

Satisfactory Academic Progress Requirements

Title IV Policy for Satisfactory Academic Progress (SAP) US Financial Aid Recipients

The US government regulations (Satisfactory Academic Progress for Financial Aid Eligibility, Federal Regulation - 34 CFR 668.34) stipulate that **students must maintain certain academic standards in order to remain eligible for all types of US Direct Loans**. 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), Direct Parent PLUS and Direct Grad PLUS loans.

To maintain US Direct Loans 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.

All students will have their academic progress reviewed at the end of each academic term (i.e. payment period). Failure to meet the SAP requirements may result in the student losing eligibility for US Direct Loan funds for the subsequent academic year(s).

Saint Mary's University Satisfactory Academic Progress Policy (SAP) -- it is a student's responsibility to read and understand the Satisfactory Academic Progress (SAP) Policy!

Satisfactory Academic Progress is evaluated at the end of each academic term. The SAP evaluation takes into account both a qualitative (Cumulative GPA) and a quantitative (credits completed and the pace at which they are completed) review of the student's academic record and failure to meet either component may result in the student losing eligibility. SAP requirements are defined as follows:

- **Qualitative component:** 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.)

Academic standing:

Undergraduate students must maintain a Cumulative Grade Point Average (CGPA) of 2.0. Grades earned during the spring or summer terms, whether completed at Saint Mary's University or on letters of permission elsewhere, will also be included in the student's Cumulative GPA calculation for the term in which they were completed. Only those transfer credits that count towards the student's program of study at Saint Mary's University will be included when evaluating SAP.

Graduate students must maintain good standing in their program to be eligible for US financial aid.

Course load requirements:

Students must be registered full-time (minimum of 9 credit hours per semester) to maintain loan eligibility. A student may drop to a minimum half-time status (7.5 credit hours) and still maintain eligibility, however, for **immigration purposes**, international students are expected to maintain full-time status (9.0 credit hours). Non-credit courses will not be counted in assessing full-time hours.

***Important:** As per regulation #34 CFR 600.51(d), students taking online courses are **not** eligible to receive US Direct Loans through Saint Mary's University or any other post-secondary institution during any term of study. A student who takes an online course will cause their entire program to become ineligible for Direct Loan funds.

Incompletes, withdrawals, repeated courses, transfer of credits (including Inter-University transfers) for the purpose of US Direct Loans:

- Incomplete (INC) are considered in the credit hours attempted and are included in the CGPA calculation.
- Withdraws (W) without academic penalty are considered in the credit hours attempted but are not considered in the determination of the CGPA

- Repeated course grades are included in the credit hours attempted and in the CGPA as per faculty regulations.
- Credits transferred from other programs or degrees are included in the SAP evaluation as per faculty regulations.

Students admitted to the University on **Academic Probation** must successfully complete a semester of full time studies (9 credit hours) at Saint Mary's University and achieve a minimum GPA of 2.0 before they are eligible to receive US Financial Aid. If this requirement is met, the student will be eligible to receive funding for the next academic term in which they are registered.

Maximum timeframe eligibility:

Students are not considered to have fulfilled SAP requirements and become ineligible for US Direct Loans at Saint Mary's University when it's mathematically impossible for the student to complete their program within the maximum degree completion timeframe.

Published Length of degree	Maximum years to complete program while receiving US Direct Loans
1 year	1.5 years
2 years	3 years
3 years	4.5 years
4 years	6 years

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.

Credit Hours Attempted	Completed credit hours (passed)	Credit hours attempted	Completed credit hours (passed)
30	21	15	12
27	21	12	9

24	18	9	6
21	15	6	6
18	12	3	3

Students who are not meeting SAP requirements:

What happens if ...	Student Financial Aid Status	What student needs to do to re-establish eligibility
If your CGPA drops below 2.0	Placed on Financial Aid Warning for subsequent term. Student will continue to be eligible to receive Direct Loan funding for that period only.	Raise CGPA to required standards. A student may appeal if there are extenuating circumstances.
If you do not have an overall completion rate of 67% or more	Placed on Financial Aid Warning for subsequent term. Student will continue to be eligible to receive Direct Loan funding for that period only.	Raise your completion rate to 67% or higher. A student may appeal if there are extenuating circumstances.
If your CGPA drops below 2.0 AND your overall completion rate is below 67%	Placed on Financial Aid Warning for subsequent term. Student will continue to be eligible to receive Direct Loan funding for that period only.	Raise your CGPA to 2.0 or higher and raise your completion rate to 67%. A student may appeal if there are extenuating circumstances.
If you are an undergraduate student and will take more than 150% of the published length of time to complete your program	Ineligible for all US Direct Loan funding	No action can be taken. You must complete your program without US Direct Loans.

If you are a graduate student and will take longer than published in the graduate calendar to complete your program.	Ineligible for all US Direct Loan funding	No action can be taken. You must complete your program without US Direct Loans.
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Financial Aid Warning:

All students will have their academic progress reviewed at the end of each academic term. 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.

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.

If the student does not meet the SAP 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 Suspension**. Students will receive an e-mail to their preferred email address in their Self-Service Banner account notifying them of this.

Financial Aid Suspension and Appeal:

If a student fails to meet SAP requirements after spending a term on Financial Aid Warning, the student will be placed on **Financial Aid Suspension** and will not be eligible for US Direct Loan funds for the subsequent academic year(s).

Upon receiving notification to the student's preferred email address indicated in their Self-Service Banner, students can appeal their suspension. Their appeal must be received in writing within fourteen days of receipt of the Notice of Suspension. 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 suspended may appeal the suspension 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 15 days or more -- medical documentation required.
- Extended illness of a family member that places hardship on the student -- medical documentation required.
- Mitigating circumstances as determined by the Financial Aid Officer.

The appeal must be submitted in writing to:

**Financial Aid & Awards
Saint Mary's University
923 Robie Street, McNally Main, 108
Halifax, Nova Scotia B3H 3C3**

The decision made by Financial Aid & Awards will be sent to the student's preferred email address in their Self-Service Banner. 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.

Students denied US Direct Loans:

If a student is denied US Direct Loans after an appeal but in subsequent years meets SAP requirements, it is the student's responsibility to notify the Financial Aid & Awards Office that SAP requirements have been met and to apply for US Direct Loans. The Financial Aid & Awards Office will verify SAP requirements have been met prior to originating any US Direct Loans.