



## Satisfactory Academic Progress (SAP) for US Direct Loan Program

Satisfactory academic progress is the level of academic advancement required of students by the Higher Education Act (HEA) to receive federal student aid.

Student loan recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each term in which they are enrolled.

Satisfactory Academic Progress (SAP), as described below will be reviewed annually at the end of each academic year. Failure to maintain satisfactory progress, as described below, may result in cancellation of Federal Direct loans, and the student may have to repay any funds already received. These requirements are stricter than the University of Saskatchewan's academic policies for students enrolled in the same program who are not receiving Title IV assistance. This policy applies only to eligible US and eligible non-US citizens receiving Title IV aid, specifically the Federal Direct Subsidized and Unsubsidized, Direct PLUS loans and Direct Grad PLUS loans.

It is a student's responsibility to read and understand the Satisfactory Academic Progress (SAP) Policy!

### To maintain eligibility, students must fulfill these 3 requirements:

- Be registered full-time (12 or more credits per term). A student may drop to a minimum half-time status (6 credits) and still maintain eligibility. Students must complete a minimum of 67% of all attempted courses. For the purpose of calculating completion rate, grades of F (Failure) will be considered as attempted but will not be considered as successfully complete. Courses which are dropped before the appropriate drop without penalty deadline and thus do not appear on the academic record will not be considered as attempted and will not be used in the calculation. Courses resulting in a grade of F will appear on the academic record and will impact the overall GPA calculation. Courses resulting in a grade of W will appear on the academic record but will not impact the overall GPA calculation.
- Maintain a minimum grade point average (GPA) of 2.0 (C) or higher across all courses attempted during the academic year. The academic year for Undergraduate students is considered to be September-April. The academic year for Graduate students is 52 weeks in length (September-August).
- Complete your degree within a time frame no longer than 150% of the published length of the educational program (e.g. an undergraduate student in a 4 year degree has 6 years to successfully complete the degree requirements). Graduate students are also expected to complete their program in a timeframe not to exceed 150% of the program length as outlined by the faculty or department.

Federal regulations require that the University tracks the academic progress of student loan recipients from the first date of enrolment, whether or not student loans were received at that time. Credits transferred from all other credit sources will be considered as attempted and completed credits in the evaluation of the completion rate standards, but these courses do not affect the calculation of the GPA.



Students must meet **both** qualitative and quantitative requirements to remain eligible for aid.

- Qualitative measure (grade-based)
  - A minimum cumulative grade point average of 2.0 or higher OR maintain standing consistent with graduation.
- Quantitative measure (pace of progression)
  - Completion of at least 67% of all credits attempted each academic year.
- Maximum timeframe
  - For undergraduate programs, the maximum timeframe must be no longer than 150% of published length of educational program (For example, completion of a four-year degree within six years).
  - For graduate programs of study, the school defines the maximum based upon length of program.

### **Financial Aid Probation**

Students, who are not meeting the SAP standards of the school, may appeal that result on the basis of: injury or illness, the death of a relative, or other special circumstances. The appeal must explain why the student failed to make satisfactory progress and what has changed in their situation that will allow them to make satisfactory progress at the next evaluation.

If we determine, based on the appeal, that the student should be able to meet the SAP standards by the end of the subsequent payment period, we may place them on probation without an academic plan. We must review the student's progress at the end of that one payment period, as probation status is for one payment period only. If we determine, based on the appeal, that the student will require more than one payment period to meet progress standards, we may place the student on probation and develop an academic plan for the student. We will review the student's progress at the end of one payment period as is required of a student on probation status, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive Title IV aid as long as the student continues to meet those requirements and is reviewed according to the requirements specified in the plan.

### **Student Loan Denied (Suspend) Status**

While students are on Student Loan Probation, they must maintain the minimum completion rate and/or a passing average or better. Failing to do so will place a student on Student Loan Denied (Suspend) status for subsequent terms of enrolment. No financial aid will be disbursed during subsequent terms until the student is removed from Student Loan Denied (Suspend) status.

Students failing to satisfy the 150% requirement will be placed on Student Loan Denied status. No aid will be disbursed during subsequent terms. There are no exceptions to this requirement. There is no probationary period once the 150% standard has been exceeded.



## **Appeals**

If it is determined that a student is not meeting the Satisfactory Academic Progress (SAP) requirements as outlined in this document and no further disbursement(s) of Direct Loan Program funds will be provided to the student, the student may appeal this determination by providing a detailed letter outlining the exceptional and/or extenuating circumstances which resulted in his/her failure to maintain Satisfactory Academic Progress (SAP), what will change that will allow the student to satisfy SAP requirements in the future and supporting documentation relevant to the appeal.

The student has 30 days from the date of determination to submit his/her appeal to the Awards and Financial Aid office. Awards and Financial Aid will review the appeal and notify the student by email of its decision within 14 working days. All decisions made by Awards and Financial Aid are final.

The appeal must be submitted in writing to:  
Awards and Financial Aid  
University of Saskatchewan  
105 Administration Place  
Saskatoon SK S7N 5A2

Only complete files will be reviewed. The decision made by the SAP Appeal Committee will be sent to the student's U of S email address. The appeal decision may be:

- a reinstatement of eligibility for US Direct Loans, or
- a financial probationary period with conditions, or
- a denial of US Direct Loans.