

## **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.

UNBC operates on an academic year system. The academic year is divided into three semesters: September semester (September – December), January semester (January – April) and May semester (May – August). SAP is monitored at the conclusion of each semester. The academic record of each student who has received Direct Loan Program funds for the concluded semester will be reviewed to determine if the student has met both the qualitative and quantitative measures 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 full-time graduate student is one who is either: a) enrolled in courses totaling a minimum of 6 credit hours during a single semester; or) registered in a thesis, project, dissertation or other scholarly work during a semester.

To be eligible for Title IV aid, student must be registered at least half-time (minimum of 3.00 credit hours) per semester and be enrolled in a program designated as full-time.

Financial Aid will be disbursed by the first day of each semester. Students who withdraw after that will have their eligibility to retain part of their financial aid calculated according to the percentage of the semester 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 semester if they have not made sufficient academic progress to warrant continuance of study.

### ***Master's Programs***

A student at the Master's Level must achieve a minimum 3.00 grade point average (B) each semester. Any student with a Semester GPA below 3.00 may be allowed to register in the next semester while their academic performance is reviewed by their supervisory committee. Continuation in their Graduate Program is recommended by the supervisory committee subject to approval by the Vice President Research and Graduate Programs. Students who were registered in one course in a semester that resulted in a Semester GPA less than 3.00 based on a B- grade may be allowed to continue in their graduate program. However, if the student's Cumulative GPA is lower than a 3.00, a continuance review is required.

A Satisfactory Progress Report must also be submitted by the Supervisor to the Graduate Programs Office each academic year.

### ***Doctoral Programs***

A student at the Doctoral Level must achieve a minimum 3.33 grade point average (B+) each semester. Any student with a Semester GPA below 3.33 may be allowed to register in the next semester while their academic performance is reviewed by their supervisory committee.

A Satisfactory Progress Report must also be submitted by the Supervisor to the Graduate Programs Office each academic year.

### **Quantitative Standard**

Graduate students in receipt of Direct Loan Program funds must complete their program of study within the maximum time frame defined by the University.

The maximum load in a graduate program during any semester is 18 credit hours of coursework or 15 credit hours of coursework plus thesis, project, or dissertation. Programs may limit students to fewer credit hours.

### ***Master's Programs***

The maximum timeframe that a student proceeding towards a Master's degree is allowed to complete all degree requirements is five years (60 consecutive months) from the date of the first registration in the Master's degree. In no case will a degree be awarded in less than 12 consecutive months from the time of the first registration. However, it is expected that a full-time student will normally complete a Master's degree within 36 consecutive months from the date of first registration. This policy is common to all Master's level program students, including Title IV recipients.

### ***Doctoral Programs***

The maximum time for completion given below is not intended to be the normal time for completion. It is intended to consider a wide variety of extraordinary circumstances and events that may delay completion.

That maximum timeframe that a student proceeding to a Doctoral degree is allowed to complete all the degree requirements is seven consecutive years (84 consecutive months) from the date of first registration in the program. However, it is expected that a full-time student will normally complete a Doctoral level degree within 48 consecutive months from the date of first registration. If the student has transferred from a Master's program, maximum completion time is required within seven years of the date of the first registration in the Master's program. This policy is common to all Doctoral level program students, including Title IV recipients.

If a degree is not awarded within seven years of the first registration, the student will be withdrawn from the program. Under exceptional circumstances, time extensions may be granted by the Vice President Research and Graduate Programs or designate. Such requests for time extension must be made in writing to the Office of Graduate Programs prior to the end of the semester in which the student's time limit expires. The request must include a timeline for the completion of the degree, accompanied by supporting documentation from the student's supervisor. 7.7.3 A time extension is approved for one semester with the expectation that all outstanding degree requirements of a student's graduate program (including the defense and thesis corrections) are completed within this period of time. Only in exceptional circumstances are further time extensions granted. Students who fail to complete at the end of a time extension are required to withdraw from their graduate program.

### **Academic Year**

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 the maximum time limit described above.

### **Transfer Students**

Transfer students' transcripts will be evaluated by the Office of Graduate Programs. Those courses which are applicable to the degree requirement will be accepted and will be used to measure the quantitative SAP requirement. Only those grades earned at the University of Northern British Columbia will be used to compute the qualitative requirement.

### **Change of Program or Degree**

Students who decide to change their degree or program objective will be evaluated similarly to Transfer Students with the exception that the grades previously earned at the University of Northern British Columbia will be used to measure the qualitative requirements.

### **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

## **Leaves of Absence (LOA) and Withdrawals**

### **Withdrawals**

#### **Official Withdrawal**

A “withdrawal” refers to a student’s intent to completely terminate studies at an institution with no expectation of return, and who submits an official notification to the Office of the Registrar to do so. The student’s withdrawal date will be the date that the student began the official withdrawal process.

The last day to officially withdraw from a semester is 50 days from the beginning of the semester.

#### **Unofficial Withdrawal**

An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school. The withdrawal date will be the mid-point of the semester in which the student was enrolled, or the last date of attendance at an academically-related activity, provided that the activity is documented as an academically-related activity and the University has documented the student’s attendance at the activity.

The University must determine the withdrawal date for a student who withdraws without providing notification no later than 30 days after the end of the –

- (i) Payment period or period of enrollment, as appropriate;
- (ii) Academic year in which the student withdrew; or
- (iii) Educational program from which the student withdrew.

#### Notification to Student of Determined Withdrawal Date

The University will notify the student of the withdrawal date that has been determined to be their date of withdrawal within 14 days of the date of that determination.

#### Effects of Withdrawal on Grades

Students who withdraw from courses or the program receive a grade of “W” on their transcript. The grade is considered the same as an “F” grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student’s future eligibility for Financial Aid.

#### **Withdrawal Request Forms**

The form required by the University of Northern British Columbia to request a Withdrawal is available from the Office of the Registrar.

Withdrawal forms must be submitted to the Office of the Registrar by the withdrawal deadlines each semester. Withdrawal dates are published in the *Sessional Dates* section of the academic calendar: <https://www.unbc.ca/calendar/graduate/semester-dates>

#### **Leaves of Absence (LOA)**

A LOA is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance and will return to complete the program. Students returning from a LOA are not required to re-apply for admission but must re-register for their courses.

#### **Approved LOA's**

A LOA must meet certain conditions to be counted as a temporary interruption in a student’s education instead of being counted as a withdrawal requiring a school to perform a Return calculation. If a LOA does not meet the conditions in the student is

considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform a Return calculation.

Graduate students in good standing may request a leave of absence from their program. A leave of absence maintains the students standing in their program so that they can return once the reason for the leave has resolved. During a leave, students do not pay tuition and may not undertake any academic or research work, nor use any of the University's facilities. If you are submitting a late Leave of Absence Request Form (after the start of a semester) and have enrolled in courses an add/drop form must be completed and signed off by your supervisor and chair of your program. This form must be submitted to the Office of the Registrar with a copy attached to the submitted leave form. Completed forms can be emailed or delivered in person to the Office of Graduate Programs.

Leaves of Absence may be requested under the following categories:

Medical  
Compassionate  
Parental  
External Employment (closely related to program of study)

A leave of absence request must be submitted **two weeks prior to the start of the semester** for which a leave is requested. A request will not be considered if a student's time limit has expired or if the student is on a Continuance Review. *If you are submitting a late Leave of Absence Request Form (after the start of a semester) and have enrolled in courses an [add/drop](#) form must be completed and signed off by your supervisor and chair of your program. This form must be submitted to the [Office of the Registrar](#) with a copy attached to the submitted leave form.*

A leave of absence may be approved for **no more than one year** (three semesters) in a graduate degree program except under exceptional circumstances.

**Medical leave requests** must include documentation from a medical professional.

**Compassionate leave requests** are reviewed based on the individual circumstance and supplementary documentation may be required. Students seeking a compassionate leave should arrange to meet with the [Manager of Graduate Programs](#) for assistance.

Students are required to register in the semester of their return by the registration deadline. **Failure to register following a leave will result in a withdrawal.**

**Late requests** may be considered on an exceptional basis. Please be aware that any request received after the semester deadline to register or revise registration will be **subject to financial penalty** (see the [Semester Dates](#) in the Academic Calendar for full details). *If you are submitting a late Leave of Absence Request Form (after the start*



*of a semester) and have enrolled in courses an add/drop form must be completed and signed off by your supervisor and chair of your program. This form must be submitted to the Office of the Registrar with a copy attached to the submitted leave form.*

Time spent on a leave of absence will not count towards the time limit to complete your degree. **A leave of absence request will not be considered if the time limit to complete your degree has expired.** Time limits are outlined in the [Graduate Academic Calendar](#) (regulations 4.2.2/4.2.4 (Master Degree) and 7.7 (PhD)).

Students **must be in good standing** in order to be eligible to request a leave of absence, including:

- In compliance with academic performance requirements and must not be on a continuance review (calendar regulation 4.3). A student will NOT be considered for a Leave of Absence if they are on a Continuance Review.
- No deferred coursework on record unless the deferral date is amended to the semester of return from the leave. A copy of the deferral paperwork must accompany the Leave of Absence Request Form.
- Continuously registered in their degree program from the date of admission up to and including the current semester.
- No outstanding fees.

**International students** should connect with the [International](#) office to ensure they understand how a leave of absence impacts their immigration status.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Direct Loan recipient, the school will explain to the student, prior to granting the LOA, the effects that the student's failure to return from a LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted a LOA that meets the criteria stated above is not considered to have withdrawn, and no Return calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period.

### **Completion of coursework upon return**

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, **and since the academic programs at UNBC are considered semester-based programs, where the payment period is the semester, a student returning from a LOA must do so at a time when he or she can complete the semester in order to complete the payment period and be eligible to receive a second or subsequent disbursement.** Therefore, for students enrolled in credit-hour term programs, in order for a LOA to be a LOA, the school must allow a student returning from a LOA to complete the coursework that he or she began prior to the LOA.

### **Students who return earlier than anticipated**

The school may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic program at the point where he or she began the LOA, the student is considered to still be on the approved LOA. **The days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the three semester maximum for an approved leave of absence.** A student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA.

### **Students who fail to return from LOA's**

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

A student who is granted an approved LOA is considered to remain in an in-school status for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the school must report to the loan holder the student's change in enrollment status as of the withdrawal date. One possible consequence of not returning from a LOA is that a student's grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

### ***Unapproved LOA's***

A school may grant a student a LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However,



any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is the date the student begins the LOA. An unapproved LOA is treated as an official withdrawal since the school would have previously granted a LOA. Therefore, the school would know immediately that the student had ceased attendance for Title IV purposes, and must use the specified withdrawal date.

### **Financial Aid Warning**

At the end of a funded payment period (i.e. semester) a student will be placed on Financial Warning if s/he has not met SAP as outlined in this document. The student may receive his/her Direct Loan disbursement for the first payment period (semester) 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, including the requirements to re-establish Satisfactory Academic Progress (SAP).

If a student on Financial Aid Warning is not registered in a minimum of half-time, the student will not be eligible to receive Direct Loan Program funds, and will remain on Financial Aid Warning regardless of the grades obtained in their courses.

### **Financial Aid Suspension**

A student who is on Financial Aid Warning who has not re-established SAP by the end of the warning semester will be placed on Financial Aid Suspension. Students on Financial Aid Suspension 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.

### **Appeal Procedures**

If a student does not meet SAP as outlined in this document, the student may appeal by submitting a detailed letter outlining the exceptions and/or extenuating circumstances which resulted in their failure to meet SAP and how their situation has changed so they can make SAP at their next evaluation. Relevant supporting documentation will also be required:

Factors that are considered in the review of SAP include:

- The death of a relative of the student
- An injury or illness of the student
- Other extenuating circumstances beyond the student's control
- Changes made to address the circumstances to meet SAP at the next evaluation

- Number of repeated appeals

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. The appeal should address why the student failed to make SAP and what has changed to allow the student to make SAP at the next evaluation.

Documentation must be submitted to the Awards and Financial Aid Office within 14 days of the date of determination. If the appeal is not submitted within 14 days of the date of determination, the student's eligibility to receive Direct Loan Program funds will be suspended (unless extenuating circumstances existed which prevented the submission of the appeal in the required timeframe; supporting documentation will be required).

The Appeal Committee, which will be comprised of the Registrar or appointee, the Coordinator of Awards and Financial Aid, and the Associate Registrar of Admissions and Advising.

The University will notify the student, in writing of the committee's decision within 14 days of the committee's meeting. The decision is binding.

If the appeal is approved, the student must make SAP by the end of the next evaluation period (semester) in order to be eligible for further Direct Loan Funding. If the student does not make SAP, the student may submit a new appeal for consideration. The student may also be required to complete an academic plan, which will be monitored by the Awards and Financial Aid Office to ensure that the student is following through with the terms of the academic plan.

If an appeal is denied, the student is no longer eligible for Direct Loan Funding.

### **Re-establishing Eligibility**

An ineligible student may re-establish eligibility if the student makes SAP at the end of a subsequent evaluation period, provided the student meets both the qualitative and quantitative standards of SAP as outlined in this document.

