



Satisfactory Academic Progress (SAP) Requirements US Financial Aid (William D. Ford Direct Loan) Recipients

Course Load

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

Satisfactory Academic Progress (SAP)

The US government regulations (Satisfactory Academic Progress for Financial Aid Eligibility, Federal Regulations – 34 CFR 668.34) stipulate that all students must maintain certain academic standards in order to remain eligible for all types of US Direct Loans. The Satisfactory Academic Progress Policy (SAP) applies to all students receiving 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.

All students will have their academic progress reviewed at the end of each academic year. Students who have not fulfilled the SAP requirements will not be eligible for US Direct Loan funds for the subsequent academic year(s).

To maintain US Direct Loans eligibility, students must fulfill these three Satisfactory Academic Progress requirements:

- Quantitative component: complete 67% of all credit attempted, and
- Qualitative component: maintain a cumulative Grade Point Average (GPA) of 2.0 or higher, and
- Timeframe component: complete your degree with 150% of the published length of your degree completion time. (Example: complete a 4 year degree within six years.)

Evaluation of US Direct Loans Eligibility

Satisfactory Academic Progress for loan eligibility renewal is evaluated once each year, at the end of the winter term once final grades are posted (late May). Students taking courses during the spring/summer session will be re-evaluated once all their spring/summer final grades are posted.

Incompletes, Withdrawals, Repeated Courses, Transfer of Credits (including Inter-University transfers) for the purpose of US Direct Loans

- Incomplete (INC) courses are considered in the credit hours attempted but are not included in the GPA calculation until the course has been completed and a grade has been assigned.
- Withdrawals without academic penalty are considered in the credit hours attempted, but they are not considered in the determination of the GPA.
- Repeated courses are included in the credit hours attempted; however, the most recent course grade will be included in the GPA.
- Credits transferred from other programs or degrees are included in the SAP evaluation.

Completion Rate Calculation Formula

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

Examples of 67% Completion Rate for Successful Progression toward a Degree:

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	4.5
18	2	3	3

Maximum Timeframe Eligibility

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

Published length of degree	Maximum years to complete program while receiving US Direct Loans
1 year/30 credit	1.5 years/45 credits
2 years/60 credits	3 years/90 credits
3 years/90 credits	4.5 years/135 credits
4 years/120 credits	6 years/180 credits
5 years/150 credits	7.5 years/225 credits

Students who are not meeting SAP requirements:

If your GPA drops below 2.0	All types of US Direct Loan denied	Raise GPA to required standards. A student may appeal if you have extenuating circumstances.
If you do not have an overall completion rate of 67% or more	All types of US Direct Loan denied	Raise your completion rate to 67% or higher, you may appeal if you have extenuating circumstances.
If your GPA drops below 2.0 AND your overall completion rate of under 67%	All types of US Direct Loan denied	Raise your completion rate to 67% and raise your GPA to 2.0 or higher. You may appeal if you have extenuating circumstances.
If you take more than 150% of the published length of time to finish your degree	Ineligible for all types of US Direct Loans	No action can be taken. You must complete your studies without US Direct Loans.

Students Denied US Direct Loan

If a student is denied US Direct Loans but in subsequent years meets SAP requirements, it is the student's responsibility to notify the Accounts Receivable office that SAP requirements have been met and to apply for US Direct Loans. The Accounts Receivable office will verify SAP requirements have been met prior to originating any US Direct Loans.

Any student who is denied US Direct Loans but is not on academic suspension with Brandon University and would like to continue their studies will be referred to private lenders, such as Sallie Mae.

Academic Probation

Students will be placed on **Academic Probation** and will remain on **Probation** if they have, for all credit hours attempted to date, a cumulative grade point average (CPGA) of less than 2.00 but greater than or equal to the minimum academic performance level requirement. Students are eligible for funding while on probation as long as they meet the requirements on the following table:

Academic Performance Table			
Credit Hours Attempted		Probation	Suspension
From	To	Cumulative GPA less than 2.00 but equal to or greater than:	Cumulative GPA of less than:
24	36	1.00	1.00
36.5	42	1.40	1.40
42.5	48	1.45	1.45
48.5	54	1.50	1.50
54.5	60	1.55	1.55
60.5	66	1.60	1.60
66.5	72	1.65	1.65
72.5	78	1.70	1.70
78.5	84	1.75	1.75
84.5	90	1.80	1.80
90.5	96	1.85	1.85
96.5	102	1.90	1.90
102.5	108	1.95	1.95
108.5	138	2.00	2.00
Greater than	138	2.00	2.00

Academic Suspension

Students will be placed on Academic Suspension if they have, for all credit hours attempted to date, a cumulative grade point average of less than the minimum academic performance requirement. Such students will be suspended from the University for a minimum of 12 months. Students will be placed on Academic Suspension if, while on Probation, they obtain less than a 2.00 grade point average over the academic year. Students who have been suspended will be readmitted on Academic Probation.

Students Appeal Process

Where a student wishes to appeal the application of any academic regulation, they will submit an Undergraduate Student Appeal Form to the Senate Office and pay the required fee unless this fee is waived by the Registrar or designate. The appeal form will be accompanied by a written statement as to the regulation being appealed, the reasons for the appeal, and the remedy sought. The appeal will be heard by the Undergraduate Student Appeals Committee (USAC), following such procedures as the Committee may from time to time establish for hearing appeals. Students may appeal for any reason. The Committee's decision shall be final.