

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

**Satisfactory Academic Progress (SAP) -- recipients of US Direct Loan Funds**

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.

All students will have their academic progress reviewed at the end of each academic year. Students must maintain a minimum of half-time registration (7.5 credit hours) in each academic term they are receiving US Financial Aid. Non-credit courses will not be counted in assessing full-time hours. Students who have not fulfilled the SAP requirements will **not** be eligible 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!

The SAP evaluation takes into account both a qualitative (Cumulative GPA) and a quantitative (credits completed) review of the student's academic record and failure to meet either component may result in the student losing eligibility.

**Academic Standing:**

Undergraduate students must maintain a Cumulative Grade Point Average (CGPA) of 2.0. If the Cumulative GPA drops below 2.0, the student will be placed on **Financial Aid Warning**. While on US Financial Aid Warning, the student must obtain a Term GPA of 2.0 or higher in their next immediate term to continue to be eligible for US Financial Aid.

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).

**\*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 his or her entire program to become ineligible for Direct Loan funds.

**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.

**Evaluation of US Direct Loan Eligibility:**

Satisfactory Academic Progress is evaluated **once each year**, at the end of the winter term.

- **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.)

**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 who have taken more than the 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 at Saint Mary's University for that degree.

<b>Published Length of degree</b>	<b>Maximum years to complete program while receiving US Direct Loans</b>
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.



<b>Credit Hours Attempted</b>	<b>Completed credit hours (passed)</b>	<b>Credit hours attempted</b>	<b>Completed credit hours (passed)</b>
30	21	15	12
27	21	12	9
24	18	9	6
21	15	6	6
18	12	3	3

**Financial Aid Warning:**

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. If the student does not meet the 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. 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.

**Financial Aid Suspension and Appeal:**

If a student who has been placed on **Financial Aid Warning** fails to meet the GPA or completion requirements to return to regular eligibility status in the next term of study, the student will be placed on **Financial Aid Suspension**. Upon receiving notification to the students 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 Loan:**

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.