

Dalhousie University
Title IV Policy for Satisfactory Academic Progress (SAP)

Course load

Students must be registered full-time (minimum of 9 credit hours per semester) to maintain loan eligibility. A student may drop to a minimum half-time status (7.5 credits) and still maintain eligibility, however for **immigration purposes**, international students are expected to maintain full-time status.

If you will be registered less than full-time, contact the International Centre (international.centre@dal.ca) to ensure there will be no difficulties with your immigration status.

Important: As per regulation #34 CFR 600.51(d), students taking online courses are **not** eligible to receive US Direct Loans through Dalhousie University.

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.

All students will have their academic progress reviewed at the end of each academic year. Students who have not fulfilled the SAP requirements will **not** be eligible for US Direct Loan funds for the subsequent academic year(s).

To maintain US Direct Loans eligibility, students must fulfill these 3 requirements:

- Complete 67% of all credits attempted, **and**
- Maintain a Cumulative Grade Point Average (CGPA) of 2.0 or higher, **and**
- Complete your degree within 150% of the published length of your degree completion time

Dalhousie University Satisfactory Academic Progress Policy (SAP)

It is a **student's responsibility** to read and understand the Satisfactory Academic Progress (SAP) Policy!

Evaluation of US Direct Loans Eligibility

Satisfactory Academic Progress is evaluated **once each year**, at the end of the winter term. However, students taking summer classes will be re-evaluated at the end of the summer term. SAP requirements are defined as follows:

- **Qualitative component:** a minimum Cumulative Grade Point Average (CGPA) of 2.0;
- **Quantitative component (or pace):** completion of at least 67% of all credit hours attempted each academic year;
- **Timeframe component:** students 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.)

Incompletes, Withdrawals, Repeated Courses, Transfer of Credits (including Inter-University transfers) for the purpose of US Direct Loans

- Incomplete (INC) are considered in the credit hours attempted and are included in the CGPA calculation.
- Withdraws (W) without academic penalty are considered in the credit hours attempted but are not considered in the determination of the CGPA
- Repeated course grades are included in the credit hours attempted and in the CGPA as per faculty regulations.
- Credits transferred from other programs or degrees are included in the SAP evaluation as per faculty regulations.

Maximum Timeframe Eligibility

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 Dalhousie University for that degree.

Published length of degree	Maximum years to complete program while receiving US Direct Loans
1 year	1.5 years
2 years	3 years
4 years	6 years
4.5 years	7 years
5 years	7.5 years

Examples of 67% Completion Rate Chart for Successful Progression toward a Degree

Credit hours attempted	Completed credit hours (passed)	Credit hours attempted	Completed credit hours (passed)
30	21	15	12
27	21	12	9

24	18	9	6
21	15	6	6
18	12	3	3

Completion Rate Calculation Formula

Completed Rate = Total credit hours completed (passed) in an academic year / Total credit hours attempted in an academic year

Students who are not meeting SAP requirements:

What happens	Student financial aid status	What student needs to do
If your CGPA drops below 2.0	All types of US Direct Loan denied	Raise CGPA to required standards. A student may appeal if you have extenuating circumstances.
If you do not have an overall completion rate of 67% or more	All types of US Direct Loan denied	Raise your completion rate to 67% or higher. You may appeal if you have extenuating circumstances.
If your CGPA drops below 2.0 AND your overall completion rate of under 67%	All types of US Direct Loan denied	Raise your completion rate to 67% and raise your CGPA to 2.0 or higher. You may appeal if you have mitigating circumstances.
If you take more than 150% of the published length of time to finish your degree	Ineligible for all types of US Direct Loans	No action can be taken. You must complete your studies without US Direct Loans.

SAP Appeals

Students not fulfilling SAP requirements will receive an e-mail at their Dalhousie e-mail address only. Upon receiving notification, a student may appeal within **ten** business days from the date of the e-mail. The appeal submission must include:

- A letter from the student explaining:
 - the student's circumstances/reason(s) for not meeting SAP requirements;
 - what will change that will allow the student to satisfy SAP requirements in the future;
 - any other relevant information.
- Supporting documentation relevant to the appeal.

The appeal must be submitted by email to:

**US Direct LoanSAP Appeals
Student Awards and Financial Aid
Dalhousie University
awards@dal.ca**

Only complete files will be reviewed. The decision made by the SAP Appeal Committee will be sent to the student's Dalhousie email address. The appeal decision may be:

- a reinstatement of eligibility for US Direct Loans, or
- a financial probationary period with conditions, or
- a denial of US Direct Loans.

Any conditions pertaining to the financial probation status will also be listed in the email. Examples of conditions may include raising the CGPA by the end of the next semester, meeting with an Academic Advisor to develop an academic plan to ensure future academic success, etc. At the end of the subsequent semester, SAP will be re-evaluated according to the SAP policy **and** any conditions stipulated in the appeal decision. Failure to meet the SAP requirements or any appeal conditions will result in denial of US Direct Loans.

Students cannot appeal SAP in the same year on different grounds if eligibility was not re-established after the first appeal.

Students may submit an appeal each time they are notified they have lost eligibility for US Direct Loans for reasons of SAP.

Students Denied US Direct Loan

If a student is denied US Direct Loans after an appeal but in subsequent years meets SAP requirements, it is the student's responsibility to notify the Student Awards and Financial Aid Office that SAP requirements have been met and to apply for US Direct Loans. The Student Awards and Financial Aid Office will verify SAP requirements have been met prior to originating any US Direct Loans.