



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 and online 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	Competed 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	1.5 years
2 years	3 years
3 years	4.5 years
4 years	6 years
5 years	7.5 years

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.