

US DIRECT LOAN SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

RESPONSIBILITY OF: Student Finance Office

APPROVED BY: Leighton Reimer on March 4, 2022

REVISION HISTORY: 2.2022, 7.2014

NEXT REVIEW:

1. POLICY OVERVIEW

US Federal Financial regulations requires that all financial aid recipients progress at a reasonable rate toward achieving a degree. Progress is measured by the student's cumulative grade point average, pace of progression (the number of cumulative credits earned in relation to those cumulatively attempted), and the maximum time frame allowed to complete the academic program. These requirements apply to all semesters regardless of whether or not the student received financial aid. Progress is reviewed at the end of each semester.

2. PRINCIPLES

This policy is guided by the principles of integrity and transparency.

3. SCOPE

This policy applies to all undergraduate and graduate students participating in US Federal Student Loans.

4. POLICY STATEMENT

Cumulative grade point average (GPA) will be assessed at the completion of each payment period, i.e. at the end of each academic semester. An annual review will also take place at the end of an academic year. Should academic progress not be maintained, a (funded) warning semester will apply; this period will be no shorter than one academic term. After the warning period had been completed and progress has not either been achieved or maintained, suspension from receiving subsequent student loans will occur until academic progress is satisfactorily achieved, and/or maintained according to school standards.

To maintain Direct Loan eligibility, a student must adhere to both qualitative (grades) and quantitative (pace) aspects of their academic program. At the evaluation point of their program, the school will review if students are progressing at the expected pace while maintaining the minimum GPA to earn their degree/diploma. Grade Point Average (GPA) and a pace of completion are affected by incomplete and failed courses, withdrawals and repetitions and by transfer credits from other schools.

To maintain eligibility a student must:

- Successfully complete at least 67% of all attempted courses per academic semester (pace).
- Must maintain a 2.0 GPA. undergraduate, 2.5 GPA graduate
- Must complete their degree within 150% of the published program length.

If the student has not met all of the above criteria, he/she will be notified. For the next academic session, the student will enter a paid/funded warning period. At the end of the warning period (which will not be more than one semester), if the student fails SAP again, they will lose eligibility for Title IV funds. However, at this point the student may appeal.

If a student who has never been on US Direct Loans applies and has not met Satisfactory Academic Progress (SAP) in the previous year, the student is notified, via email, once the US Direct Loan application is submitted.

Maximum Time Frame Eligibility:

Associate of Arts	– maximum 3 years
Bachelor of Arts	– maximum 6 years
Master of Arts	– 42-60 credit hours maximum 4.5 years – 63 + credit hours (300+ non-credit internship) maximum 6 years (300+ non-credit internship)
Master of Divinity	– maximum 6 years

Not Satisfactory Academic Progress: Students who do not meet the standards of Satisfactory Academic Progress (SAP) at the end of a semester will be communicated by mail or email.

Financial Aid Warning: Students who do not meet the standards of Satisfactory Academic Progress (SAP) at the end of a semester will automatically be placed on Financial Aid Warning for the following semester. Financial aid may still be received during the warning semester. If the student fails to meet the necessary SAP requirements at the end of the warning semester, financial aid will be suspended until the student has regained satisfactory progress status. When a student has been placed on financial aid warning for a semester and has regained SAP at the completion of that semester, the student will be removed from financial aid warning and will be eligible to receive financial aid.

Financial Aid Suspension: Students who fail to meet the necessary SAP requirements at the end of the warning semester will be placed on Financial Aid Suspension. This will result in the loss of eligibility for federal loans. Students placed on suspension may appeal to receive aid for another semester. If a student successfully completes a semester without receiving financial aid (meeting GPA, pace of progression and maximum time frame criteria) and meets the SAP requirements, the student will then regain financial aid eligibility.

Financial Aid Probation: If the student's Financial Aid Suspension Appeal is approved they would be eligible to receive financial aid during the following semester. The student would be placed on Financial Aid Probation status during that semester. The student will be required to sign an Academic Success Contract. If the student is not meeting the standard at the end of the probation semester, they will move to suspension status again.

Appeals: see Student Request and Appeal Policy

ADDITIONAL INFORMATION

Academic Year: definition see Semester/Credit Hour Information – college calendar

Each semester at the college is a minimum of 15 weeks long. The fall semester begins September 1 and ends December 23; the winter semester begins January 1 and ends with college modular week(s); and the summer semester begins following college modular week(s) and ends August 31.

Fulltime Status: for the purpose of US loan administration, the Student Finance Office uses the following credit hour requirement:

Undergraduate students: definition see Academic Load – college calendar

- 12+ credit hours per term as full-time
- 9 credit hours as three-quarter time
- 6-8 credit hours as half-time

Graduate students: definition see Academic Load – seminary calendar

- 9+ credit hours per term as full-time
- 6-8 credit hours as half-time

Exceptions are made for students registered for required non-credit internships. **Please** see Academic Load Policy (Seminary).

Academic Status: The purpose of academic probation (AP) is to warn students who have experienced academic difficulty that they need to seek help to improve their grades or they may be required to

discontinue their studies at Briercrest College and Seminary. Please see [Academic Status](#) in the College Calendar for details. Please note: criteria for Academic Status and US Loan Satisfactory Academic Progress differ.

Incomplete Courses: Incomplete courses are reflected with an “IN” on the student’s transcript which does not affect GPA.

Withdrawn Courses A student’s GPA is not affected by courses in which the student has received a “W”. A student’s GPA is affected by a “WF.”

Audit Courses: Audit courses receive no credit and do not influence grade point average. They are not counted in credits attempted and are not eligible for financial aid.

Transfer Students: Transfer credits are calculated into the credits attempted, but are not factored into the cumulative GPA. Any transfer credits that applied to a student’s program will count as both attempted and completed credits when determining a student’s pace of progression.

Re-entry Students: If a student is placed on financial aid warning or suspension status and does not return the following semester, they will be given the same status if they return at a later date. When a student withdraws or is dismissed from Briercrest and later re-enters, the semester in which they withdrew or were dismissed is included when the student’s satisfactory academic progress status is evaluated.

5. PROCEDURES

End of Semester Review – review all US Loan students GPA for SAP. Inform students by letter/email of the SAP status should they fall below 2.0.

Awarding new awards – review all requests for funds for SAP. Be sure to watch carefully for transfer students to ensure meet SAP standards, previous semester GPA and 150% timeframe, prior to calculating new awards.

Include links to SAP policy in annual award letter.

FREQUENTLY ASKED QUESTIONS

Q - What happens if I am studying but have decided not to take Title IV Direct or Plus loans?

A - During periods when a student is not receiving Title IV funds (Direct loans or plus loans) but still studying, the unfunded time frame counts toward the minimum GPA and maximum allowable time frame for completion.

Q- What if I am required to discontinue studies for academic reasons or take a leave of absence for the period of one term or more?

A - During periods of “Required to Discontinue” status or leave of absence from studies the time frame is placed on hold until the student returns to studies.

Q - What about transfer credits?

A - Transfer credits applicable to the degree registered for will count against the maximum time frame permitted to complete the degree program.

Q- What about courses I must repeat?

A- Upon successful completion of a repeated course, the failing grade will be replaced with a repeat grade (RP) which is not factored into the cumulative grade point average. Repeated courses will count against the maximum time frame permitted to complete the degree program.

APPENDIX A

Related Forms/Policies	
Where is this policy published	
Contact Information	

