

Administrative Policy Financial Aid Satisfactory Academic Progress (528.12)

Approved By: President

Date Approved: August 10, 2026

Effective Date: June 14, 2023

1. **Summary:** This policy defines the qualitative and quantitative standards for satisfactory academic progress relative to financial aid and defines implications for students' failure to meet or maintain these standards.
2. **Rationale:** This policy is necessary to ensure that Title IV funds are administered in compliance with all standards and requirements of the Department of Education.
3. **Entities Affected:** students
4. **Definitions:** Definitions are included within the body of the policy.

5. **Policy:**

SECTION 12: SATISFACTORY ACADEMIC PROGRESS

12.1 Process Overview and Responsibilities

To maintain financial aid eligibility, students must meet satisfactory academic progress (**SAP**) standards while working toward a degree or certificate. Specifically, this means undergraduate and graduate students must complete the necessary number of hours, per semester, in accordance with their initial enrollment and must meet or exceed the appropriate cumulative grade point average (**GPA**) for their classification and program.

SAP reports are run at the end of every fall, spring, and summer term to monitor qualitative (cumulative grade point average) and quantitative (successful course completion percentage) performance. Each academic program has unique qualitative SAP requirements pursuant to academic good standing. Programs include undergraduate students pursuing associate or bachelor's degrees in the Arts, undergraduate students pursuing bachelor's degrees in science, and post-baccalaureate graduate students pursuing master's degrees in arts or divinity.

The Director of Financial Aid is responsible for the maintenance of the policies and procedures governing the review, processing, notification, and subsequent status change and/or award adjustment, if applicable, related to a student's SAP review.

12.2 Same or Stricter Than

The SAP policy established by the Financial Aid Office is the same or stricter than the Academic Standing policy established by the College as outlined below.

- According to the Academic Standing policy established by the College, a student previously in good academic standing who fails to achieve the minimum cumulative GPA for their number of attempted

hours will be placed on Academic Probation. Alternatively, after determining a student's SAP under the Financial Aid policy, if this situation occurs, the student is placed on Financial Aid Warning. The Financial Aid policy addresses it in this way to be in alignment with federal definitions.

- According to the Academic Standing policy established by the College, if, after going on Academic Probation, a student fails to achieve the minimum cumulative GPA following the end of the next term but is able to attain the minimum GPA for the semester, the student may remain on continued Academic Probation moving forward. However, under the Financial Aid SAP policy, a student will be placed on Financial Aid Warning for only one term. If they are not meeting SAP standards by the end of the next term, following the Warning term, they will be placed on Financial Aid Suspension.

12.3 Categories of Students

As stated in section 12.1, each program is monitored uniquely and there are four separate groupings:

- Undergraduate students pursuing an Associate of Arts, Bachelor of Arts in Biblical Studies, Bachelor of Arts in Christian Ministry, Bachelor of Arts in Psychology, or Bachelor of Arts in Philosophy, Politics and Economics (A.A., B.A.B.S., B.A.C.M., B.A.Psy, B.A.P.P.E.)
- Undergraduate students pursuing a Bachelor of Science in Education (B.S.ED.)
- Graduate students pursuing a Master of Arts in Christian Leadership, Master of Arts in Christian Studies, or Master of Divinity (M.A.C.L., M.A.C.S., M.Div.)
- Graduate students pursuing a Master of Arts in Theological and Biblical Studies (M.A.T.B.S.)

12.4 Qualitative Measures

The minimum cumulative grade point requirements are as follows:

- 2.0 for A.A., B.A.B.S., B.A.C.M., B.A.Psy, and B.A.P.P.E.
- 2.75 for B.S.ED.
- 2.5 for M.A.C.L., M.A.C.S., and M.Div.
- 2.75 for M.A.C. and M.A.T.B.S.

12.5 Quantitative Measure

Criswell College's quantitative measurement of Satisfactory Academic Progress is monitored in 2 ways. The two quantitative measurements are program completion percentage and program maximum time frame to receive aid.

Program completion percentage applies to a student's cumulative academic record that includes Criswell College completed credits as well as credits transferred from other institutions that apply towards the student's degree plan. All Criswell College students are required to maintain a cumulative completion rate of at least 67%.

Program maximum time frame refers to the limit of the number of hours a student may register for, earn, or attempt while pursuing a degree, including hours transferred from other colleges, and still maintain financial aid eligibility. The maximum number of hours that may be attempted is 150% of the minimum number of hours required to complete the student's program. For example, if a degree requires 120 credit hours to complete, financial aid eligibility will end when 180 hours have been attempted. (If 120 credit hours is considered to be 100% of the program length, and 50% of 120 equals 60, then 120 plus 60 equals 180, which is equal to 150% of the total program length.)

If a student's curriculum requires more coursework than the allowable maximum, a letter from the department chair specifying the total hours required may be submitted to the Financial Aid Office for re-evaluation.

If a student changes his or her major and begins pursuing a different degree or certificate, the student's limit of maximum attempted hours for completion of the new program may be re-evaluated. It is the student's responsibility to inform the Financial Aid Office of said change in the student's course of study.

12.6 Evaluation Periods

In assessing SAP, the student's cumulative academic record, including periods when the student was not an aid recipient as well as summer sessions, are evaluated at the end of each full term.

12.6.1 Financial Aid Warning

Failure to meet minimum SAP requirements by any aid applicant or recipient will result in a Financial Aid Warning. An otherwise eligible student on Financial Aid Warning will be permitted to receive aid for one more semester. If the student meets the minimum SAP requirements at the end of the Warning semester, he or she will return to good standing.

There are two types of Financial Aid Warning that may apply to a student:

- Warning 1– indicates the student's GPA requirement has fallen below the minimum needed to meet SAP; or
- Warning 2 – indicates the student's program completion percentage has fallen below the minimum of 67%.

A student may enter a Financial Aid Warning status more than one time, but no more than two times during their academic tenure.

12.6.2 Financial Aid Suspension

Failure to meet the minimum standards at the end of a Warning semester will result in Financial Aid Suspension and the loss of financial aid eligibility until the minimum standards are met.

There are four types of Financial Aid Suspension that apply to students:

- Suspension 1– indicates a student previously on Warning was not able to meet the minimum requirements to raise his or her cumulative GPA to the minimum required
- Suspension 2 – indicates a student previously on Warning was not able to meet the minimum requirements to bring his or her pace of progression to the minimum requirement
- Suspension 3 – indicates a student previously completed an appeal for GPA or pace of progression and was unable to meet the conditions of the academic plan detailed in the appeal approval
- Suspension 4 – indicates an undergraduate student has completed 59 credit hours and does not meet the minimum GPA requirement for their appropriate program

Students on Financial Aid Suspension may not receive any federal or institutional financial aid.

It is also possible to determine that it is mathematically impossible for a student to meet the required cumulative GPA or pace of progression requirements needed for graduation. These students are identified during SAP review and notified, in writing, that they will be on indefinite SAP Suspension.

12.7 Appeals

Students whose financial aid eligibility has been suspended for not meeting SAP qualitative and/or quantitative measures have the right to appeal based on extenuating circumstances that occurred during the term(s) of academic difficulty that directly impacted academic performance.

Examples of possible conditions that may warrant an SAP appeal are listed below:

- Physical or mental illness, accident, or injury experienced by student or significant person in student's life
- Death of a family member or significant person in student's life
- Divorce experienced by student or his/her parent
- Personal hardship or issues with spouse, family, roommate, or other significant person

Students who choose to appeal their Suspension status must complete and return an appeal form with appropriate documentation. Documentation requirements will vary based on the student's individual situation. A statement of support and assessment of future academic success from an academic advisor, faculty member, professional staff member, and/or family member in a position to address the situation is required for all appeals. Students must also submit a personal appeal letter. Supporting documentation is required to verify the reason behind each appeal. Appeal forms are provided with the notice of Suspension and are available at the Financial Aid Office and via the website.

The Director of Financial Aid reviews all SAP appeals, and all decisions are final. Communication regarding the student's appeal decision is sent via U.S. mail and/or electronically sent to the student's College email account. Appeals submitted after the deadline following the semester will not be reviewed. Appeals submitted with incomplete paperwork will not be reviewed. Students may appeal the following term if they do not meet the current term's deadline or if the appeal was submitted incomplete.

Students who submit an appeal of Financial Aid Suspension are not guaranteed reinstatement of financial aid eligibility and are responsible for any institutional charges that occur once the student is placed on Financial Aid Suspension.

Students may submit more than one SAP appeal as long as subsequent appeals indicate different circumstances than the initial appeal. Subsequent appeals using the same circumstances as the initial appeal will be denied automatically.

Deadlines to submit appeals are as follows:

- Fall term: Friday of the 1st week of fall classes
- Spring term: Friday of the 1st week of spring classes
- Summer term: 1st day of summer classes

12.7.1 Financial Aid Probation

If a student's appeal is successful, the student is placed on an academic plan for one term. A faculty member and the Director of Financial Aid develop the academic plan together. All academic plans are individualized for each student's unique circumstances. Conditions of the plan will specify GPA, maximum hours allowed, and limitations regarding failing grades, withdrawals, and incompletes. Failure to meet SAP requirements at the end of the probationary period results in the student being placed on Financial Aid Suspension until academic requirements are met, which returns the student to meeting minimum SAP standards.

12.7.2 Academic Plans

If the Director of Financial Aid determines it will require more than one term for a student to meet SAP standards, the student may be placed on an academic plan designed to progress the student to successful completion of their program. An academic plan may also be established, at the discretion of the Director of Financial Aid, following a review of a student's SAP history to determine if an academic plan would be the best course of action to assist the student in successfully completing their program.

If a student is assigned an academic plan, he or she must meet all requirements specified within the academic plan. If the student fails to meet any of these requirements, the academic plan is void. This results in returning the student to Financial Aid Suspension.

All students following an academic plan are reviewed and monitored at each evaluation period by the Director of Financial Aid. Students are notified via mail and/or email regarding the status of their academic plan at the end of each evaluation period.

12.8 Regaining Eligibility

If a student's SAP appeal is denied, he or she can regain eligibility for federal financial aid programs by taking action to bring himself or herself into compliance with the qualitative and quantitative components of SAP. Paying for courses out of pocket or sitting out a semester will not affect SAP standing, and neither is sufficient to re-establish financial aid eligibility.

A student will lose financial aid eligibility until the minimum standards are met, at which point a re-evaluation of his or her status may be requested, if not updated automatically through the Financial Aid Office's review and monitoring practices.

12.9 Treatment of Non-punitive Grades, Repeated Courses, Audited Courses, Pass/Fail Courses, Withdrawals, and Incompletes

Criswell College defines non-punitive grades as grades that do not count as earned credit and do not count toward the student's GPA. Some classes are required for graduation from a program but are defined as non-punitive classes.

- Non-credit courses are not assigned credit hours or grades and are not included in SAP calculations.
- Audited courses are not assigned credit hours or grades and are not included in SAP calculations.

Criswell College defines punitive grades as grades that impact satisfactory academic progress from a qualitative or quantitative perspective. Some courses impact both measurements, and some courses impact one or the other. Both types of courses are defined as punitive courses.

Students are permitted to repeat courses to improve grades; however, if a student wishes to repeat a previously passed course, he or she will be eligible for financial aid only on the first attempt and not any attempt thereafter, regardless of their SAP status. Students are permitted to repeat course failures and are not limited in the number of attempts. It is important to note that repeated courses do impact pace of progression. The higher grade will count towards the student's GPA. The Financial Aid Office will monitor the number of repeated courses to ensure students are prudent in their decisions to repeat courses.

Transfer courses, as well as withdrawals, do not count in the CGPA calculation but are included in pace of progression.

Students have the option to request a grade of incomplete from faculty members. Incompletes can only be assigned when a student is currently passing a course and experiences mitigating circumstances. The incomplete grade is removed no later than 60 calendar days after the end of the term. The incomplete grade is replaced with the earned grade when the student completes the necessary coursework, or the incomplete grade is automatically changed to an "F" if the student does not satisfy the 60-day completion requirement.

Financial aid will not count the incomplete grade during the SAP review process until the 60 days have lapsed. The Financial Aid Office will complete another review of the student's satisfactory academic progress once the 60 days have lapsed, as noted on the academic calendar in the Criswell College *Catalog*. This may have implications on financial aid for the next semester, depending on the update of the incomplete grade.

12.10 Treatment of Remedial, Enrichment, and ESL Courses

- Remedial coursework counts as attempted credits and earned credits if successfully completed.
- Enrichment coursework does not count as attempted coursework as non-degree coursework is not eligible for Title IV aid. Students are advised that non-degree coursework is to be paid for out-of-pocket.
- Criswell College does not currently offer any coursework defined as ESL (English as a Second Language).

12.11 Treatment of Consortium, Change of Major, Second Degree, and Second Major Courses

- Criswell College has a consortium agreement in place with Acadeum. Acadeum has a network of over 200 colleges. Criswell College selects consortium courses that fall within Criswell College's standard terms and consortium coursework is treated the same as coursework taken at Criswell College from a qualitative and quantitative perspective. Change of Major – Students who choose to change their major are monitored for SAP from a qualitative and quantitative perspective and are held to the same standards as students who remain in their program of study.
- Second Majors – Students in pursuit of two majors are monitored for SAP similarly to those students who elect to change their major. Qualitative and quantitative measurements are monitored to ensure students are only pursuing coursework pursuant to their respective degree plans.
- Second Degrees – Students who choose to pursue two degrees simultaneously, or back-to-back, are monitored in the same manner as second majors.

12.13 Notices

Criswell College will mail or email SAP status letters to the student's current mailing address or student email address. The text comprising the letter or email sent to the student relates directly to the student's individually assigned SAP status (see sections 12.6.1 and 12.6.2). However, regardless of SAP status, a listing and explanation

of the minimum SAP requirements will be included with each notification for the program in which a student is enrolled. Notices are mailed within 10 business days of the receipt of final grades within the student information system.

12.14 Frequency

Criswell College runs SAP reports for each classification of student (see section 12.3) the business day following the posting of grades every fall, spring, and summer term. Notifications are sent following the completion of the SAP review process, but no later than 10 business days following the conclusion of the most recently completed term.

6. Procedure:

- a. **Implementation:** The Director of Financial Aid is responsible for maintaining and implementing procedures necessary for compliance with this policy.
- b. **Responsibility for Compliance:** Vice President of Student Affairs and Communications
- c. **Notification:** This policy will be posted on the College's website and will be published in its entirety or in summary in the College's *Catalog*.
- d. **Policy Review:** This policy will be regularly reviewed according to the College's policy review procedure.

For the Office of the President only:

Policy version: 5.0	Policy number: 2.037
Related policies: Financial Aid Verification, Institutional Aid, Return to Title IV	

Policy History

Version 1.0	Not Available
Version 2.0	October 23, 2017
Version 3.0	June 14, 2023
Version 4.0	November 8, 2023
Version 5.0	August 10, 2026