial aid (Good Standing).

I don't meet SAP at Black Hawk. If I transfer to another school will I be eligible for financial aid there?

SAP policies are based on federal and state requirements, but can vary by school. Therefore, your SAP status is specific to Black Hawk College only. If you fail to meet SAP requirements at Black Hawk, you can still meet the SAP requirements at another school.

What resources are available to help me be successful?

Academic Advising	www.bhc.edu/advising
Career Services	www.bhc.edu/career-services
Counseling	www.bhc.edu/counseling
Disability Services	www.bhc.edu/disability
Safety & Campus Police	www.bhc.edu/safety
TRIO Student Support Services	www.bhc.edu/trio
Tutoring	www.bhc.edu/tutoring
Veterans Resource Center	www.bhc.edu/veterans