



Satisfactory Academic Progress (SAP) Requirements US Financial Aid (William D. Ford Direct Loan) Recipients

Course load

Students must be registered full-time (minimum of 9 credit hours per term) to maintain loan eligibility. A student may drop to a minimum half-time status (7.5 credit hours) and still maintain eligibility; however, international students are expected to maintain full-time status. NOTE: Non-credit and online courses will not be counted in assessing full-time hours.

Satisfactory Academic Progress (SAP)

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 receiving 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 Satisfactory Academic Progress requirements:

- Quantitative component: complete 67% of all credits attempted, and
- Qualitative component: maintain a cumulative Grade Point Average (GPA) of 2.0 or higher, and
- Timeframe component: complete your degree within 150% of the published length of your degree completion time. (Example: complete a 4 year degree within six years.)

Evaluation of US Direct Loans Eligibility

Satisfactory Academic Progress for loan eligibility renewal is evaluated once each year, at the end of the winter term once final grades are posted (late May). Students taking courses during the spring/summer session will be re-evaluated once all their spring/summer final grades are posted.



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

- Incomplete (IC) courses are considered in the credit hours attempted but are not included in the GPA calculation until the course has been completed and a grade has been assigned.
- Withdrawals without academic penalty are considered in the credit hours attempted, but they are not considered in the determination of the GPA.
- Repeated courses are included in the credit hours attempted; however, only the better course grade will be included in the GPA.
- Credits transferred from other programs or degrees are included in the SAP evaluation.

Completion Rate Calculation Formula

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

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	4.5
18	12	3	3

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 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
3 years	4.5 years
4 years	6 years
5 years	7.5 years

Students who are not meeting SAP requirements:

What happens	Student financial aid status	What student needs to do
If your GPA drops below 2.0	All types of US Direct Loan denied	Raise GPA 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 GPA 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 GPA 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 notification through their UWinnipeg e-mail (webmail) account. 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;



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- 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 in writing to:

Awards and Financial Aid
The University of Winnipeg
515 Portage Ave.
Winnipeg, MB R2B 2E9

Only complete files will be reviewed. The decision made by the SAP Appeal Committee will be sent to the student's UWinnipeg 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 GPA 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 may submit an appeal each time they are notified they have lost eligibility for US Direct Loans due to failure to adhere to the SAP requirements. However, students cannot appeal US Direct Loan suspension in the same year on different grounds if eligibility was not re-established after the first appeal.

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 Awards and Financial Aid Office that SAP requirements have been met and to apply for US Direct Loans. The Awards and Financial Aid Office will verify SAP requirements have been met prior to originating any US Direct Loans.

Any student who is denied US Direct Loans but is not on academic suspension with The University of Winnipeg and would like to continue their studies will be referred to private lenders, such as Sallie Mae.