

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

All students in receipt of federal direct loan program funds must maintain Satisfactory Academic progress (SAP) toward their degree requirements 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 Title IV funding. This requirement is separate from the academic requirements for your program.

Student must be enrolled full time (minimum 9 credit units per term as an undergraduate student) (Full time as a graduate student). Students can continue to maintain their eligibility if they drop to a minimum half time status (7.5 credit units per term)

It is important to note that international students are expected to maintain full time status for immigration purposes.

Satisfactory Academic Progress (SAP), as described below **Qualitative (grade-based) and Quantitative (time-based)**, is evaluated at the end of each academic year (June/July). Students who are enrolled in a 1 year program will have their SAP evaluated at the end of each payment period. Students who enrol in summer courses will be re-evaluated at the end of the summer term.

Students who fail to maintain SAP, as described below, will be placed in Loan Denied (Suspend) status and will not be eligible for Title IV (federal direct loan program) funds in any subsequent academic year until SAP requirements are met.

Financial Aid Warnings are not available, when the student fails to meet SAP requirements they will become be placed in Loan Denied (Suspend) status and become ineligible to receive Title IV aid.

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 who are enrolled in eligible undergraduate and graduate programs.

Basic Standard for Satisfactory Performance: Defined as follows:

1. **Qualitative - (grade based):** 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. You may refer to the Grading Scale on the Queen's website for further information [Official GPA Grading Scale | Queen's University \(queensu.ca\)](https://www.queensu.ca/academic/grading-scale)
2. **Quantitative - (pace of progression):** minimum completion of 67% of all credits attempted
Quantitative – (timely completion): student must complete their degree within 150% of the published length of the degree completion time*.

How to calculate the quantitative (pace) and maximum timeframe:

Undergraduate degree program = 120 credit hours (4 years at 30 credits per year)
Maximum time frame for completion = 150% X 120 credit hours = 180 credit hours
Pace of Completion = credits to complete undergraduate degree / maximum time frame to complete undergraduate degree. This is the definition of Pace of Completion based on total time frame for an undergraduate degree.

Pace of completion in % = 120 credits / 180 credits = 0.67 = 67% Therefore if the student completes 67% of the courses attempted, the degree will be completed prior to reaching the maximum timeframe allowed to receive Title IV aid.

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Pace of completion = Cumulative credit that you have successfully completed per term/
Cumulative credit hours that you have attempted per term

Undergraduate programs must be no longer than 150% of the published length of the educational program

Graduate Degree Programs thesis-based programs –

Master's program = 3 terms (1 year)

Master's program = 6 terms (2 years)

Doctoral program = 12 terms (4 years)

150% of the published length of the program, measured in academic years:

Master's program max time frame to complete: 150% x 1 year = 1.5 years

Master's program max time frame to complete: 150% x 2 years = 3 years

Doctoral program max time frame to complete: 150% x 4 years = 6 years

All SAP measurements are cumulative. At the evaluation point once the school is aware the student will not complete within the maximum timeframe they become ineligible for Title IV for that degree.

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 Title IV aid was received.

Credits transferred from all other credit sources will be considered as attempted and completed credits in the evaluation of the completion rate standards, only credit units earned at Queen's will be used when determining the student's GPA (Qualitative component).

In all cases where attempted credits, including transfer credits, exceed the 150% timeframe, 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% timeframe.

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 for the same degree. However, if a student enrolls in another degree program they may be eligible for loan funding provided they have not exceeded 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 -Qualitative 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.
4. Failures (F) grades are treated as attempted credits that were not earned, and 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

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grade for that course, and the University's policy means that a student receives aid for only one repeat of a course.

6. Students who drop/withdraw from courses or the program receive a grade of "DR" on their transcript. A grade of DR does not have an academic penalty, however, according to the US Department of Education this grade is considered the same as a "F" grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student's future eligibility for federal direct loan program funds.

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. The student must achieve all SAP requirements after their first term on probation before the next disbursement of funding for the current year is disbursed. If SAP requirements have been met the Student Loan Probation will be removed and the student will continue to receive Title IV aid during the current year. If they do not meet the SAP requirements after their first term while on Student Loan Probation they will be placed on Student Loan Denied (Suspend) status and will not be eligible to receive any Title IV aid until SAP requirements have been met.

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

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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.

If a student is on Student Loan Denied (Suspend) status but meet SAP requirements in future terms it is the student's responsibility to notify the Student Awards Office that the SAP requirements have been met. The Student Awards Office will verify and confirm by email prior to processing any Title IV aid.

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

Questions?

Contact the Student Awards Office by email: awards@queensu.ca or telephone 613 533 2216