

## US Citizens or Eligible Non-Citizens Studying at Queen's University - Satisfactory Academic Progress for Title IV Aid

Students in receipt of federal direct loan program funds must maintain Satisfactory Academic progress (SAP) toward their degree requirements each term they are enrolled as outlined in the US government regulations (Satisfactory Academic progress for Financial Aid eligibility) Federal Regulation 34 CFR 668.34) to remain eligible to receive funding.

Satisfactory Academic Progress (SAP), as described below, is evaluated at the end of each academic year (June). Students who enrol in summer courses will be re-evaluated at the end of the summer term. Students who fail to maintain satisfactory progress, as described below, will not be eligible for federal direct loan program funds in the subsequent academic year.

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

**Basic Standard for Satisfactory Performance:** Defined as follows:

1. **Qualitative component:** minimum GPA of 2.0 or higher. A student in receipt of federal direct loan program funds who are enrolled in a program of study longer than 2 academic years must have a minimum cumulative GPA of 2.0 at the end of the second year of the program to remain eligible for further funding.
2. **Quantitative component:** student must maintain a minimum cumulative completion rate of two-thirds of credits attempted (67%) each academic year (example 30 credits attempted 20 earned credits required)
3. **Timeframe component:** student must complete their degree within 150% of the published length of your degree completion time\*.

**\*Students must complete their educational program within a time frame no longer than 150% of the published length of the educational program (for example, a Bachelor of Arts (Hons) degree requires 120 credit units student must complete with no more than 180 credit units attempts).**

US Federal regulations require that the University tracks the academic progress of student loan recipients from the first date of enrolment at the University, whether or not student loans were received at that time. Credits transferred from all other credit sources will be considered as attempted and completed credits in the evaluation of the completion rate standards, but these courses do not affect the calculation of the GPA.

In all cases where attempted credits, including transfer credits, exceed the 150% time frame, a student will be placed on Student Loan Denied status. No financial aid will be disbursed for the student during subsequent semesters/terms once the student has exceeded the 150% time frame.

Students who have completed their degree requirements, but who are still attending courses, are not eligible to continue to receive aid even if they are below the maximum time frame. However, if a student is registered in a different degree program they may be eligible for loan funding provided they have not exceed the aggregate limits.

### **Treatment of Withdrawals, Incompletes, Audit, & Failures, No Grade Reported, and Repeated Course Work**

1. Course withdrawals after the drop/add period are not included in the GPA calculation but are considered a non-completion of attempted course work.
2. Incomplete grades are not included in the GPA calculation, and are considered a non-completion of attempted course work until the incomplete grade is replaced with a permanent grade and academic progress can be re-evaluated. In all cases where no grade is assigned, an "IN" or "ED" grade will be used in the determination of satisfactory academic progress.
3. An audit (AU) grade is not considered attempted course work. It is not included in the GPA calculation or completion rate determinations.

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4. Failures (F) grades are treated as attempted credits that were not earned, and so are included in both the calculation of the GPA and minimum completion rate.

5. For a course that is repeated, the GPA will take account of the most recent grade earned, but every repeated attempt will be included in the completion rate determinations. No student loans can be disbursed for a repeated attempt if the student has already achieved a passing grade for that course, and the University's policy means that a student receives aid for only one repeat of a course.

**Student Loan Denied (Suspend) Status**

While students are on Student Loan Denied (Suspend) status, no federal direct loans will be disbursed until the student is removed from Student Loan Denied (Suspend) status. Notification of this status will be emailed to their Queen's University email account.

Students failing to satisfy the 150% requirement will be placed on Student Loan Denied status. No federal direct loans will be disbursed during subsequent terms.

**Reinstatement of Aid after Student Loan Denied (Suspend) Status**

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

1. The student attends Queen's University the subsequent year, pays tuition and fees without receiving loans, and raises GPA and/or completion rate to meet all the Satisfactory Academic Progress standards. The student will regain federal US Direct loan eligibility the subsequent academic year.
2. The student submits a written letter of appeal and the Office of the University Registrar (Student Awards) grants the appeal. The student will be placed on Student Loan Probation rather than on Student Loan Denied (Suspend) status.

**Appeal Process**

If there were extenuating circumstances that impacted the students' ability to meet SAP, the student must submit an appeal with supporting documentation within 2 weeks from the date they were notified of Student Loan Denied (Suspend) status to the Office of the University Registrar Student Awards. Student Awards will review the appeal and notify the student through their Queen's email of their decision within 14 business days.

Only complete appeals will be reviewed. All decisions made by the Office of the University Registrar (Student Awards) are final. The appeal must include:

- (1) An explanation as to what occurred during the terms of study to impact your ability to meet the SAP requirements. You must include an academic plan including current academic objectives and overall academic goals. Outline the measures you are taking to secure your success during the upcoming academic session. We would encourage you to access the resources available through the Student Academic Success Services <http://sass.queensu.ca/>
- (2) Supporting documentation for the explanation provided. For example, if the extenuating circumstance was due to illness, a letter from your physician indicating how, and to what extent, your health circumstances impacted your studies.
- (3) You must meet with an academic advisor to review your academic plan. The academic advisor must follow up by email with the Office of the University Registrar (Student Awards) to confirm you have met to discuss your plan and the measures you are putting in place to assist in your academic success. Contact your Faculty to arrange an appointment with an academic advisor.

Students may submit one appeal each time they are notified they have lost SAP eligibility.

Students on Student Loan Denied (Suspend) status for failure to meet the 150% timeframe requirement cannot regain eligibility through appeal.