



POLICY

SATISFACTORY ACADEMIC PROGRESS

Who is eligible for Title IV funds (federal loans)?

To be eligible to receive Title IV funds students must meet the following criteria:

- 1) Enroll at least half-time in a Title IV eligible program
- 2) Be a US citizen, permanent resident, or one of the approved residency statuses
- 3) Maintain satisfactory academic progress

What is Satisfactory Academic Progress (SAP)?

Satisfactory Academic Progress is the measurement of a student's progress during their academic program. Students receiving Title IV funds (federal loans) must meet SAP standards in order to continue receiving federal loans. Qualitative and quantitative measures will be evaluated to determine eligibility for Title IV aid based on federal regulations. The SAP standards for financial aid are identical to the academic standards of the institution. Students are encouraged to plan their course load in order to complete the program in the maximum amount of time that is recommended.

What programs are eligible for Title IV funds, and therefore must undergo an evaluation of SAP?

Standard Term Programs (traditional 15 week fall and spring payment periods)

- Master of Divinity
- Master of Arts (Theological Studies) – General and Research track
- Master of Arts in Missional Church Studies
- Diploma in Theological Studies

Non-term Programs (non-traditional terms)

- Doctor of Ministry

When will SAP be evaluated?

For students receiving Title IV funds (federal loans) in standard term programs, the student's compliance with satisfactory academic progress will be evaluated after the fall and spring payment periods.

For students receiving Title IV funds (federal loans) in non-term programs, the student's compliance with satisfactory academic progress will be evaluated at the beginning of the payment period and an

established midpoint in the payment period. The midpoint for non-term programs occurs after the completion of half the days and the completion of half the required credits in the student's defined academic year.

At each evaluation point, students will need to demonstrate that their academic progress meets or exceeds the qualitative and quantitative measurements outlined for their program.

What are the measurements Central uses to evaluate a student's SAP?

Grades (qualitative measure)

Students in the following programs must maintain a 2.0 cumulative GPA to meet satisfactory academic progress:

- Diploma in Theological Studies
- Master of Arts (Theological Studies)
- Master of Arts in Missional Church Studies
- Master of Divinity

Students in the following programs must maintain a 3.0 cumulative GPA to meet satisfactory academic progress:

- Doctor of Ministry

If SAP has not been met, the student is not eligible for further financial aid until they do meet SAP standards.

Pace of Completion (quantitative measure)

It is expected that Title IV students will complete their academic programs at an appropriate pace. Only courses that count toward the completion of their program will be considered in measuring the pace of completion. The minimum standards for pace of completion for each Title IV eligible program are:

Diploma in Theological Studies

Diploma students must complete a minimum of 12 credits per academic year to maintain SAP, and loan funds are only eligible for the first three years of their study.

Master of Arts (Theological Studies)

Students in the M.A. (Theological Studies) program must complete a minimum of 12 credits per academic year to maintain SAP. Students enrolling in a capstone course will only be eligible for Title IV funds in the term in which they initially register for the capstone course.

Master of Arts in Missional Church Studies

Students in the M.A. in Missional Church Studies program must complete a minimum of 12 credits per academic year to maintain SAP.

Master of Divinity

Students in the Master of Divinity program must complete a minimum of 12 credits per academic year to maintain SAP. Students enrolling in a capstone course will only be eligible for Title IV funds in the term in which they initially register for the capstone course.

Doctor of Ministry

Since the D.Min. program is classified as a non-term program, students must maintain full-time status. Title IV funds will only be available for the first two years of coursework and the initial year of the dissertation-project phase. During the dissertation-project year, students will be eligible for one disbursement in the term in which they initially register for the dissertation project.

Full-time students must complete 67% of the attempted coursework per year in order to finish their program within 150% of published program length. Part-time or half-time students must complete all of their coursework to maintain an appropriate pace of completion. The pace of progress will be measured at each evaluation to ensure that the student completes degree requirements within the maximum timeframe. The pace of progress is calculated as follows:

Cumulative # of hours successfully completed

divided by:

Cumulative # of hours attempted

How do changes in registration affect SAP?

Dropping or Adding Classes

As long as the student meets the minimum standards of the quantitative (pace of completion) measurement of satisfactory academic progress at the time of each evaluation, dropping and adding does not affect SAP. (For example, an M.Div. student taking 12 credits in the fall loan period and during the add/drop period drops 3 credits, her/his SAP would be based on 9 credit hours instead of 12. This is still maintaining a satisfactory pace of completion.)

Incompletes

Since it is not possible to determine if a student is meeting the minimum standards of SAP with Incompletes on their transcript, Title IV funds will not be disbursed for the next payment period until the Incomplete is replaced with a grade. After a grade replaces the Incomplete, SAP will then be evaluated based on the quantitative and qualitative measurements outlined in the policy.

Withdrawals

Withdrawals on the student's academic record will be calculated into pace of completion. (example – A student that has completed 6 credits in the Diploma program during the academic year but has two withdrawn courses for 6 credits on their record has not met the minimum

standard for pace of completion. Therefore, the student is not making satisfactory academic progress.)

Repeated Courses

Repeated courses are classes for which students have previously registered and received a grade. Courses repeated due to a failing grade in the previous attempt can be counted toward the calculation of satisfactory academic progress. Courses repeated for any other reason will not be used in measuring satisfactory academic progress.

Transfer Credits

All accepted transfer credits toward the completion of a program, will be considered hours as attempted and successfully completed in the SAP evaluation process.

Summer and January Courses

Courses taken in the summer and January terms will be used to measure satisfactory academic progress (cumulative GPA and pace of completion). Students should be aware that they must maintain at least half-time enrollment during the fall and spring payment periods in order to maintain Title IV eligibility.

Does academic probation affect my loan eligibility?

Yes. A student on probation is not eligible for Title IV aid. The student must remove themselves from probation and meet the standards of SAP to regain their loan eligibility.

If I am ruled ineligible to receive Title IV funds after an SAP evaluation, can I appeal?

Yes. Students who do not meet the minimum standards of satisfactory academic progress and are ruled ineligible for Title IV funds may file an appeal through the Dean's office. In order to appeal their status, students must submit their appeal in writing to the Dean's office. The letter should explain why they failed to meet the standards of satisfactory academic progress and what has changed that will allow the student to meet the standards by the next evaluation period. The main reasons for which CBTS will accept an appeal are for a death in the family, an injury or serious illness.

Upon receipt of the appeal, a committee will be formed consisting of the Registrar, Dean of the Seminary, one faculty member, and a representative from the Financial Aid office. The committee will meet to assess the appeal, gather any relevant information, and decide on the appeal. The student will be informed of the committee's decision in writing.

If the appeal is successful, the student is placed on financial aid probation and will have one further evaluation period to meet the standards of satisfactory academic progress.

If I do not meet satisfactory academic progress and/or my appeal is denied, can I re-establish loan eligibility?

Yes. Students who are ruled ineligible can re-establish loan eligibility by meeting the minimum standards of satisfactory academic progress. (i.e. – raising cumulative GPA to the required level and/or increasing their pace of completion)