US DIRECT LOAN PROGRAM

Satisfactory Academic Progress Requirements (SAP) –
Graduates

Overview

The United States Department of Education requires institutions of 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 British Columbia (UBC).

Satisfactory Academic Progress (SAP) will be monitored on a term by term basis. At the conclusion of every term, the academic record of each student who has received Direct Loan Program funds for the concluded term will be reviewed to determine if the student has met the qualitative and quantitative components as outlined in this document.

Qualitative Measure

The University’s academic regulations are published in the University Academic Calendar. The US Loans Team will review a student’s SAP at the end of each payment period:

- A student must maintain a REGI or CONT status grade at the end of each term in order to be eligible for participation in the Title IV program. Courses that are marked as Withdrawal and/or Incomplete grades are not included in the overall grade average. Students must complete all required courses by the end of the degree.

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

The University uses a percentage grading and credit weighting system. Course weight is expressed in “credits.” In general, 1 credit represents 1 hour of instruction or 2-3 hours of laboratory work per week throughout one term of the Winter Session. Courses are normally graded on a percentage basis with a corresponding letter grade derived as shown.
Grading Scale for Most Faculties*

<table>
<thead>
<tr>
<th>Percentage (%)</th>
<th>Letter Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>90-100</td>
<td>A+</td>
</tr>
<tr>
<td>85-89</td>
<td>A</td>
</tr>
<tr>
<td>80-84</td>
<td>A-</td>
</tr>
<tr>
<td>76-79</td>
<td>B+</td>
</tr>
<tr>
<td>72-75</td>
<td>B</td>
</tr>
<tr>
<td>68-71</td>
<td>B-</td>
</tr>
<tr>
<td>64-67</td>
<td>C+</td>
</tr>
<tr>
<td>60-63</td>
<td>C</td>
</tr>
<tr>
<td>55-59</td>
<td>C-</td>
</tr>
<tr>
<td>50-54</td>
<td>D</td>
</tr>
<tr>
<td>0-49</td>
<td>F (Fail)</td>
</tr>
</tbody>
</table>

*Students are encouraged to refer to the Academic Calendar for the grading scale that is applicable to their program, as some graduate programs may require a higher passing grade for specific courses within the set program.

Quantitative Measure

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

150% of the published length of the program, measured in academic years, is as follows:

- 4 year general degree program = 6 years maximum
- 5 year general master’s program= 7.5 years maximum
- 7 year general doctoral program= 10.5 years maximum

The University operates on an academic year system. The academic year is divided into two sessions. Winter Session is divided into two terms, Term 1 from September to December and Term 2 from January to April. Summer Session starts in May and ends in August and is comprised of Term 1 (May and June) and Term 2 (July and August). Courses may span a single term (Term 1 or 2) or a full session (Term 1 and 2) for either session.

Transfer Credits

Transfer credits that go towards the student’s progression will be counted as both attempted and completed when determining both qualitative and quantitative measures.

Course Repetitions

No additional completion time will be provided to students due to repeating courses. Students are still required to complete their program of study within 150% of the time published as the length of the program.

Course Drops/Withdrawals

Students in receipt of Direct Loan Program funds who drop/withdraw from courses resulting in
a less than half-time enrolment for the payment period (i.e. term) will no longer be eligible to receive further disbursements of Direct Loan Program funds for the payment period (i.e. term). This will be considered a Satisfactory Academic Progress – Quantitative Measure policy, as the student who is less than half-time will most likely take a longer time to complete his/her degree requirements.

It should be noted that the grade of a Withdrawal is still used as part of the SAP 150% calculation.

Financial Aid Warning
If, at the end of a funded payment period, a student has not maintained Satisfactory Academic Progress (SAP) as outlined in this Satisfactory Academic Progress (SAP) guideline, the student will be placed on Financial Aid Warning.

For the first session only in which the student is on Financial Aid Warning, the student may receive his/her Direct Loan disbursement for the payment period, provided the student meets all of the other eligibility requirements for the payment period (e.g. registration in a full- or half-time course load, etc.). No appeal is required.

- The University will provide written notification to the student outlining the terms and conditions of his/her Financial Aid Warning and the requirements to re-establish Satisfactory Academic Progress (SAP) to continue and/or reinstate his/her eligibility for Direct Loan Program funds.

A student on Financial Aid Warning shall be evaluated at the end of the Warning session.

If a student on Financial Aid Warning is not registered in a minimum half-time enrolment during the Warning term, the student will not be eligible to receive US Direct Loan Program funds.

Financial Aid Probation
If a student is on Financial Aid Warning status and has not re-established Satisfactory Academic Progress (SAP) by the end of the Financial Aid Warning term, the student is required to submit an appeal explaining why they are failing to make SAP and why they think that will change and allow them to again make SAP. If the appeal is approved by the Appeals Committee the student is placed on Financial Aid Probation.

Students placed on Financial Aid Probation who are still not successful in achieving SAP at the end of this funded term will become ineligible for FSA funds in the next payment period and are encouraged to meet with their Enrolment Services Professional (ESP) to seek alternate sources of financial assistance.

Appeal Procedures
If it is determined that a student is not meeting the Satisfactory Academic Progress (SAP) requirements as outlined in this document, the student may appeal this determination by providing a detailed letter outlining the exceptional and/or extenuating circumstances which resulted in his/her failure to maintain Satisfactory Academic Progress (SAP). Relevant
supporting documentation will be required.

- The student has 30 days from the date of determination to submit his/her appeal to the US Loans Team Office by email.

- If the student does not submit an appeal within 30 days from 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).

- An Appeals Committee comprised of no less than the Manager; the Associate Registrar or Director and one Enrolment Services Professional (ESP) on the US Loans Team who will review each appeal application on an individual basis.

  **Note:** If the student is studying at the Okanagan Campus, the Manager of this campus will form part of the committee’s structure.

- The University will notify the student, in writing, of the committee’s decision within 30 days of the committee’s meeting. This decision is binding.

- If the student’s appeal is successful, he/she will regain eligibility for Direct Loan Program funds.

### Re-establishing Satisfactory Academic Progress

**Qualitative Measure**

The student must maintain a 60% overall grade average in his/her Financial Aid Probation term and must be registered in a minimum of half-time enrolment during the Probation term to re-establish Satisfactory Academic Progress (SAP).

- If, at the end of the Financial Aid Probation term, the student has not achieved a 60% overall grade, the student will not be eligible to receive FSA funding.

- The University will provide written notification to the student informing him/her of his/her ineligibility status and will include information pertaining to how the student can obtain re-eligibility.

- Students can become eligible again for FSA funding if they raise their GPA to 60% in the term that they were not funded, in order to be reinstated and receive FSA funding in the next upcoming term. Or, if they submit another appeal (the latter appeal must be based on a reason different from the first appeal).

- The student may appeal this decision if exceptional and/or extenuating circumstances existed which impacted the student’s ability to successfully achieve the requirements of this Satisfactory Academic Progress (SAP) document (refer to “Appeal Procedures” above for further information).
Quantitative Measure
The student must be enrolled in and successfully complete a full-time course load (i.e. 12 credits or more) during each of his/her funded terms to maintain Satisfactory Academic Progress (SAP).

- The student will remain on Financial Aid Probation until the student has successfully progressed academically towards fulfilling the requirements of the quantitative measure (i.e. will complete his/her credential within the allocated maximum timeframe of 150% of the time published as the length of the student’s program of study).

- If the student requires more than one term to meet progress standards, the student will be required to meet with an Enrolment Services Professional (ESP) to develop an academic plan – which will be reviewed at the end of each term.

- The US Loans Office reports enrolment status of all students receiving Title IV funds to the National Student Loan Data System (NSLDS) every 60 days. This information is used to track academic progression of a student in their program of study.

If, at the end of a Financial Aid Probation term, the student continues to demonstrate that he/she is not successfully progressing academically towards fulfilling the requirements of the quantitative measure, and it is not mathematically possible for him/her to complete the program within the 150% of the length of the program, the student will be not be eligible to receive FSA funding.

- The University will provide written notification to the student informing him/her of his/her ineligibility status and will include information pertaining to how the student may wish to seek alternate sources of funding.

- The student may appeal this decision if exceptional and/or extenuating circumstances existed which impacted the student’s ability to successfully achieve the requirements of this Satisfactory Academic Progress (SAP) document (refer to “Appeal Procedures” above for further information).

Exceptions
In accordance with US Federal Student Aid policy, exceptions are permissible if an institution determines that a student’s failure to meet the Satisfactory Academic Progress (SAP) requirements is due to:

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

Note: Supporting documentation will be required confirming the student’s exceptional circumstance(s) which contributed to the student’s inability to achieve and/or maintain Satisfactory Academic Progress (SAP). A letter from the student detailing his/her exceptional circumstance(s) will also be required.
Definitions:

Full-Time = enrolled in 12 credits  
Three-Quarter Time = enrolled in 9 credits  
Half-Time = enrolled in 6 credits  
Less than Half-Time = enrolled in less than 6 credits

Co-operative Education (Coop)  
Co-operative Education integrates academic study with relevant, supervised, paid work experience. It is based on the principle that relevant work experience, combined with academic programs, plays an important part in the effective professional and personal development of students. For most programs, the enrolment status of the work portion of a co-op program is equal to or exceeds full-time.

Internship  
An internship is an unpaid, full time (approximately 30 hours per week), applied learning experience designed to expose students to global workplace practices and develop hands-on work experience in an occupational field aligned with their career goals.

Leaves of Absence (LOA)  
An 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.

Official Withdrawal  
A "withdrawal" refers to a student's intent to completely terminate studies at an institution with no expectation of return. Students, who subsequently decide to return to their studies, must re-apply for admission through the University’s Office of Admissions.

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.

Note: Students who withdraw from courses or the program will receive a grade of "W" on their transcript.