

Satisfactory Academic Progress (SAP) Policy

The United States Department of Education requires institutions of higher education to establish a Satisfactory Academic Progress (SAP) policy for all students receiving Title IV federal student financial assistance. SAP policies ensure that 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. It is the student's responsibility to read and understand the SAP policy.

Eligibility Evaluation

Students receiving financial aid under the Direct Loan Program are evaluated for SAP at the end of each term to ensure they meet both qualitative and quantitative components of the SAP. A student who fails either component becomes ineligible for further US Direct Loans. SAP requirements are:

- **Qualitative component (grade-based):** Undergraduate students must have a minimum Cumulative Grade Point Average (CGPA) of 2.0 at the end of each funded term; graduate students must have a minimum CGPA of 2.7 at the end of each funded term.
- **Quantitative component (time-based):**
 - Meeting pace of progression by completing a minimum 2/3 (67%) of cumulative credits attempted. Pace of progression ensures a student completes their degree within a maximum timeframe (applicable to both undergraduate and graduate students).
Pace of Progression = Cumulative Credits Completed / Cumulative Credits Attempted

Credits attempted	Earned credits needed
36	24
30	20
27	18
24	16
18	12
15	10
12	8
9	6

- Completing the program of study within a maximum timeframe. Undergraduate and graduate students must finish their degree within 150% of the University of Alberta published length of the degree completion time on the Academic Calendar.
Maximum Timeframe = 150% of program length



Published length of degree*	Maximum years to complete program while receiving US Direct Loans
1 year	1.5 years
2 years	3 years
3 years	4.5
4 years	6 years
5 years	7.5 years
6 years	9 years

**Please refer to the University Calendar for an updated published length of degree.*

Transfer Credits

Both attempted and completed transfer credits count when determining quantitative measures. Transfer credits reduce the total required credits for a University of Alberta degree. Subsequently, students receiving transfer credit are required to complete their program of study at the University of Alberta 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 CGPA. Transfer credits earned while on an approved exchange will count towards a student’s CGPA 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 count in both qualitative and quantitative measures.

Withdrawals

Withdrawals will be included when calculating the cumulative attempted unit completion rate and maximum timeframe. Withdrawn courses are not included in the CGPA calculation.

Academic Standing

Undergraduate students must maintain a CGPA of 2.0 and graduate students must maintain a CGPA of 2.7 to be eligible for financial aid under the Direct Loan Program.

Financial Aid Warning

A Financial Aid Warning is a temporary, one payment period status that allows a student who failed to achieve SAP to continue receiving aid. Students who do not maintain SAP after one term due to their CGPA and/or cumulative attempted credit completion rate will be placed on Financial Aid Warning for one term. The student is notified in writing of this status from the Office of the Registrar within 14 days of determination. While on Financial Aid Warning, students may continue to receive US federal financial aid. If, at the end of the warning period, the student meets both the quantitative and qualitative standards for eligibility, the student will return to good standing and will be eligible for US federal financial aid for the next term.

Financial Aid Suspension

If the student is not meeting the minimum CGPA and/or has not earned the minimum number of credits required after the Financial Aid Warning period (one term), the student will be placed on Financial Aid

Suspension. The student is notified in writing of this status from the Office of the Registrar within 14 days of determination. While on Financial Aid Suspension, a student is not eligible to receive US federal financial aid.

Financial Aid Probation

If a student successfully appeals a Financial Aid Suspension, the student will be placed on Financial Aid Probation. A student who is on Financial Aid Probation must be on-track to meet SAP requirements by the end of the subsequent payment period; or, if the student requires more than one payment period to meet SAP requirements, the student must submit an academic plan to meet the SAP requirement as a part of the appeal process.

Probationary status will be lifted if the student meets SAP standards by the end of the probationary term. Students who do not meet SAP standards by the end of the probationary term will be placed on Financial Aid Suspension and will be ineligible to receive US Federal Student Aid for subsequent terms. It is advisable that students on probation meet with the Academic Advisor and the Student Financial Support Coordinator to ensure that SAP can be met.

SAP Policy Appeal Process

Students may appeal their Financial Aid Suspension by completing the satisfactory academic progress appeal process as following:

- The student has 14 days from the date of determination to submit their appeal to the Office of the Registrar in writing. 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 Office of the Registrar 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, or number of repeated appeals.