

Satisfactory Academic Progress (SAP) 2024-25

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 for Title IV funding.

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. Please note this is separate from Trinity Western University's academic standards for and are utilized solely to determine eligibility for Title IV funding. TWU academic standards can be referenced in the Academic Calendar: <https://www.twu.ca/academics/academic-calendar>.

All students will be evaluated for SAP on an annual basis at the conclusion of each academic year. Students who do not meet SAP requirements will not be eligible for Title IV 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 Title IV funding, students must meet the following requirements:

Undergraduate Programs and Graduate Programs

Qualitative component: Students must be in good academic standing to receive Title IV funding. This means students must achieve a minimum cumulative 2.0 GPA for undergraduate students and 3.0 GPA for graduate students.

Quantitative component – maximum timeframe and pace: Students must complete their bachelor's and master's degree programs within 150% of the maximum timeframe of the published length of the degree programs (measured in credit hours). These requirements are for the purposes of determining eligibility for Title IV funding only, and are not required for non-Title IV funded students.

Maximum timeframe and pace of completion are evaluated together on a cumulative basis.

Example of Bachelor's degree calculation:

Maximum time frame: $122 \text{ credits} \times 150\% = 183 \text{ attempted credits (including transfer credits)}$

Pace of completion: $122 \text{ credits} / 183 \text{ credits} = 67\%$

| Program Type | Published length of program in credit hours | Attempted credit hours | Published length in years | Maximum timeframe to complete the program in years | Pace |
|---------------------------|---|------------------------|---------------------------|--|------|
| Bachelor's Degree | 122 | 183 | 4 | 6 | 67% |
| Bachelor's Honor's Degree | 134 | 201 | 4 | 6 | 67% |
| Bachelor's Double Degree | 152 | 228 | 4 | 6 | 67% |
| Master's Degree | 30 | 45 | 1.5 | 2.25 | 67% |
| Master's Degree | 45 | 67.5 | 1.5 | 2.25 | 67% |
| Master's Degree | 63 | 95 | 2 | 3 | 67% |

Students enrolled in a bachelor's degree must demonstrate pace of progression at by accumulating academic credits at a rate that indicates graduation in a timely manner. Students must complete a minimum of 67% of all credits attempted cumulatively and be enrolled in a minimum of 6 credit hours (half-time enrolment).

| Credits Attempted | Required Credits Earned (with a minimum cumulative GPA of 2.0) |
|--------------------------|---|
| 19 | 13 |
| 18 | 13 |
| 17 | 12 |
| 16 | 11 |
| 15 | 10 |
| 14 | 9 |
| 13 | 8 |
| 12 | 8 |
| 11 | 8 |
| 10 | 7 |
| 9 | 7 |

| | |
|---|---|
| 8 | 6 |
| 7 | 5 |
| 6 | 5 |

Students enrolled in a master's degree must demonstrate progress by accumulating academic credits at a rate that indicates graduation in a timely manner. Students must complete a minimum of 67% of all credits attempted cumulatively. Students must complete a minimum of 67% of all credits attempted cumulatively and be enrolled in a minimum of 5 credit hours (half-time enrolment).

| Credits Attempted | Required Credits Earned (with a minimum cumulative GPA of 3.0) |
|--------------------------|---|
| 12 | 8 |
| 11 | 8 |
| 10 | 7 |
| 9 | 7 |
| 8 | 6 |
| 7 | 5 |
| 6 | 5 |
| 5 | 4 |

Important: Students become ineligible at the point of evaluation where it is indicated that the maximum time frame will be exceeded, not at the point where the maximum time frame is reached.

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. Transfer credits from another institution will be counted as both attempted and completed hours.

When SAP requirements are not met

| Situation | U.S. Direct Loan Status | Next Steps |
|---|--|---|
| If cumulative GPA drops below 2.0 (or 3.0 for graduate students) | Student become ineligible to receive Title IV funding | Raise cumulative GPA to required standards. A student may appeal with extenuating circumstances |
| If overall completion rate (pace) drops below 67% | Student become ineligible to receive Title IV funding | Raise completion rate to required standards. A student may appeal with extenuating circumstances |
| If cumulative GPA drops below 2.0 (or 3.0 for Graduate students) and overall completion rate (pace) drops below 67% | Student become ineligible to receive Title IV funding | 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 program | Student become ineligible to receive Title IV funding at the point of evaluation for maximum timeframe | No further action can be taken. Students must complete studies without Title IV funding. |

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 Title IV funding until SAP requirements are fulfilled.
- Appeal is approved and student is placed on a financial aid probationary period for one semester. SAP must be fulfilled by the end of the probationary period in order to be eligible for Title IV funding 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 be fulfilled by the end of the probationary period in order to be eligible for Title IV funding 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.

How Many Times Can a Student Submit an Appeal?

Students can only appeal once until SAP requirements are met. Once a student meets cumulative standards, eligibility is regained. If after regaining eligibility, a student fails to meet SAP requirements again, they can submit another SAP appeal.

Students Who are Ineligible for Title IV funding Due to SAP

If a student is ineligible for Title IV funding 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 Title IV funding.