

SAP Component #1 - GPA: Students must maintain a minimum cumulative GPA of 2.0 (graduate students must maintain 3.0)

✓ **Cumulative** means all grades earned at BSC are included in the GPA calculation.

Example: Mary is a freshman and fall 2011 is her first semester at Buffalo State College. She registers for 15 credits in the fall, but struggles in a few courses. Her cumulative GPA at the end of fall is 1.92. Mary successfully completed 12 out of her 15 credits, so her pace is: $12/15 = 80\%$.

Fall Course	Fall Grades
UNC 101	C
CWP 101	D
MAT 102	W
SPA 101	C
ECO 101	B-
Fall GPA	1.92
Cumulative GPA	1.92
Federal Aid Status	Federal Warning

Spring Course	Spring Grades
UNC 102	A
ENG 101	A-
MAT 102	B
EXE 101	C
HIS 101	B
Spring GPA	3.13
Cumulative GPA	2.59
Federal Aid Status	Eligible

Explanation:

Since Mary's cumulative GPA is below a 2.0, she is placed on financial aid warning at the end of the fall semester. Mary is eligible to receive her federal financial aid in the spring semester, but she **must raise her cumulative GPA to at least a 2.0** at the end of spring, or else she will no longer be eligible for federal aid.

During the spring semester, Mary utilizes on-campus resources, such as the writing center and academic support services, to earn better grades. Mary's hard work is realized and she receives a spring semester GPA of 3.13.

Mary's spring semester grades were high enough to raise her cumulative GPA to 2.59, and Mary is taken off financial aid warning.

What if.....

- ✓ If Mary had received a spring semester GPA of exactly 2.0, her cumulative GPA would have only been a 1.96, and thus she would not be eligible for federal aid unless she appealed to Academic Standards and was granted a waiver.

SAP Component #2 – Pace: Students must successfully complete two-thirds of all courses attempted (66.67%)

- ✓ **Pace** = $\frac{\text{All Credits Successfully Completed}}{\text{All Credits Attempted}}$
- ✓ **Unsuccessful grades include:** I, N, X, W, U, E, EV, and F grades and grades removed through the academic clemency process.
- ✓ **Withdrawals** from the college for any reason, including medical leaves of absence that result in W's on a student's transcript will negatively impact pace.

Example: Josh transferred to Buffalo State College and brought in 15 credits from his prior college. His first semester was successful: he enrolled in 12 credits and earned a 3.0 term GPA. Unfortunately, in Josh's second semester, he had a difficult semester and to avoid receiving failing grades, he decides to withdraw from all his classes. The impact of this can be seen below.

Semester	Credits Attempted	Credits Completed	Term GPA	Cumulative Calculations of Pace and GPA	Meeting Standards?
Transfer Credits	15	15	---	Pace = 15 / 15 = 100% GPA: N/A for transfer credits	Yes
Fall 2011	12	12	3.00	Pace = (15 + 12) / (15 + 12) = 100% GPA: 3.00	Yes
Spring 2012	18	0	---	Pace = (15 + 12 + 0) / (15 + 12 + 18) = 60% GPA = 3.0	No, failed pace
Fall 2012	12	12	2.50	Pace = (15 + 12 + 0 + 12) / (15 + 12 + 18 + 12) = 68.4% GPA = 2.75	Yes

Explanation: Although Josh's cumulative GPA was not affected by withdrawing from his spring 2012 classes, his pace rate was negatively impacted. **Josh is required to successfully complete 66.67% of all his classes** in order to maintain eligibility for financial aid. Since at the end of spring 2012, **he only successfully completed 60% of his courses, he is placed on financial aid warning.** Josh can receive federal financial aid for fall 2012, but if he does not increase his pace rate to at least 66.67% and maintain a 2.0 cumulative GPA, he will become ineligible.

In fall 2012, Josh successfully completed all 12 of his credits. Doing so increased Josh's pace from 60% to 68.4%, which is above the 66.67% minimum standard. Josh's term GPA was a 2.5 and averaged with his previous semester grades, his new cumulative GPA is 2.75. Since 2.75 is greater than the 2.0 standard, Josh is no longer on financial aid warning.

What if.....

- ✓ If Josh failed two courses in fall 2012, his new pace rate would have been:
 $(15 + 12 + 0 + 6) / (15 + 12 + 18 + 12) = 33/57 = 57.9\%$
- ✓ Josh would be ineligible for aid next semester because his pace rate is below 66.67%, even if his GPA were above a 2.0.

SAP Component #3 – Maximum Time Frame: Students must complete first bachelor’s degree within 150% of the program length.

- ✓ Most undergraduate degrees require 120 credits, therefore the maximum timeframe would be:
120 x 150% = 180 credits
- ✓ Financial aid is terminated immediately when either of the following events occur:
 1. The Financial Aid Office determines it is mathematically impossible for the student to complete their program within 150% of the published program length, or
 2. The student has attempted the maximum number of credits (180 in most cases)

Example: Sally transferred to Buffalo State and brought 70 transfer credits with her. She has attended BSC for six semesters and attempted 90 credits. Between her transfer credits and BSC credits, she has attempted:

$$\text{Transfer Credits} + \text{Buffalo State Credits} \\ 70 + 90 = \underline{\mathbf{160 \text{ credits}}}$$

At the end of her sixth semester with 160 attempted credits, Sally wants to change majors from mathematics to business administration. Sally meets with her advisor to determine how many more credits she will need to complete this degree. They review Degree Works and determine Sally will need 52 credits to complete a degree in business.

Explanation:

Step 1: What is the maximum time frame for a degree in Business Administration?

Program length from College Catalog: 120 Credits
Federal maximum time frame: 120 credits x 150% = **180 credits**

Step 2: How many total credits will Sally need to attempt to complete a degree in Business?

Total credits attempted so far + additional credits needed to complete degree
160 + 52 = **212 credits**

Step 3: Can Sally complete within 180 credits?

No, therefore if Sally decides to change majors, **she will run out of federal financial aid eligibility.** It will take her 212 credit attempts to receive her degree but her federal aid will be terminated as soon as she has attempted 180 credits (after her 8th semester), or sooner.

Semester	Credits Attempted Each Semester	Cumulative Credits Attempted
Transfer Credits	70	70
Semester 1	15	85
Semester 2	15	100
Semester 3	15	115
Semester 4	15	130
Semester 5	15	145
Semester 6	15	160
Semester 7	15	175
Semester 8	15	190
Semester 9	15	205
Semester 10	7	212

IMPORTANT: If Sally had met with an aid advisor after changing majors, or it otherwise became known to the financial aid office that she could not complete her degree within the federal maximum timeframe, her aid would have been terminated at that point of time, rather than in her 9th semester.

At the completion of Sally’s 8th semester, she has attempted 190 credits. Sally’s aid is terminated from this point forward because her degree is not completed and she has attempted 180 credits. She would need to find another way to pay for her final two semesters to complete a degree in interior design.