



UNIVERSITY OF
KING'S
COLLEGE • HALIFAX

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

It is a student's responsibility to read and understand this Satisfactory Academic Progress Policy.

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.

Important: As per regulation #34 CFR 600.51(d), students taking online courses are not eligible to receive US Direct Loans through the University of King's College.

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 three requirements:

- Complete 67% of all credits attempted; and
- Maintain a Cumulative Grade Point Average (CGPA) of 2.0 or higher; and
- Complete their degree within 150% of the published length of the degree completion time **as measured in credit hours**. Please see table below.

Program	Published Length	Maximum time to complete
BA or BSc Minor (three years)	90 credit hours	135 credit hours

BA or BSc Major (four years)	120 credit hours	180 credit hours
BA or BSc Double Major (four years)	120 credit hours	180 credit hours
BA or BSc Honours or Combined Honours (four years)	120 credit hours	180 credit hours
BMusc (four years)	120 credit hours	180 credit hours
B Jour Honours (four years)	123 credit hours	184.5 credit hours
B Jour (one year)	39 credit hours	58.5 credit hours

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 for CGPA and credit hours attempted/earned 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 (pace): completion of at least 67% of all credit hours attempted;
- Timeframe component: students must finish their degree within 150% of the published length of degree completion time (see note above).

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 quantitative SAP evaluation as per faculty regulations when **calculating time to completion (transfer credits completed/transfer credits attempted)**.

Completion Rate Calculation Formula:

Completion Rate = Total credit hours completed (passed)/Total credit hours attempted

Students who are not meeting SAP requirements:

What happens	Financial Aid Status	Required Action
CGPA drops below 2.0	All types of US Direct Loans denied	Raise CGPA to required standards; appeals can be made in extenuating circumstances
Completion rate is less than 67% of all credit hours attempted .	All types of US Direct Loans denied	Raise completion rate; appeals can be made in extenuating circumstances
Both scenarios (CGPA < 2.0 and completion rate < 67%)	All types of US Direct Loans denied	Raise CGPA and completion rate; appeals can be made in extenuating circumstances
More than 150% of published completion rate as measured in credit hours to finish degree	Ineligible for all types of US Direct Loans	No action; degree must be completed without US Direct Loans

SAP Appeals

Students not fulfilling SAP requirements will receive an email at their official University of King's College email only. Upon receiving notification, a student may appeal within ten business days from the date of the email. The appeal submission must include:

1. A letter from the student explaining the circumstances/reasons* for not meeting SAP requirements; what will change that will allow the student to satisfy SAP requirements in the future; any other relevant information.
2. Supporting documentation relevant to the appeal.

*Examples of grounds for appeal include injury or illness of student, death of a family member, or other extenuating circumstances.

The appeal must be submitted in writing to the SAP Appeals Committee, c/o The Registrar, University of King's College, 6350 Coburg Road, Halifax, NS B3H 2A1.

Only complete files will be reviewed; the decision made by the SAP Appeals Committee will be sent to the student's official University of King's College email account. The appeal decision may be:

- A reinstatement of eligibility for US Direct Loans (probation); or
- A financial probationary period with conditions (academic plan); 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.

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 Assistant Registrar, Institutional Research and Awards, that SAP requirements have been met and to apply for US Direct Loans. The Assistant Registrar, Institutional Research and Awards will verify SAP requirements have been met prior to originating any US Direct Loans.