



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 and/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. Courses may span a single term (Term 1 or 2) or a full session (Term 1 and 2) for either session. The Summer Session is considered as one term with condensed courses. SAP is monitored at the conclusion of each 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 both the qualitative and quantitative measures as outlined in this document.

Qualitative Measure

- Maintaining a minimum cumulative grade point average (GPA) of 60%

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 [Grading Practice](#) published on UBC Academic Calendar.

Quantitative Measure

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

Pace of Progression ensures a student completes their degree within the maximum timeframe. It is calculated by dividing the cumulative units completed by cumulative units attempted.

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

- Completing program of study within Maximum Timeframe

$$\text{Maximum Timeframe} = 150\% \text{ of program length}$$



Transfer Credits

Transfer credits will be counted as both attempted and completed when determining quantitative measures. Transfer credits reduce the total required units for a UBC degree. Subsequently, students receiving transfer credit 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.

Transfer credits earned while on an approved exchange will count towards a student’s cumulative grade point average and maximum timeframe.

Course Repetitions

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.

For more information, please refer to [Advancement Regulation](#) published on UBC Academic Calendar.

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). Course Drop/Withdrawals will be counted only in the quantitative, and not in the qualitative measures.

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.

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

*This is only applicable when with 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 if s/he has not met SAP as outlined in this document. To be eligible for Financial Aid Warning Status, a student must be registered in a sufficient course load to potentially achieve SAP by the end of the funded term.

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

If a student on Financial Aid Warning is not registered in a minimum of half-time (6 credits), 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.

If a student does not meet SAP by the end of their Financial Aid Warning term, s/he will not be eligible to receive federal financial aid without an approved appeal.

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 who is on Financial Aid Probation who meets SAP at the end of their probation term will regain their eligibility for SAP and for Direct Loan Program funds. A student who is still unsuccessful in meeting SAP will become ineligible for Direct Loan Program funds. Students are encouraged to meet with their Enrolment Services Professional (ESP) to discuss their financial options.

Appeal Procedures

If a student does not meet SAP as outlined in this document, the student may appeal by submitting a detailed letter explaining the exceptional and/or extenuating circumstances which resulted in their failure to meet SAP and how their situation has changed so they can make satisfactory progress at their next evaluation. Relevant supporting documentation will also be required.

- The student has 14 days from the date of determination to submit his/her appeal to the US Loans Team Office by email (usloans.inquiry@ubc.ca). If the student does not submit an appeal within 14 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).
- The Appeal Committee, which is comprised of no less than the Associate Director, Student Financial Support, the Associate Registrar or Associate Director, Student Support & Advising, and one Enrolment Services Professional (ESP) on the US Loans Team, will review the appeal application on an individual basis.



- The University will notify the student, in writing, of the committee's decision within 14 days of the committee's meeting. This decision is binding.

Factors that are considered in the review of SAP appeals include:

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