



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) stipulate 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 will be placed on US Financial Aid Probation. While on US Financial Aid Probation, the student must obtain the required term GPA or higher, to continue to be eligible and can receive US Financial Aid for only **ONE payment period**. The student will remain on Financial Aid Probation until the cumulative GPA is met or succeeded. If the student does not meet the required academic term GPA, they will be placed on Financial Aid Suspension. Students placed on Suspension 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 students' 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.

Academic Levels:

- Year 1: 0 – 24 completed credit hours
- Year 2: 25 – 54 completed credit hours
- Year 3: 55 – 84 completed credit hours
- Year 4: 85-114 completed credit hours
- Year 5: 115 or more completed credit hours

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.)

Students who have taken more than 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 Acadia University for that degree.

Published length of degree	Maximum years to complete program while receiving US Direct Loans
2 years	3 years
3 years	4.5 years
4 years	6 years
5 years	7.5 years

Academic Standing-GRADUATE STUDENTS

Graduate students must maintain good standing in their program to be eligible for US Financial Aid. Any student required to repeat a year will be placed on probation and reassessed at the end of the next year.

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 Assistance Office, 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 for more than 15 days (medical documentation is required)
- Extended ill of a family member that places hardship on the student (medical documentation is required).
- Mitigating circumstances as determined by the Scholarship and Financial Assistance (Bursary and Loan Committee).