Satisfactory Academic Progress (SAP Policy)

As per regulation 34 CFR 668.34, the US Department of Education requires that students maintain specific academic standards of satisfactory academic progress in order to remain eligible in the U.S. federal direct loan program.

Satisfactory Academic Progress (SAP) applies to all students who are applying for U.S. federal loans which include Direct Loans (subsidized and Unsubsidized), Direct Parent PLUS and Direct Grad PLUS loans.

All students will be evaluated for SAP at the conclusion of each academic year. Students who do not meet SAP requirements will not be eligible for US Direct Loan funding for the subsequent academic year(s). **It is a student's responsibility to read and understand SAP.**

To fulfill SAP requirements and maintain eligibility for U.S. Direct Loans, students must meet the following requirements:

- Maintain a cumulative GPA of 2.0;
- Complete 67% of all credits attempted; and
- Complete your degree within 150% (as measured in credits) of the published length of your degree (maximum 6 years to complete a 4 year degree program).

Evaluation Satisfactory Academic Progress Policy (SAP)

Students will be evaluated for SAP once each academic year, at the end of the Spring semester. SAP requirements are defined as follows:

- **Qualitative component**: Students must achieve a minimum cumulative 2.00 GPA;
- **Quantitative component (Pace):** Students must complete a minimum of 67% of all credits attempted cumulatively.
- **Timeframe component:** Students must complete their degree within 150% of the published length of the degree as measured in credits. A bachelor's degree requires 122 credits for completion and usually takes 4 years to complete. The maximum timeframe for a bachelor's degree would be 183 credits which would takes about 6 years.

How Incompletes, Withdrawals, Repeated Courses, and Transfer Credit impact SAP

Incomplete courses and withdrawals:
- are considered attempted and are counted in the pace calculation. Courses dropped before the add/drop deadline are not counted towards credits attempted.
- are not included in the cumulative GPA calculation

Repeated courses
- Grades are included in the cumulative GPA calculation only if the repeated course has a higher grade than the initial course.
- Will count towards the number of attempted credits.

Credits transferred from other another post-secondary institution are included in the SAP evaluation for the quantitative component (pace) but not for cumulative GPA.

Maximum Timeframe Eligibility

Students must complete their program within a certain timeframe to fulfill SAP requirements. The maximum timeframe is defined as taking no more than 150% of the published length of degree completion time (as measured in semester hours). Students over the maximum timeframe become ineligible for US Direct Loans at Trinity Western for that degree.

Published Length of Degree	Maximum years to complete program while receiving U.S. Direct Loans
1 year	1.5 years
2 years	3 years
4 years	4.5 years
4 years	6 years
5 years	7.5 years

Pace Eligibility – 67% Completion Rate Chart for Successful Progression toward a Degree

Completion rate is calculated by dividing total credits completed in an academic year by the total credits attempted in an academic year. It must be 67% or higher.

Credits Attempted	Required Credits Earned (with a minimum cumulative GPA of 2.0)
19	13
18	13
17	11

16	11
15	10
14	9
13	8
12	8
11	8
10	7
9	7
6	5
4	3
3	3
2	2
1	1

When SAP Requirements are Not Met

Situation	U.S. Direct Loan Status	Next Steps
If cumulative GPA drops below 2.0	Student becomes ineligible to receive U.S. Direct Loans	Raise cumulative GPA to required standards. A student may appeal with extenuating circumstances
If overall completion rate (pace) drops below 67%	Student becomes ineligible to receive U.S. Direct Loans	Raise completion rate to required standards. A student may appeal with extenuating circumstances
If cumulative GPA drops below 2.0 and overall completion rate (pace) drops below 67%	Student becomes ineligible to receive U.S. Direct Loans	Raise cumulative GPA and raise completion rate to required standards. A student may appeal with extenuating circumstances
If more than 150% of published length of time was taken to complete degree	Student becomes ineligible to receive U.S. Direct Loans	No further action can be taken. Students must complete studies without U.S. Direct Loans

SAP Appeal Process

Students who do not fulfill SAP requirements will receive a notification email from the Financial Aid office.

Upon receiving notification, a student has 10 business days to submit an appeal from the date of the email based extraordinary situations such as the death of a relative, a significant medical issue, or other extenuating circumstances. The SAP appeal must include a letter explaining the following:

- Circumstances/reason(s) for not meeting SAP requirements
- A detailed plan that will allow the student to meet SAP requirements in the future
- Supporting documents relevant to the appeal (note from health care professional, etc)

The appeal must be submitted to SAP Appeal Committee at awards@twu.ca.

Only completed files will be reviewed. The decision by the SAP Appeals Committee will be sent to the students default email address on file.

The decision may be one of the following:

- Appeal is not approved and student is ineligible for U.S. Direct Loans until SAP requirements are fulfilled.
- Appeal is approved and student is placed on a financial aid probationary period for one semester. SAP must fulfilled by the end of the probationary period in order to be eligible for U.S. Direct Loans in future semesters.
- Appeal is approved and student is placed on a financial aid probationary period with an academic plan designed to meet the institution's satisfactory academic standards by a specific point in time. SAP must fulfilled by the end of the probationary period in order to be eligible for U.S. Direct Loans in future semesters.

Students who are placed on financial aid probation may have conditions that must be followed. The conditions will be outlined in the email and may include raising the cumulative GPA to SAP standards by the end of the semester, meeting with an academic advisor to develop an academic plan, etc. At the end of the subsequent semester, SAP will be re-evaluated according to SAP policy as well as the conditions/academic plan articulated in the appeal decision.

Failure to meet the SAP requirements or any appeal conditions will result in becoming ineligible to receive U.S. Direct Loans.

Students may submit an appeal each time they are notified they have lost eligibility for U.S. Direct Loans due to SAP.

Students Who are Ineligible for U.S. Direct Loans Due to SAP

If a student is in ineligible for U.S. Direct Loans after an unsuccessful appeal, however, in subsequent years meets SAP requirements, it is the student's responsibility to notify the Office of Financial Aid and Awards to verify SAP requirements have been fulfilled prior to originating any U.S. Loans.