

## US DIRECT LOAN PROGRAM

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

#### 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). The May semester is one term with condensed courses. 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 each academic year:

- A student must maintain a 63% (2.00) grade point average at the end of each funded semester in order to be eligible for participation in the Title IV program. Withdrawals and incompletes are not included in the overall grade point average. Students must complete all required courses by the end of the degree. This standard is in keeping with the academic policy of the University, referred to as "good standing".
- At the end of the second year of study, the student must have a cumulative GPA of at least 2.00 (C), or have academic standing consistent with the requirements for graduation.
- 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 semester 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 who do not make satisfactory academic progress may be placed on academic probation or required to withdraw from their program. For more information on the conditions of academic standing, and grading, please visit <http://www.unbc.ca/calendar/undergraduate/regulations>.

### **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:

- 4-year general undergraduate degree program = 6 years maximum
- Academic pace: students must earn 67% of credits attempted to graduate in the maximum time frame. For example:

*A degree program requires 120 credits to graduate:*

*120 credit hours X 150% = 180 attempted credits*

*120 credits hours/180 attempted credits = 67%*

This policy is stricter than that of the University's policy on academic progression (maximum time frame).

### **Transfer Credits**

Transfer credits will be counted as both attempted and completed when determining quantitative measures. Transfer credits reduce the total required credits for a UNBC degree. Subsequently, students receiving transfer credits are expected to complete their program at UNBC in the same timeframe relevant to the year level they are entering based on their transfer credits. Transfer credits will not be used to determine a student's cumulative grade point average.

### **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.

A student may not repeat a course more than once, except in special cases or as required by their faculty. Course repetition will be counted in both the qualitative and quantitative measures.

### **Deferred Courses**

A course with a deferred grade (DEF) that is later replaced with a grade will be counted in both the qualitative and quantitative measures.

### **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 (i.e. semester) will no longer be eligible to receive further disbursements of Direct Loan Program funds for the payment period (i.e. semester). Withdrawn and dropped courses will be considered in the Satisfactory Academic Progress policy under the quantitative measures only 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 15 credit hours
Half time	enrolled in 7.5 credit hours
Less than half time	enrolled in less than 7.5 credit hours

### **Withdrawals Defined**

#### 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/undergraduate/semester-dates>

#### **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.

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