

Satisfactory Academic Progress for U.S. Direct Loan programs:

The United States Department of Education requires institutions of higher education to establish a Satisfactory Academic Progress policy (SAP). Recipients of the Title IV federal student financial assistance must meet Satisfactory Academic Progress (SAP) to be eligible for financial aid under the Direct Loan Program. SAP applies to all students applying for U.S. Direct Loans (Subsidized and Unsubsidized), Direct Parent Plus and Direct Grad PLUS loans.

All students will have their academic progress reviewed at the end of each academic year. Students who have not fulfilled the SAP requirements will **not** be eligible for U.S. Direct Loan funds for the subsequent academic year(s).

SAP is evaluated once each year at the end of the winter term. The academic record of each student who has received Direct Loan Program funds will be reviewed to determine if the student has met both the qualitative and quantitative measures as outlined in this document.

Qualitative Measure

Undergraduate students must have a cumulative GPA of 5.0 (60%) at the end of each academic year. For graduate students, a grade of B- (GPA 7.0) or better must normally be obtained in each course credited towards the degree. Standing in a course will be shown by alphabetical grades.

For more information, please refer to the [Grading Scale](#) published in our academic calendar.

Students must maintain academic standing consistent with Carleton's graduation requirements.

[CGPA Requirements for Good Standing](#)

[CGPA Graduation Requirements](#)

Quantitative Measure

Undergraduate and graduate students must progress at a satisfactory **pace of completion** to meet quantitative standards.

Meeting Pace of Completion is calculated by dividing the total credits completed by total credits attempted. Complete 67% of all credits attempted.

Pace of Completion = Total credits completed/Total Credits Attempted
20 credits/ x 150% = 30 credits (including transfer credits)
= 67% is the pace of completion.

A four year undergraduate degree requires students to complete 20 credits to graduate from the program. Example of ideal pace of progression for an undergraduate student:

0 - 5.0 credits = year 1

5.0 -10.0 credits = year 2 (with a minimum Cumulative GPA of 5.0 or more)

10.0-15.0 credits = year 3

15.0-20.0 credits = year 4

For graduate students, the maximum timeframe will be defined by the Faculty of Graduate and Post-Doctoral Affairs (FGPA) upon admission and will be monitored and evaluated on an annual basis.

Time Frame

Undergraduate students must complete their program within 150% of the published length of degree completion time.

Undergraduate students: Completion of at least 3.5 full-time credits by the end of each academic year. This would enable students to complete their degree within the maximum timeframe (150% of the published length of degree completion time) ex: (150% x 4 years = 6 years).

Graduate students: A completion rate based on the time limit set for the student's academic program in Carleton University's [Graduate Calendar](#)

Transfer Credits

Credits transferred from another university or program towards the student's Carleton University educational program will be considered when determining quantitative measures (both attempted and completed). Transfer credits will not be used to determine a student's cumulative grade point average.

Course Drops/Withdrawals

Students in receipt of Direct Loan Program funds who withdraw from courses for the payment period (i.e. term) will no longer be eligible to receive further disbursements of funds for the term. Course Drop/Withdrawals (WDN) will be counted only in the quantitative measure.

Repeated Courses

Repeated courses grades are included in the qualitative and quantitative measures.

Grades of UNS (Unsatisfactory), F (Failure) are unearned credits and will count towards the attempted credits. Unearned credits will negatively impact the pace of completion.

Failure to meet all or any of the above requirements will result in loss of further US Direct Loans immediately without prior warning.

Appeal Process

Students not fulfilling SAP requirements will receive an e-mail at their Carleton University e-mail address only. Upon receiving notification, a student may appeal within ten business days from the date of the e-mail.

Students who wish to appeal their SAP decision must submit a detailed letter explaining their extenuating circumstances which resulted in their failure to meet SAP. The letter must outline how they can make satisfactory progress at their next evaluation. Relevant supporting documentation will also be required. Extenuating circumstances and/or factors that are considered may include:

- Injury or illness of the student
- Death of a relative of the student
- Circumstances beyond the student's control

The appeal must be submitted in writing to awards@carleton.ca

The decision made by the SAP Appeal Committee will be sent to the student's Carleton email address.

- If the appeal is approved, the student regains Title IV funds eligibility for one probationary semester (probation status policies will apply).
- If the appeal is denied, the student will be ineligible for Title IV funds and must self-fund. The student can re-establish their eligibility by enrolling at their own expense and meet the SAP standards again.

Financial Aid Probation Status

Any conditions pertaining to the financial probation status will also be listed in the email. Examples of conditions may include raising the cumulative average by the end of the following semester, meeting with an Academic Advisor to develop an academic plan to ensure future academic success, etc.

At the end of the subsequent semester, SAP will be re-evaluated according to the SAP policy and any conditions stipulated in the appeal decision. Failure to meet the SAP requirements (quantitative and qualitative) and any appeal conditions will result in denial of US Direct Loans.

Students cannot appeal SAP in the same year on different grounds if eligibility was not re-established after the first appeal.

Students may submit an appeal each time they are notified they have lost eligibility for U.S. Direct Loans for reasons of SAP.

Reinstatement of Aid After Student Loan Denied Status

If a student is denied US Direct Loans after an appeal but in subsequent years meets SAP requirements, it is the student's responsibility to notify the Awards & Financial Aid Office that SAP requirements have been met and to apply for US Direct Loans. The Awards & Financial Aid Office will verify SAP requirements have been met prior to originating any US Direct Loans.