Satisfactory Academic Progress Policy
for students receiving Title IV Federal Student Aid

U.S. federal regulations (Satisfactory Academic Progress for Financial Aid Eligibility, 34 CFR 668.34) stipulate that students must maintain certain academic standards to remain eligible for Title IV Federal Student Aid (Direct Loan) funding.

The Satisfactory Academic Progress (SAP) Policy applies to all students applying for Direct Loans under Title IV of the U.S. Higher Education Act. These types of loans include Direct Loans (Subsidized and Unsubsidized), Direct Parent PLUS and Direct Grad PLUS Loans.

For students who have applied for or who are in receipt of Direct Loan funding, the Office of Student Awards & Financial Aid will monitor academic progress – including pace of degree completion – on a term-by-term basis to ensure that loan recipients continue to meet SAP requirements. Title IV regulations require that students who apply for Title IV funding meet two standards: Qualitative (minimum cumulative average) and Quantitative (pace of completion). For undergraduate and first professional programs, the pace of completion is calculated by dividing the cumulative credit hours successfully completed by the cumulative number of attempted credit hours.

For graduate students, provided that a student is continuing in good academic standing, a graduate student's pace of completion will be deemed to be met. The maximum timeframe is 150% of the normal timeframe required to complete program requirements.

If at any point a student becomes mathematically unable to meet the Satisfactory Academic Progress requirements, whether based on credits attempted, years completed, or cumulative average, federal regulations mandate the termination of financial aid.

The elements of the University of Windsor's SAP policy include the following:
- Definitions
- SAP requirements for undergraduate students
- SAP requirements for graduate students
- SAP Appeal Process

Definitions:

Appeal
To appeal means a process by which a student who is not meeting the institution's satisfactory academic progress standards petitions the institution for reconsideration of the student's eligibility for Title IV, HEA program assistance.

Financial Aid Probation
A status under which a student can remain Title IV-eligible after being found not to be making Satisfactory Academic Progress (SAP). A student placed on probation must either be on-track to meet SAP requirements by the end of the subsequent payment period (no academic plan required, based on the financial aid

appeal), or, if the student will require more than one payment period to meet SAP requirements, the school must require the student to develop an academic plan to meet the SAP requirements. This status is available only when a school permits an appeal. The student's progress towards meeting the SAP requirements must be assessed after each payment period, and the student may retain Title IV eligibility if they are meeting the progress requirements of their academic plan.

Financial Aid Warning
A temporary, one payment period status which allows a student who failed to achieve Satisfactory Academic Progress (SAP) to continue receiving aid. Failing to achieve SAP after one payment period results in a loss of eligibility. Students may, at the option of the school, appeal their SAP status. This status may only be used by schools that check SAP at the end of each payment period.

Maximum Timeframe
A period of time, measured in academic years, equal to 150 percent of the length of the educational program, as published by the institution, in which the borrower is currently enrolled.

Payment Period
A student's enrollment term for which financial aid is disbursed is considered the payment period.

SAP Requirements - Undergraduate Students & First Professional Programs

An undergraduate or first professional program student must maintain a minimum cumulative average of 60% (qualitative component). Students on academic probation are not eligible to receive Title IV Direct Loan funding unless the student is registered in an honours degree program. Students who are registered in an honours degree program who maintain a minimum cumulative average of 60% but who may not have the minimum cumulative required for an honours degree, will continue to be eligible under SAP provided that the student is within their pace to completion for a 4-year degree program. A student registered in an honours degree program who does not have a minimum cumulative average of 60% and who is on academic probation will be deemed as a student not meeting SAP requirements.

Students must remain on pace to complete their degree program within 150% of the published program length. For instance, a student enrolled in a general (three year/thirty credit) undergraduate degree program must complete degree requirements within 45 attempted courses to be considered for Title IV Direct Loan funding. Transfer courses, voluntary withdrawals and course repeats are considered 'attempted courses' in the pace of completion calculation, for the purpose of determining SAP.

A student is considered to be meeting their pace of completion requirement if their minimum cumulative pace of completion rate is at least 67%.

Example:

	Credits Earned	Credits Attempted	Maximum Credits Available	Pace of Completion[1]	SAP Met
Year 1	7	9	10	77%	YES
Year 2	9	17	20	52%	NO
Year 3	19	27	30	70%	YES
Year 4	29	37	40	70%	YES
Year 5	37	45	50	82%	YES
Year 6	40	48	60	83%	YES
150% = 40 credits x 1.5% = 60 credits maximum					
Total maximum term credits = 55					
Total credits attempted: 48					
Overall SAP met = YES					

[1] Calculated by dividing the cumulative number of credits earned by the cumulative number of credits attempted.

Federal student aid applies only to classes that apply to a student's degree program. It does not apply to continuing education courses, English as a Second Language courses, or courses taken after finishing degree requirements. Courses which are for personal/professional enrichment are NOT ELIGIBLE for federal student aid funding.

Students may not receive federal student aid twice for a course for which they have already received credit. This means that if a student receives a 'D' in a course and gets credit for it, but retakes the course to get a better grade, the student is not eligible to receive aid for the class taken the second time.

Students enrolled in summer session courses must meet the same incremental and cumulative average requirements they would if they attended a regular fall or winter session. Similarly, periods when a student does not receive Title IV funding are counted toward both the maximum time frame allowable for completion of degree requirements and academic progress average requirements.

Transfer credits which are counted toward degree requirements are considered when determining the maximum time frame allowable for degree completion and receipt of federal student aid. Non-degree related transfer credits are not considered as courses required to complete degree requirements and are, therefore, not included in the degree 'time to completion' standards.

Students may not receive aid for courses in a degree program for which they have already received a degree.

Once a student has completed degree requirements, whether the degree has been conferred or not, the student is no longer eligible for federal student aid. For instance, if a student has completed the requirements of their degree program, but the degree cannot be conferred because the student's cumulative average is less than 60%, the student cannot receive federal student aid to take classes to increase their average. Further, any class for which the student received credit should be a class that applies to the student's degree program.

At the end of a student's second academic year, the student must have a cumulative GPA of at least a 60% or the academic standing that is consistent with the program's requirements for graduation to meet FA SAP.

SAP Requirements - Graduate Students
A graduate student must always maintain a minimum cumulative average of 70% and must remain in good academic standing.

Work on a Masters degree must be completed within three consecutive calendar years after the student's first registration, except for certain Masters programs available on a half-time basis. In these latter programs, the time limit will depend on the nature of the program but will not normally exceed five consecutive years.

If an extension of these time limits becomes necessary, the student must address a petition to the Dean of Graduate Studies giving reasons for the request and plans for the completion of the work. A student who exceeds the time limit may be required to take additional qualifying examinations or additional course work, or both.

While academic extensions may be permissible, for the purposes of Title IV eligibility, a student's pace of completion will be calculated using three consecutive calendar years as the maximum timeframe allowed to complete a Masters degree.

A student admitted to a PhD program must complete all requirements for the PhD. within six consecutive years.

If an extension of the time limit becomes necessary, the student must address a petition to the Dean of Graduate Studies giving reasons for the request and plans for the completion of the work. A student who exceeds the time limit may be required to take additional qualifying examinations or additional course work or both.

While academic extensions may be permissible, for the purposes of Title IV eligibility, a student's pace of completion will be calculated using six consecutive calendar years as the maximum timeframe allowed to complete a Doctoral degree.

Steps in the SAP Monitoring Process
1) At the end of each payment period (or academic term) and prior to the disbursement of funds in the next payment period, a student's SAP is reviewed (minimum average required and pace of degree completion.
2) If a student has not met the SAP requirements, the student is placed on Financial Aid Warning until such time the student has acknowledged that they have been placed on a warning. The student is required to articulate the steps that they will take to meet the SAP requirements.
3) Once a Financial Aid Warning is in place, if a student fails to continue to meet SAP, the student becomes ineligible for Title IV funding. The student is notified of their ineligibility and is given the option to file an appeal if the event that extenuating personal circumstances may have played a role in their inability to meet the SAP requirement. A student may appeal on grounds related to death, injury, illness, or other special circumstances that can be documented. In addition, a student is required to provide an outline of their academic plan and the steps that they will take to improve their academic standing, i.e., academic advising, academic support, and tutoring, etc.
4) If approved, the student will be placed on Financial Aid Probation.
5) If a student is not able to meet SAP requirements after a 3rd payment period, they may appeal a subsequent time provided that their academic performance is improving.
6) After 3 payment periods, if a student is unable to meet SAP, they will be required to self-fund their studies until such time that they have attained the minimum cumulative average to meet SAP.

SAP Appeal Process

The University of Windsor has implemented the following policies and procedures which include specific appeal procedures consistent with Title IV, HEA program requirements:

- Students denied financial aid because of failure to make SAP, due to academic standing, may appeal the denial in writing to the Student Awards Administrator if there are mitigating circumstances. The appeal must describe, in detail, all the circumstances which the student believes are relevant to his or her inability to meet the Satisfactory Academic Progress requirements. The appeal letter should detail the steps that the student has taken to ensure that the cause issues have been resolved and will no longer present a barrier to the student's academic progress. Students must submit letters of appeal, plus any supporting documents, by the end of the first week of classes.
- In the case where an appeal made based on mitigating circumstances is denied, the student has no further recourse.
- If a student becomes ineligible for financial aid due to a lack of satisfactory academic progress, he or she may regain eligibility by meeting the SAP policy without the benefit of federal student aid at the University of Windsor. To do this, the student must enroll in and complete courses which are applicable to a degree at the University of Windsor, and the student must achieve the number of credit hours and / or cumulative average sufficient to meet the Satisfactory Academic Progress Policy.