

# **PACIFIC LIFE**

## **BIBLE COLLEGE**

### **Satisfactory Academic Progress Requirements**

Title IV Policy for Satisfactory Academic Progress (SAP)  
US Financial Aid Recipients  
Last Update: April 25, 2023

#### **Satisfactory Academic Progress (SAP) - recipients of US Direct Loan Funds**

The US government regulations (Satisfactory Academic Progress for Financial Aid Eligibility, Federal Regulation - 34 CFR 668.34) requires that students must maintain certain academic standards in order to remain eligible for Title IV funding. The Satisfactory Academic Policy (SAP) applies to all students applying for US Direct Loans under Title IV of the US Higher Education Act. These types of loans include Direct Loans (Subsidized and Unsubsidized).

All students will have their academic progress reviewed at the end of each academic year. Students must maintain a minimum of half-time registration (6 credit hours) in each academic term they are receiving US Financial Aid. Non-credit courses will not be counted in assessing part-time hours. Students who have not fulfilled the SAP requirements will not be eligible for Title IV funding for the subsequent academic year(s).

**PLBC Satisfactory Academic Progress Policy (SAP)** - It is a student's responsibility to read and understand the Satisfactory Academic Progress (SAP) Policy.

The SAP evaluation includes both a qualitative (Cumulative GPA) and a quantitative (Pace) review of the student's academic record and failure to meet either component may result in the student losing eligibility for Title IV funding.

#### **Qualitative (Grades)**

Undergraduate students must maintain a Cumulative Grade Point Average (CGPA) of 2.0. If the Cumulative GPA drops below 2.0, the student will be placed on Financial Aid Warning. While on Financial Aid Warning, the student must obtain a Term GPA of 2.0 or higher in their next immediate term to continue to be eligible for Title IV funding.

Grades earned during the fall, spring or summer terms will be calculated to see if the student is meeting the qualitative component of a GPA of 2.0 or higher. Only those transfer credits that count towards the student's program of study at PLBC's will be included when evaluating SAP.

#### **Quantitative (Pace)**

Students must be registered part-time courses (minimum of 6 credit hours per semester) to maintain Title IV eligibility.



# PACIFIC LIFE

## BIBLE COLLEGE

PLBC students must be enrolled for a minimum of 11 credit hours during either the fall and/or spring semesters to be considered full time. In order to meet the quantitative standard, students must complete and pass a minimum of 67% of courses attempted each academic year. The maximum allowable time to be eligible for financial aid for an undergraduate degree of 129 -133 credits (6 years). At the end of each evaluation point students must have 67% attempted to fulfill the Title IV requirements.

Withdrawals and incompletes are not included in the overall grade average. Students must complete all required courses by the end of the degree. If a student has a low grade in a course, they may repeat it to bring up their cumulative GPA. This typically only happens when students CGPA is below 2.0 and they need to retake courses with low grades to successfully complete their program. Students who fail a required course must repeat the course and obtain a passing grade before completion of their degree. When a student repeats a course and achieves a passing grade, the original grade will not be counted in the grade average. There are no noncredit remedial courses. Each credit hour by a student is earned, attempted effect the cumulative GPA. Scheduled awards for the next academic year for students who are not making Satisfactory Academic Progress will be canceled. If a student withdraws prior to the Add/Drop date, the course is not recorded on their transcript. If they withdraw after the Add/Drop date but before the semester withdrawal date, which is 6 weeks after the start of classes, then they receive a W (Withdrawal) on their transcript. After the semester withdrawal date, a student can withdraw but they receive either a Withdrawal Passing (WP) or a Withdrawal Failing (WF). A WF affects their overall GPA, the WP does not. In addition to this, students successfully complete all required courses for their program.

PLBC students must maintain a GPA of 2.0. If a student's GPA falls below 2.0 they will be notified in an email from Populi advising them that their GPA is under the minimum requirements and that they are on a financial warning with the risk of losing their student financial aid. If a student fails to maintain either or both the qualitative or quantitative portion they will be placed on Financial Warning for one payment period. They are required to meet with their financial advisor to discuss their options. The student will need to explain but also provide proof (document from a licensed doctor, advisor, or specific documents for their special circumstance) for their special circumstance that they could not meet the required GPA by the end of the semester. Each stage of probation lasts for the length of a semester (per payment period) and changes or remains at its current level depending on the outcomes of that semester. Students are required to meet with Student Support Services and signed up to meet with an Academic Coach to assist and create an academic plan. Once a student's GPA and Cumulative GPA raises 2.0 and above, then they will be removed from probation and returned to Good Standing.

Students who have been suspended from student aid can file an appeal for reinstatement of their aid. They will need to provide a written explanation of their special circumstance as well as documents to support their circumstance. A special circumstance may include a death of a relative, injury, illness, jury duty other special circumstance that the Financial Officer would approve of the student not being able to maintain their SAP requirements. Any of the following special circumstance would be



15030 66A AVENUE

SURREY, BC V3S 2A5, CANADA

WWW.PACIFICLIFE.EDU

PHONE: 604.597.9082

EMAIL: info@pacificlife.edu

TOLL FREE: 1.877.597.7522

# PACIFIC LIFE

## BIBLE COLLEGE

need supporting documents from medical doctors, psychologists, advisors, jury duty notice, etc. to verify the information.

Financial aid will be disbursed on the first day of each semester. Students who withdraw after that will have their eligibility to retain part of their financial aid calculated on the percentage of the semester attended. Students who attend more than 60% of the term may retain all their aid. See the section on Return to Title IV (R2T4) in the Policies and Procedures for Return of Title IV funds (R2T4) for Students with Title IV Funding.

**\*Important:** As per regulation #34 CFR 600.51(d), students taking online courses, courses by correspondence are not eligible to receive Title IV funding.

**To maintain Title IV Eligibility, students must fulfill these 3 requirements:**

- Complete 67% of all credits attempted, **and**
- Maintain a Cumulative Grade Point Average (CGPA) of 2.0 or higher, **and**
- Complete their degree within 150% of the published length of degree completion time.

**Evaluation of Title IV Eligibility:**

Satisfactory Academic Progress is evaluated once each year, at the end of the winter term.

- **Qualitative component (grades):** a minimum Cumulative Grade Point Average (CGPA) of 2.0;
- **Quantitative component (or pace):** completion of at least 67% off all credit hours attempted each academic year;
- **Timeframe component:** students must finish their degree within 150% of the published length of degree completion time (for example, completion of a four- year degree within six years.)

**Incompletes, withdrawals, repeated courses, transfer of credits for the purpose of Title IV funding.**

- Incomplete (INC) are considered in the credit hours attempted and are included in the Cumulative GPA calculation.
- Withdraws (W) without academic penalty are considered in the credit hours attempted but are not considered in the determination of the Cumulative GPA
- Repeated course grades are included in the credit hours attempted and in the Cumulative GPA as per faculty regulations.
- Credits transferred from other programs or degrees are included in the SAP evaluation as per faculty regulations.

**Maximum timeframe eligibility:**

Students who have taken more than the 150% of the published length of degree completion time are not considered to have fulfilled SAP requirements and therefore, become ineligible for Title IV funding.

**Published Length of degree**

1 year 2 years 3 years 4 years



15030 66A AVENUE  
SURREY, BC V3S 2A5, CANADA  
WWW.PACIFICLIFE.EDU

PHONE: 604.597.9082  
EMAIL: info@pacificlife.edu  
TOLL FREE: 1.877.597.7522

# PACIFIC LIFE

## BIBLE COLLEGE

### Examples of 67% completion rate chart for successful progression toward a degree:

Completion Rate Calculation Formula:

Completed Rate = Total credit hours completed (passed) in an academic year / Total credit hours attempted in an academic year.

### Financial Aid Warning:

A student who does not meet the SAP requirements will be placed on Financial Aid Warning for the period of the next academic term and will continue to be eligible to receive funding for that period only. At the end of the term, the student will be re-evaluated for SAP and must meet the qualitative and quantitative requirements to return to regular funding eligibility status in the next term of study. If the student does not meet the requirements after spending a term on Financial Aid Warning, the student is no longer eligible to receive Title IV funding and will be placed on Financial Aid Probation. Students will receive an e-mail to their preferred email address in their Populi account notifying them of this. It is possible for students to receive more than one warning period during their academic career. However, students cannot be placed on a Financial Aid Warning period in two consecutive terms.

### Financial Aid Probation and Appeal:

If a student who has been placed on Financial Aid Warning fails to meet the GPA or completion requirements to return to regular eligibility status in the next term of study, the student will be placed on Financial Aid Probation. Upon receiving notification to the student's preferred email address indicated in their Populi, students can appeal their probation. Their appeal must be received in writing within fourteen days of receipt of the Notice of Probation. The appeal must explain not only why the student did not meet SAP but also what has changed to allow the student to meet SAP going forward. The decision of the Financial Aid Officer to grant or deny the appeal is final and will be communicated promptly to the student, in writing through email, and will be retained in the student's Financial Aid file.

Students who have their eligibility on probation may appeal the probation if one or more of the following circumstances exist:

- Death of an immediate family member.
- Extended illness of the student – illness that causes the student to be absent from class at least 14 days or more - medical documentation required.
- Extended illness of a family member that places hardship on the student -- medical documentation required.
- Jury Duty- with documentation
- Mitigating circumstances as determined by the Financial Aid Officer. The appeal must be submitted to: [financialaid@pacificlife.edu](mailto:financialaid@pacificlife.edu)

The decision made by Financial Aid Officer will be sent to the student's preferred email address in their Populi account. The appeal decision may be:



# **PACIFIC LIFE**

## **BIBLE COLLEGE**

- A reinstatement of eligibility for Title IV funding, or
- A financial probationary period with conditions, or
- A denial of Title IV funding.

### **Students Denied Title IV Funding:**

If a student is denied Title IV funding after an appeal but in subsequent years meets SAP requirements, it is the student's responsibility to notify the Financial Aid Officer that SAP requirements have been met and to apply for Title IV funding. The Financial Aid Officer will verify SAP requirements have been met prior to originating any Title IV funding.

### **Transfer Students**

Transfer students' transcripts will be evaluated by the Registrar's office. Those courses which are applicable to the degree requirement will be accepted and will be used to measure the quantitative SAP requirement. Only those grades earned at Pacific Life Bible College will be used to compute the qualitative requirement. Credits from other institutions will be counted as both attempted and completed hours for the student's previous institutions completed courses.

### **Change of Program or Degree**

Students who decide to change their degree or program objective will be evaluated similarly to Transfer Students with the exception that the grades previously earned at Pacific Life Bible College will be used to measure the qualitative and quantitative requirements. PLBC accepts transfer credits from other institutions for course where the student achieved a C- or better. Courses with less than C- are not considered. Transfer credits are a part of the students GPA. Change of program or degree.

### **Additional Degrees**

Students who have completed one degree program and wish to pursue another degree must apply for admission to that program as would any other applicant and meet the admission requirements for the new program. Federal loan eligibility will be limited to the aggregate program maximums under Federal Regulations.

### **Appeals and Waivers of SAP**

Appeals and waivers will be reviewed for any student with undue hardship (death of a relative, severe health issues, severe personal/family problems, jury duty and other special circumstances). Dismissal by an academic department may be appealed to the President of the College who will carry that appeal to the Academic Executive Committee. The decision of the Academic Executive Committee is final and may not be appealed by the student.

Students who are readmitted to their program may apply in writing to the Director of Financial Aid for a waiver to continue receiving financial aid. The student should specify the exceptional circumstances that lead to the poor academic performance and state the reasons why those



15030 66A AVENUE

SURREY, BC V3S 2A5, CANADA

WWW.PACIFICLIFE.EDU

PHONE: 604.597.9082

EMAIL: info@pacificlife.edu

TOLL FREE: 1.877.597.7522

# PACIFIC LIFE

## BIBLE COLLEGE

circumstances will not affect future academic progress. Each case will be individually reviewed, and the Director will use his or her professional judgment to determine if the original situation has been resolved to the point where the student can reasonably be expected to succeed and issue a one-time waiver of SAP for the next term. If the student still does not make satisfactory progress, then he or she will be ineligible for future aid. When a student has been placed on a warning, they will be advised from their financial aid officer that this warning is only for one payment. If at the end of the warning period the student does not meet SAP requirements, they will lose Title IV eligibility. We will advise the student how to proceed in reestablishing their Title IV status. Students who decide to change their degree or program objective will be evaluated similarly to Transfer Students with the exception that the grades previously earned at Pacific Life Bible College will be used to measure the qualitative requirements.

### **Additional Degrees**

Students who have completed one degree program and wish to pursue another degree must apply for admission to that program as would any other applicant and meet the admission requirements for the new program. Federal loan eligibility will be limited to the aggregate program maximums under Federal Regulations.

### **Appeals and Probations of SAP**

Dismissal by an academic department may be appealed to the President of the College, in writing with supporting documents to support your appeal, who will carry that appeal to the Academic Executive Committee, in writing and in a formal meeting. The decision of the Academic Executive Committee is final and may not be appealed by the student.

Students who are readmitted to their program may apply in writing to the Director of Financial Aid for a waiver to continue receiving financial aid. The student should specify the exceptional circumstances that lead to the poor academic performance and state the reasons why those circumstances will not affect future academic progress. Each case will be individually reviewed, and the Director will use his or her professional judgment to determine if the original situation has been resolved to the point where the student can reasonably be expected to succeed and issue a waiver of SAP for the next term. If the student still does not make satisfactory progress, then he or she will be ineligible for future aid. When a student has been placed on a warning, they will be advised from their financial aid officer that this warning is only for one payment. If at the end of the warning period the student does not meet SAP requirements, they will lose Title IV eligibility. We will advise the student how to proceed in reestablishing their Title IV status.

