



# Financial Aid Satisfactory Academic Progress (SAP) Policy

Financial aid recipients must be making Satisfactory Academic Progress (SAP) towards a degree or certificate in order to continue receiving financial aid (including student loans) at Black Hawk College. To maintain financial aid eligibility, a student must meet all of the following SAP requirements:

Standard	Requirement	Additional Information
<b>GPA</b>	2.0 cumulative	A student must earn and maintain a 2.0 Cumulative Grade Point Average (GPA).
<b>Completion Rate</b>	67% passed	A student must pass at least 67% of all credit hours attempted. <i>Transfer credit hours and withdrawn courses are included in this calculation.</i>
<b>Maximum Time Frame*</b>	150% limit	A student cannot attempt more than 150% of the minimum credit hours required for their degree/certificate. <i>All coursework attempted, including transfer credit hours and withdrawn courses, are included in this calculation.</i>

**These requirements are reviewed after each semester for all students. Financial aid recipients who fail to meet these requirements at the end of a semester are sent a notification to their myBlackHawk email.** Students who do not receive federal or state financial aid (including grants and student loans) are not notified.

## GENERAL INFORMATION

- The SAP standards are cumulative and include all periods of enrollment at Black Hawk College, including semesters when the student did not receive financial aid.
- Grades of A, B, C, D, or P are considered passed credit hours. Grades of F, I, W, or X are not considered passed credit hours.
- Attempted credit hours are the credit hours for which a student receives a grade (including F, I, W, and X grades).
- Below 100 level courses and pass/fail courses count as attempted credit hours, but the grade is not used in calculating the Cumulative GPA.
- Transfer credit hours are included in attempted credit hours and passed credit hours. Transfer credit hours will not be used in calculating the Cumulative GPA at Black Hawk College.
- Each attempt at a repeated course counts as attempted credit hours, but the higher grade is used in the Cumulative GPA. Repeated courses that were originally passed do not count as passed credit hours a second time. *EXAMPLE: A student passes ART 100 (3 credit hours) with a D. The student retakes the course and receives a B. ART 100 counts as 3 passed hours, 6 attempted hours, and only the higher grade (B) is included in the GPA calculation.*
- Students are only required to meet the Cumulative GPA requirement to receive veteran's benefits (Illinois Veteran's Grant, Illinois National Guard Grant, MIA/POW, GI Bill).
- Non-credit courses (e.g. Adult Education classes, Community Education classes) are not included in the SAP review.

\* Effective with Fall 2021 end-of-term SAP evaluation. Additional information and forms available at [www.bhc.edu/academic-progress](http://www.bhc.edu/academic-progress).

## SAP STATUS & APPEAL PROCEDURES

Students begin enrollment at Black Hawk College in Good Standing. Students may view their current SAP status on [myBlackHawk](#) under *Student > Financial Aid > Academic Progress Status*:

SAP Status	Status Description
<b>Good Standing</b>	The student is meeting all Satisfactory Academic Progress requirements.
<b>Warning</b>	<p>The student is not meeting the GPA and/or completion rate requirement(s). The student has one semester to get back in Good Standing. It is recommended the student meet with an Academic Advisor to discuss their enrollment and resources for success.</p> <p>If the student does not meet SAP requirements at the end of the Warning semester, the student will go on <b>Dismissal</b>.</p>
<b>Dismissal</b>	<p>The student has continued to not meet the GPA and/or completion rate requirement(s) for at least two consecutive semesters.</p> <ul style="list-style-type: none"> <li>The student is no longer eligible for financial aid. The student may still enroll at Black Hawk College, but must make alternative payment arrangements.</li> <li>If the student had mitigating circumstances that contributed to their dismissal status (e.g. illness, injury, death in the family, etc.), the student may submit an <a href="#">appeal</a> requesting an additional semester of eligibility in order to improve (<b>Probation</b>).</li> <li>A student on Dismissal will regain eligibility once meeting all SAP requirements.</li> </ul>
<b>Probation</b>	The student's Dismissal appeal was approved and the student has regained financial aid eligibility for one semester. The student must meet the terms of their probation (as outlined in their appeal approval) in order to continue receiving financial aid in future semesters.
<b>Alert</b>	The student has reached 125% of their maximum time frame (credit hours required). It is recommended the student meet with an Academic Advisor and make plans to complete their degree/certificate as soon as possible. If the student exceeds their 150% time limit, the student will go on <b>Dismissal Time Frame</b> .
<b>Dismissal (Time Frame)</b>	<p>The student has exceeded 150% of their maximum time frame (credit hours required).</p> <ul style="list-style-type: none"> <li>The student is no longer eligible for financial aid. The student may still enroll at Black Hawk College, but must make alternative payment arrangements.</li> <li>If the student had mitigating circumstances that contributed to their dismissal time frame (e.g. change of major, retraining, return to school, etc.), the student may submit an <a href="#">appeal</a> requesting an extension of their eligibility in order to complete their degree/certificate (<b>Probation Time Frame</b>).</li> </ul>
<b>Probation (Time Frame)</b>	The student's Dismissal Time Frame appeal was approved and the student has regained financial aid eligibility for required coursework as outlined in their extension. The student must successfully complete each semester of their extension in order to continue receiving financial aid to complete their degree/certificate. Failure to successfully complete a semester will void the approved extension.

**Appeals should be submitted prior to the term of requested reinstatement – limited exceptions will be considered.** An appeal cannot be approved if the student:

- Has reached 60 credit hours attempted and does not have a 2.0 cumulative GPA, or
- Cannot achieve a 67% cumulative completion rate and a 2.0 cumulative GPA within maximum time frame.