



Satisfactory Academic Progress Requirements for William D Ford Direct Loan Program Recipients

Important: As per regulation #34 CFR 600.51(d), students taking online courses are not eligible to receive US Direct Loans through Acadia.

It is a **student's responsibility** to read and understand the Satisfactory Academic Progress (SAP) Policy specific for US Direct Loans. For the University regulations on undergraduate Academic Standing, please refer to Part IV: Academic Regulations, Academic Standing of the Acadia University calendar (page 51).

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) stipulates that **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 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.

Students receiving US Financial Aid will be evaluated for satisfactory academic progress at the end of each academic year of study. Students must maintain a minimum of half-time registration in each academic term (7.5 credit hours) they are receiving US Financial Aid. Non-credit courses or online courses will not be counted in assessing full-time hours

Academic Standing-UNDERGRADUATE STUDENTS

If the Cumulative GPA drops below the minimum required program GPA to graduate (see chart below) the student loses Title IV eligibility, however, the student may appeal (see below) the SAP determination and if successful will be placed on US Financial Aid Probation for one payment period (semester). While on US Financial Aid Probation, the student must obtain the required cumulative GPA or higher, to continue to be eligible to receive US Financial Aid. If the student does not meet the required academic cumulative GPA, they will not be eligible for US Financial Aid until they receive the required term GPA or higher.

Program GPA requirements to graduate:

Undergraduate Students: 2.0

Undergraduate Honours Students: 3.0

Undergraduate Bachelor of Education Students: 2.67

Courses with a notation of W (Withdrawal) are not included in the GPA.

The program GPA is calculated on courses offered towards a degree program and is used to determine a student's eligibility to graduate.

Only the most recent grade in repeated courses will be included in any GPA.

All courses transferred for credit must be applicable to the student's program of study at Acadia University and may reduce the total number which must be taken for a degree at Acadia. Such credits are included in the SAP evaluation.

The pace at which a student completes their program at Acadia university must be at least 66.67% per academic year. A normal course load to complete a degree in four years is 120 credit hours or 30 credit hours per year (10 x 3 credit hours) or 15 credit hours per semester. Full-time students must successfully complete 10 credits hours per semester (15 x 66.67% = 10) or 20 credit hours per year. The pace is assessed at the end of every academic year for each student in receipt of US Financial Aid.

Academic Levels:

Students must complete the following schedule of credit hours each year to progress through the program at a pace that ensures graduation within the maximum time frame.

YEAR	CREDIT HOURS ATTEMPTED	CREDIT HOURS EARNED	TOTAL CREDIT HOURS ATTEMPTED	TOTAL CREDIT HOURS EARNED
1	30	20	30	20
2	30	20	60	40
3	30	20	90	60
4	30	20	120	80
5	30	20	150	100
6	30	20	180	120

Maximum Time Frame:

An undergraduate student 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.)

A student becomes ineligible for Title IV aid once it is determined that it is "mathematically impossible to complete" within the maximum timeframe.

Published length of degree:

Maximum years to complete program while receiving US Direct Loans

Program years	Maximum years to complete program
2 years	3 years
3 years	4.5 years
4 years	6 years
5 years	7.5 years

Academic Standing-GRADUATE STUDENTS

If the Cumulative GPA drops below the minimum required program GPA to graduate, the student loses Title IV eligibility, however, the student may appeal (see below) the SAP determination and if successful will be placed on US Financial Aid Probation for one payment period (semester). While on US Financial Aid Probation, the student must obtain the required cumulative GPA or higher, to continue to be eligible

to receive US Financial Aid. If the student does not meet the required academic cumulative GPA, they will not be eligible for US Financial Aid until they receive the required term GPA or higher.

Financial Aid Suspension Appeal:

Students not fulfilling SAP requirements will receive an e-mail at their Acadia e-mail address. Upon receiving notification, a student may appeal within **ten** business days from the date of the e-mail.

Students who have their eligibility suspended may appeal in writing to the Scholarships and Financial Aid Office, if one or more of the following circumstances exist:

- i. Death of an immediate family member.
- ii. Extended illness of the student-illness that causes the student to be absent from class for more than 15 days (medical documentation is required)
- iii. Extended ill of a family member that places hardship on the student (medical documentation is required).
- iv. Mitigating circumstances as determined by the Scholarship and Financial Aid Office.

Student must include an explanation regarding why they failed to make SAP and must also explain what has changed in their situation that will allow them to meet SAP requirements at the next evaluation.

If a student is reinstated, they are placed on probation. Probation lasts for one payment period, during which the student may continue to receive FSA funds. Students on probation may be placed on a reduced course load and are required to participate in the Academic Success and Support Program (ASSP).

Academic Success and Support (ASSP) Program:

All students placed on probation are required to participate in Acadia's Academic Success and Support Program. The Academic Success and Support Program enables students on academic probation to return to Acadia and develop the skills required to be successful. The ASSP requires students to attend classes, as well as to work with advisors and other support staff to improve their academic standing.

Students who fail to make SAP or meet the established conditions at the end of their probation period lose their aid eligibility.