

## **Satisfactory Academic Progress Policy for US Loan Programs**

Student loan recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each study period in which they are enrolled.

Satisfactory Academic Progress (SAP), as described below, is evaluated once a year in June. Failure to maintain satisfactory progress may result in cancellation of financial aid awards, and the student may have to repay any funds already received.

This policy applies only to eligible US and eligible non-US citizens receiving Title IV aid, specifically the Federal Stafford and PLUS loans.

### **Basic Standard for Satisfactory Academic Performance:**

Full time undergraduate students must achieve passing grades in at least 60% of a full course load (equivalent of 3 full credits). Part time students must achieve a passing grade in all of their courses.

Students must complete their educational program within a time frame no longer than 150% of the published length of the educational program (for example, an undergraduate student in a 4 year degree has 6 years to successfully complete the degree requirements).

Federal regulations require that the University tracks the academic progress of student loan recipients from the first date of enrolment at the Western University, whether or not student loans were received at that time. Credits transferred from all other credit sources will be considered in the evaluation of the completion rate standards.

Students who have completed their degree requirements, but who are registered in Special Student status must be able to clearly demonstrate their academic goals and objectives (for example, taking courses for admission into a graduate or professional program).

### **Treatment of WDN, INC, NGR, SPC, AUDIT, Grades below 50% and Repeated Course Work**

1. Repeated course withdrawals may be considered as unsatisfactory academic progression and could result in a student being placed in a Student Loan Probation Status.
2. Incomplete (INC) grades, no grades reported (NGR) and situations where students have been granted a special exam (SPC) are considered a non-completion of attempted course work until the grade is replaced with a permanent grade and academic progress can be re-evaluated.

3. An audit course is not considered attempted course work. It is not included in the completion rate determinations.
4. Grades below 50% are treated as attempted credits that were not earned, and are included in minimum completion rate determinations.
5. For a course that is repeated, every attempt will be included in the completion rate determinations. If a student has successfully passed the course in a previous study period, they may be asked to provide written documentation which outlines the reasons for the repeated attempt.

### **Student Loan Probation Status**

Students who fail to meet the basic standards for satisfactory performance and/or are required to withdraw from the University will be placed on Student Loan Probation for the subsequent study period until the next applicable evaluation period of Satisfactory Academic Progress (June).

Student loans can be received during the study period while on probation. Students may be required to provide proof of successful course achievements during the first term of study (September to December) before the second loan disbursement is released to the student.

All students will be notified in writing of their probationary status.

### **Student Loan Denied Status**

While students are on Student Loan Probation they must meet the basic standards for satisfactory performance. Failing to do so will place a student on Student Loan Denied status for subsequent study periods. No financial aid will be disbursed until the student is removed from Student Loan Denied status.

In all cases where attempted credits, including transfer credits, exceed the 150% time frame, a student will be placed on Student Loan Denied status. There are no exceptions to this requirement. There is no probationary period once the 150% standard has been exceeded.

All students will be notified in writing of their loan denied status.

### **Reinstatement of Aid After Student Loan Denied Status**

Reinstatement of financial aid after a student is placed on Student Loan Denied status is achieved in one of the following ways:

1. The student submits a written letter of appeal in accordance with the appeal process, and Student Financial Aid grants the appeal. The student is placed on Student Loan Probation for the study period rather than on Student Loan Denied status.
2. The student attends the Western University for one year, pays for tuition and fees without the help of student financial aid, and does well enough in the course work to meet all the Satisfactory Academic Progress standards. The student regains aid eligibility in a probationary status. Students on Student Loan Denied status for failure to meet the 150% requirement cannot regain eligibility this way.

Students whose attempted credits have exceeded 150% of their program cannot regain financial aid eligibility except through the appeals process and on a term-by-term basis.

### **Appeal Process**

The student must submit a written appeal of Student Loan Denied status in writing to Emily Torresan or Michelle Foster by the date specified in the notification letter. They must also include any relevant supporting documentation. Student Financial Aid will review the appeal and notify the student in writing of its decision within 4 weeks of receiving the appeal. We may request additional documentation from the student. All decisions made by Student Financial Aid are final.