

## Satisfactory Academic Progress

for Concordia University of Edmonton (recipients of US Direct Loan Funds)

The United States Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving federal student financial assistance. Satisfactory Academic Progress (SAP) means that a student is steadily progressing in a positive manner toward the fulfillment of degree requirements and will be evaluated after each payment period.

Satisfactory Academic Progress (SAP), as described below, is evaluated at the end of each semester. Failure to maintain satisfactory progress may result in Financial Aid Warning or the cancellation of Federal Direct loans.

### Grade Point Average

- Undergraduate students' must maintain a minimum cumulative grade point average of 2.0.
- At the end of year two the student must also have a minimum cumulative GPA of 2.0 or meet the minimum academic requirements in order to graduate.
- Withdrawals and incompletes are included in the credit hours attempted but are not considered in the overall grade point average. A student who withdraws from all courses before the last day to drop classes without academic penalty will not have those courses count toward his or her maximum timeframe.
- Repeated courses are included in the credit hours attempted and in the GPA calculation.
- Graduate students must maintain a minimum GPA as defined in the graduate program's general academic requirements section in the current academic calendar.

### Completion Rate

- Undergraduate students must satisfactorily complete at least 67% of attempted credits at the end of each evaluation period.

### Timeframe

- The maximum timeframe for completion of the degree program may not exceed 150% of the published length of an undergraduate program.
- Credits transferred from other programs or degrees that count towards the current program will be used to determine the maximum timeframe.
- The 150% rule does not apply to graduate students.

| Published length of degree program | Maximum years to complete program while receiving US Direct Loans |
|------------------------------------|-------------------------------------------------------------------|
| 2 year program                     | 3 years                                                           |
| 3 year program                     | 4.5 years                                                         |
| 4 year program                     | 6 years                                                           |

### Financial Aid Warning

If a student fails to meet the SAP requirements at the end of a payment period, he/she will be placed on Financial Aid Warning. The student will receive written notification of their Financial Aid Warning status.

While on Financial Aid Warning, the student may receive his/her Direct Loan disbursement for the next payment period, provided the student meets all of the other eligibility requirements for the payment period (e.g. registration in a full or half-time course load, etc). No appeal is required.

### **Financial Aid Suspension**

If a student has not re-established Satisfactory Academic Progress by the end of the Financial Aid Warning period, the student is placed on Financial Aid Suspension. Students placed on Financial Aid Suspension are not eligible to receive Direct Loan Funding and are encouraged to seek out academic supports and alternative sources of financial assistance. The student will receive written notification of their status.

### **Reinstatement of Financial Aid Eligibility**

Reinstatement of financial aid after a student is placed on Financial Aid Suspension is achieved by meeting all the Satisfactory Academic Progress standards at the next evaluation period. In the interim, students may explore other funding opportunities through alternative loan programs.