

SATISFACTORY ACADEMIC PROGRESS POLICY

The United States Department of Education requires Title IV eligible post-secondary institutions to establish minimum standards of Satisfactory Academic Progress (SAP) for students receiving Federal student loan funding (Title IV funds) through the United States Direct Loan program.

In addition to meeting the unique degree requirements and academic standing regulations as outlined by individual faculties, Title IV aid recipients must also ensure that they meet the standards outlined herein. As the SAP policy is an extension of the academic standards established by a students' faculty, any student placed on academic probation by his/her faculty will also be considered to be on financial aid probation.

1. SAP Requirements

To maintain Satisfactory Academic Progress (SAP), students receiving Title IV funds must:

- 1.1 Maintain a minimum grade point average (GPA) of 2.0 (C+) across all courses attempted during the academic year¹. The GPA of all Title IV aid recipients will be reviewed annually at the end of each academic year.
- 1.2 Pursue studies on a full-time basis and complete a minimum of 67% of all attempted courses. The course completion rate will be reviewed annually at the end of each academic year. For the purpose of calculating completion rate, grades of F, I or W will be considered as attempted but will not be considered as successfully complete². Courses that are repeated fall under the guidelines outlined in section B.9 of the Academic [Calendar](#).
- 1.3 Complete the chosen degree program in a timeframe of no more than 150% of the program length, as established in the Academic Calendar³. For example, students in a four (4) year undergraduate degree program must complete all program requirements within six (6) years⁴. Graduate students are also expected to complete their program in a timeframe not to exceed 150% of the program length as outlined and published by the faculty or department.

¹ **Undergraduate Students:** The academic year is considered to be September-April. **Graduate Students:** The academic year is 52 weeks in length and is considered to begin at the start of the anniversary term (for more information about anniversary terms, consult your Graduate Program Advisor).

² Courses which are dropped before the appropriate drop without penalty deadline and thus do not appear on the academic record will not be considered as attempted and will not be used in the calculation. Courses resulting in a grade of F or I will appear on the academic record and will impact the overall GPA calculation. Courses resulting in a grade of W will appear on the academic record but will **not** impact the overall GPA calculation.

³ **Transfer Students:** The number of transfer credits accepted for admission purposes will be used to calculate remaining eligibility under the 150% calculation. **Second Undergraduate Degrees:** Students who are completing a second undergraduate degree in totality at the University of Calgary will be given the full 150% completion timeframe.

⁴ To receive a 4 year undergraduate degree, students must successfully complete 120 course credits. 120 credits X 150% = 180 credits maximum (67%)

2. SAP Monitoring

At the end of each loan payment period, the University of Calgary reviews all Title IV aid recipients to ensure that SAP has been met. Students who do not meet all three SAP requirements, or who have been put on academic probation by his/her faculty will be notified in writing of the outcome of their file review and will be placed on financial aid warning.

3. Financial Aid Warning

Students who are deemed to not meet SAP will be placed on financial aid warning and will be notified of this in writing. Students placed on financial aid warning may continue to receive Title IV funds for one subsequent loan payment period. At the conclusion of the subsequent loan payment period, student files will be re-reviewed. Students who meet SAP during this re-review will have their Title IV loan eligibility rehabilitated and will continue to be eligible to receive Federal funds.

Students who fail to meet SAP while on Financial Aid Warning become ineligible for any further Federal loan funding in subsequent semesters and will be provided with written notice of this loss in eligibility.

4. Regaining Title IV Eligibility

Students who become ineligible for Title IV aid have the opportunity to rehabilitate their academic standing and thus their eligibility for Federal funding by doing the following:

- 4.1 Complete a minimum of six (6) courses, or a total of eighteen (18.00) units at the University of Calgary without the benefit of Title IV aid. Students in a degree program at the University of Calgary can opt to take their 6 courses at another academic institution on a letter of permission after consultation with an academic advisor.
- 4.2 Achieve a minimum GPA of 2.0 (C+) in the courses.
- 4.3 Complete 100% of the attempted courses.

Students complete all three of the above requirements will have their Title IV aid eligibility rehabilitated and will be permitted to receive Federal aid under financial aid probation provisions. Please note, a student who has lost eligibility for Title IV aid must demonstrate they have met the above requirements, and may not regain Federal funding eligibility by sitting out for an academic year.

5. Appeals & Special Circumstances

A student who has been deemed ineligible for Title IV aid after being placed on Financial Aid Warning may appeal the ruling if extenuating circumstances precluded successful completion of SAP. Extenuating circumstances include: personal or family critical illness (physical and mental), death in the immediate family, natural disaster impacting the student's personal residence, etc. To appeal on the basis of extenuating circumstances, students must submit a written appeal, including documentation to support the extenuating circumstance to the Financial Aid Office within thirty (30) days of the written notice of loss of Title IV eligibility. The appeal should contain: an explanation of why SAP was not met; an indication of what, if any, factors have changed to enable future success in meeting the SAP requirements; and an academic plan, developed in consultation with an academic advisor that outlines strategies for improving academic standing in future terms.

The Financial Aid Office, upon receipt of a student appeal will make a ruling and notify the student in writing of the decision. Upon receipt of a successful appeal, a student may, at the option of the Financial Aid office be allowed to receive Title IV aid for one academic year while on Financial Aid Probation. Should a student be allowed to continue receiving Title IV aid while on probation, SAP must be met by the end of the academic year or aid eligibility will be lost until the provisions outlined in Section 4 (*Regaining Title IV Eligibility*) are met. All decisions made by the Financial Aid Office are final and are not appealable.