



## US DIRECT LOAN PROGRAM

### Satisfactory Academic Progress Policies – Undergraduates

#### Overview

The United States Department of Education requires institutions of higher education to establish Satisfactory Academic Progress (SAP) policies for all students receiving Title IV federal student financial assistance. SAP policies ensure a student is progressing in a timely manner toward their degree requirements. A student must meet SAP to be eligible for financial aid under the Direct Loan Program. While academic progress is evaluated by a student's Faculty or School, and they may have their own academic regulations, SAP policies are monitored by the US Loans Team in Enrolment Services, and may be subject to change at any time to ensure continued compliance with changes in federal regulations regarding student financial assistance. Students must refer to the current version of SAP to ensure they are maintaining their eligibility for Direct Loan Program funds.

UBC operates on an academic year system. The academic year is divided into two sessions, Winter Session and Summer Session. The Winter Session is divided into two terms, Term 1 is from September to December and Term 2 is from January to April. The Summer Session is made up of two short terms with condensed courses. Courses may span a single term (Term 1 or 2) or a full session (Term 1 and 2) for either session. SAP is monitored at the conclusion of each winter term and the Summer Session. 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 both the qualitative and quantitative measures as outlined in this document. UBC follows standard rounding practices when we determine if a student has met the qualitative and quantitative measures.

#### Qualitative Measure

Undergraduate students must have a cumulative GPA of 60% at the end of each funded term. Courses are normally graded on a percentage scale and equivalent letter grades.

For more information, please refer to the [Grading Practices](#) published in the Academic Calendar.

#### Quantitative Measure

Meeting Pace of Progression by completing a minimum 2/3 (67%) of cumulative credits attempted.

It is calculated by dividing the cumulative credits completed by cumulative credits attempted.

$$\text{Pace of Progression} = \frac{\text{Cumulative Credits Completed}}{\text{Cumulative Credits Attempted}}$$

Completing program of study within the Maximum Timeframe which is 150% of the published program length.



### **Transfer Credits**

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

### **Course Repetitions**

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

For more information, refer to your faculty website.

### **Course Drops/Withdrawals**

Students in receipt of Direct Loan Program funds who drop/withdraw from courses resulting in a less than half-time enrolment (6 credits) 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). Course Drop/Withdrawals will be counted only in the quantitative measure.

### **Standing Deferred (SD)**

A course with a Standing Deferred (SD) that is later replaced with a percentage grade, will be counted in both the qualitative and quantitative measures.

### **Credit/D/Fail**

A course with a Credit/D/Fail standing will be counted only in the quantitative measure.

Type	Count Toward GPA	Counted Toward Pace of Progression	Counted Toward Maximum Timeframe
Transfer Credits	No	Yes	Yes
Course Repetitions	Yes	Yes	Yes
Course Drop/Withdrawals	No	Yes	Yes
Standing Deferred*	Yes	Yes	Yes
Credit/D/Fail	No	Yes	Yes

\*This is only applicable when a course with a Standing Deferred (SD) is replaced with a percentage grade.



### **Financial Aid Warning Status**

At the end of a funded payment period, a student will be placed on Financial Aid Warning for the following term if s/he has not met SAP as outlined in this document. A student is only eligible for Financial Aid Warning status if it is possible for the student to achieve SAP at the end of the next funded term.

The student may receive Direct Loans for one payment period, while on Financial Aid Warning, provided the student meets all other eligibility requirements (i.e. registration in a full- or half-time course load, etc.). No appeal is required to receive funding while a student is on Financial Aid Warning.

The University will provide written notification to the student outlining the terms and conditions of his/her Financial Aid Warning and the requirements to maintain their eligibility for Direct Loan Program funds.

### **Financial Aid Probation Status**

If a student on Financial Aid Warning status has not re-established SAP by the end of their Financial Aid Warning term, the student is required to submit an appeal if they wish to receive further Direct Loans. If the appeal is approved by the Appeal Committee, the student will be placed on Financial Aid Probation, and will be eligible to receive Direct Loans for one payment period only.

A student is only eligible to submit an appeal if it is possible for the student to achieve SAP at the end of the next funded term.

A student who is on Financial Aid Probation who meets SAP at the end of their probation term will regain their eligibility for Direct Loan Program funds. A student who is still unsuccessful in meeting SAP will become ineligible for Direct Loans until they achieve SAP without the assistance of federal aid. Students are encouraged to meet with their Enrolment Services Advisor (ESA) to discuss their financial options.

### **Appeal Procedures**

Students who wish to appeal their SAP decision must submit a detailed letter explaining their extenuating circumstances which resulted in their failure to meet SAP. The letter must outline how they can make satisfactory progress at their next evaluation. Relevant supporting documentation will also be required.

Extenuating circumstances and/or factors that are considered may include:

- Injury or illness of the student
- Death of a relative of the student
- Circumstances beyond the student's control
- Changes made to address the extenuating circumstances and meet SAP at the next evaluation
- Number of repeated appeals



The Appeal Committee will be comprised of members from the US Loans Team.

The University will notify the student, in writing, of the committee's decision and the decision is binding.