

## **US DIRECT LOAN PROGRAM**

### Satisfactory Academic Progress Requirements (SAP) - Graduates

#### **Overview**

The United States Department of Education requires institutions to higher education to establish minimum standards of satisfactory academic progress for students receiving Title IV federal student financial assistance. Satisfactory Academic Progress (SAP) means that a student is steadily progressing in a positive manner toward the fulfillment of degree requirements. In order to maintain his/her eligibility for financial aid under the Direct Loan Program, a student must maintain the academic standing necessary to remain at the University of Northern British Columbia.

SAP will be monitored on a session by session basis. At the end of each session, the academic record of each student who has received Direct Loan Program funds for that session will be reviewed to determine if the student has met the qualitative and quantitative standards as outlined in this document.

#### **Qualitative Standard**

The University's academic regulations are published in the Academic Calendar. The Awards and Financial Aid Unit will review a student's SAP before the delivery of each disbursement.

- A student must register in a minimum of one (1) course each semester and have time designation status in order to be eligible for participation in the Title IV program. A student must receive a Satisfactory Progress report from their Supervisor/Supervisory Committee each academic year.
- Financial Aid will be disbursed by the first day of each term. Students who withdraw after that will have their eligibility to retain part of their financial aid calculated according to the percentage of the term the student attended. Students who attend more than 60% of the term may retain all of their aid. Please refer to the section *Return of Title IV Aid (R2T4)* below.

In order to meet the University's requirement for graduation, a student must meet the academic requirements for their specific degree. These requirements vary for each degree and are stated in the Academic Calendar.

Students may be dismissed by their department at the end of any term if they have not made sufficient academic progress to warrant continuance of study.

#### **Quantitative Standard**

Students in receipt of Direct Loan Program funds must complete their program of study within 150% of the time published as the length of the program. 150% of the published length of the program in academic years is as follows:

- 5 year general master's degree programs = 7.5 years maximum

- 7 year general doctoral degree programs = 10.5 years maximum

The academic year is divided into three semesters. The September semester runs from September to December, the January semester runs from January to April and the May semester runs from May to August.

### **Grading**

Each course taken for academic credit is assigned a final grade at the end of the semester. The final grade for each course will be indicated by a letter grade on the student's transcript. For more information on academic standing and grading, please visit <http://www.unbc.ca/calendar/graduate/regulations>.

### **Repeating Courses**

Additional completion time will not be allowed for students who repeat courses. Students will still be required to complete their program within 150% of the published completion time as described above.

### **Dropping or Withdrawing from Courses**

Students in receipt of Direct Loan Program funds who drop or withdraw from courses resulting in a less than half-time enrollment for the payment period will no longer be eligible to receive further disbursements of Direct Loan Program funds for the payment period. Withdrawn and dropped courses will be considered in the Satisfactory Academic Progress policy as a student who is enrolled in less than half time may take a longer time to complete his/her degree requirements.

#### *Enrolment Definitions*

Full time	enrolled in 6 credit hours or thesis/project
Half time	enrolled in 3 credit hours

### **Return of Title IV Regulations (R2T4)**

Withdrawal may result in the cancellation or prorating of Direct Loan funding. Students who are in deferral status or interest-free periods are considered to be in a "funded" term. Withdrawals and unsuccessful terms are counted during this time.

Students in receipt of Title IV funds who withdraw from studies prior to their study period end date may be required to return a portion of the loan proceeds they received. The amount that must be returned will depend on the date of withdrawal, and is calculated based on the percentage of the term the student was in attendance. The amount of financial assistance earned is determined on a pro rata basis. The payment period is the semester for which the loan was certified and the percent of attendance is calculated by dividing the number of days the student attended by the total number of days in the payment period. For example, if the student completes 40% of the payment period or period of enrolment, the student has earned 40% of the assistance they were originally entitled to. Once a student has completed more than 60% of the payment period, all the financial assistance the student was entitled to is considered to have been earned. If the student did not receive all of the funds that were earned, the student may be entitled to a post-withdrawal

disbursement. The student may choose to decline the post-withdrawal disbursement so that additional debt is not incurred.

In the event of a withdrawal, The Awards and Financial Aid Unit will perform a Return of Funds Calculation to determine whether any funds must be returned. If this is the case, UNBC will return the funds from the credit balance on your account. If you do not have a credit balance on your account, the University may charge you for any funds they returned on your behalf. You may also owe funds to the school to cover any unpaid institutional charges.

If it is determined that UNBC is not required to return all of the excess funds, the student may be required to return the remaining amount, which the student must repay according to the terms of the Master Promissory Note.

Funds must be returned to the US Department of Education within 45 days of the last date of attendance. The Awards and Financial Aid Unit must notify the student within 30 days of the last date of attendance that funds are being returned on their behalf.

If it is determined that no return of funds is required, the student may request a refund of any credit balance by contacting the University Cashier.

UNBC is not required to take attendance; however, regular attendance is expected of students in all of their classes.

If the student does not submit an official withdrawal form, UNBC will use the withdrawal date as determined by the Office of the Registrar.

### **Approved Leave of Absence**

Approved LOA's are viewed as temporary interruptions in a student's attendance. If a student does not return to the school at the expiration of an approved LOA, the student is considered to have withdrawn on the date the LOA began. When a student returns within 180 days of the original loan period, he/she must contact the Awards and Financial Aid Unit for further information regarding the status of their loan.

A student who has an approved LOA is considered to remain "in-school" for Title IV loan repayment purposes. If a student on LOA fails to return, UNBC must report the change in enrolment status to the loan service provider as of the withdrawal date. This may impact the student's repayment grace period, therefore the Awards and Financial Aid Unit must inform a student of the possible consequences a withdrawal may have on the student's loan repayment status.

### **Financial Aid Warning**

If a student has not maintained Satisfactory Academic Progress, the student will be placed on Financial Aid Warning. The student may receive his/her Direct Loan disbursement for the payment period only on which the student is placed on warning, provided the student meets all other eligibility requirements such as full/half time registration. The University will provide written notification to the student outlining the terms and conditions of the Financial Aid Warning, included the requirements to re-establish Satisfactory Academic Progress (SAP).

### **Financial Aid Probation**

A student who is on Financial Aid Warning who has not re-established SAP by the end of the warning term will be placed on Financial Aid Probation. Students on Financial Aid Probation are not entitled to receive Direct Loan funding and are advised to consult the Awards and Financial Aid Unit for assistance in seeking alternate forms of financial aid.

### **Re-establishing Satisfactory Academic Progress**

The requirements for re-establishing SAP, including the appeals process are outlined in the Academic Calendar at <http://www.unbc.ca/calendar/graduate/regulations>.

### **Exceptions**

According to Federal Student Aid Policy, exceptions are permitted if an institution determines that a student's failure to meet SAP requirements is due to:

- The death of a relative of the student
- An injury or illness of the student
- Other extenuating circumstance(s)

Supporting documentation will be required confirming the student's exceptional circumstance which contributed to the student failing to maintain SAP – usually from a medical professional, counsellor or advisor. The student will also be required to submit a letter detailing his/her exceptional circumstance.