

University of New Brunswick  
Title IV Policy and Satisfactory Academic Progress (SAP)  
Maintaining Satisfactory Academic Progress

In order to maintain eligibility for the continuation of US Direct Loans, UNB students must meet the following criteria:

- Maintain satisfactory standing based on the assessment grade point average;
- Be registered as a full-time student;
- Complete at least 67% of all credits attempted each academic year;
- Take no more than 150% of the published length of the expected time to complete the degree program.

#### Academic Programs

Undergraduate degree programs are all 4-year (8 semesters) degree programs requiring the completion of at least 120 credit hours or at least 30 credit hours each year.

#### Academic Progress

Under UNB academic policy, a student's academic progress is determined once each academic year at the conclusion of the Winter Term (April). In order to be eligible to continue in good academic standing, a student must have completed at least 24ch of course work since their last academic assessment or since entering the program and have an assessment grade point average of 2.0 or higher.

The following points apply to the calculation of the assessment grade point average:

- All courses completed since the last academic assessment or since entering the program, including courses completed in Summer Term are considered in the determination of the assessment grade point average.
- All final grades are included in the calculation of the assessment grade point average, including grades for courses repeated during the assessment period.
- In determining the assessment grade point average incomplete and deferred final grades are considered course attempts but are not included in the determination of the assessment grade point average. The grade point average will be reassessed once final grades are submitted.
- Withdraws (grade of W) without academic penalty are considered in the credit hours attempted but are not considered in the determination of the assessment grade point average.
- Credits transferred from another degree program at UNB are included in the total credit hours attempted but are not included in the calculation of the assessment grade point average.

Students whose assessment grade point average is 2.0 or higher will be deemed to be in good academic standing and permitted to continue without restriction.

Students whose assessment grade point average is less than 2.0 but above 1.0 will be permitted to continue on academic probation but will not normally be eligible for the continuation of US Direct Loan funds.

A student whose assessment grade point average is 1.0 or lower or is placed on academic probation a second time in the same program will be required to withdraw from the University and will not be eligible for the continuation of US Direct Loan funds.

Students can appeal their academic standing to the University's Senate Student Standings and Promotions Committee if there are compelling compassionate or medical grounds. This Committee is not responsible for consideration of appeals related specifically to eligibility for the continuation of US Direct Loan funds. Students must contact the Director of Financial Aid to determine their eligibility and if necessary submit an appeal to the Director based on extenuating circumstances.

Appeals submitted to the Director of Financial Aid for eligibility consideration will be based on compassionate/medical grounds with appropriate supporting documentation. The grounds include but are not limited to:

- Loss of family member;
- Psychological wellness;
- Medical.

#### Full-time Registration Status

Full-time registration status for tuition purposes is deemed to be 4 courses per term based on UNB fee policies. Full-time registration then in the Bachelor of Arts degree program would be equivalent to four courses per term for a total of at least 12 credit hours.

If a student is deemed to be part-time rather than full-time, they may not be eligible for an academic assessment at the end of Winter Term and they will not be able to maintain their eligibility for their US Direct Loan.

Students must meet with (in person or via telephone) the Director of Student Financial Aid to ensure that he/she will be able to maintain their eligibility for US Direct Loan Funds.

#### Completion Rate

To qualify for the continuation of US Direct Loan funds students are required to satisfactorily complete (final grade of D or higher or CR) at least 67% of the credits attempted in an academic year. Courses with a final grade of F are not considered as being satisfactorily completed.

### Timeframe Eligibility

Students are not permitted to take more than 150% of the published time to complete the degree program in order to maintain their eligibility for US Direct Loan funds.

The normal time to complete the minimum of 120 credit hours at UNB is 4 academic years (8 academic terms) regardless of the total number of ch required for the specific program.

The maximum time frame for completion of the degree program is 150% of the required credit hours or 67% or the normal credit hours required in a given academic year.

Accumulated Credit Hours	Expected based on normal completion time	% of normal credit hours	Minimum 67% required to maintain eligibility	% or credit hours required for degree
Year 1 – 30 credit hours	30 credit hours	25%	21 credit hours	17.5%
Year 2 – 60 credit hours	60 credit hours	50%	42 credit hours	35%
Year 3 – 90 credit hours	90 credit hours	75%	63 credit hours	52.5%
Year 4 – 120 credit hours	120 credit hours	100%	84 credit hours	70%
Year 5			105 credit hours	87.5%
Year 6			120 credit hours	100%

The only exception is for students participating in a co-operative education degree program which may require 5 academic years; the Bachelor of Education degree program (11-month) which takes one academic year of continuous study; and the Bachelor of Philosophy in Interdisciplinary Leadership which may require 3 academic years and two summers (8 academic terms including summer internships and international placements)

### Determination of Eligibility and Appeal

The determination of eligibility for the continuation of US Direct Loan funds is the responsibility of the Director of Student Financial Aid.

Any student who does not meet one of more of the requirements for eligibility for the continuation of US Direct Loan funds will be notified by the Director of Student Financial Aid once their ineligibility has been determined.

Student appeals regarding academic standing are normally considered by the Senate Student Standings and Promotion Committee based on documented compassionate and/or medical grounds. A student who as a result of an appeal is permitted to continue without academic penalty (deemed to be in good standing) would normally be considered by the Director of Financial Aid to be eligible for continuation of US Direct Loan funds.

Students must meet annually (in person or via telephone) with the Director, Financial Aid regarding their eligibility for US Direct Loan funding. Any appeal must follow the same requirement as appeals to the Senate Student Standing & Promotions Committee and must be in writing proving documentation of eligible compassionate and/or medical grounds.

The Director has sole responsibility for the review and determination of such appeals based on the documentation provided by the student. If the Director determines that the grounds warrant relief, the Director will extend eligibility on a probationary basis on the condition that the student returns to eligibility by the end of the next academic term of study, consistent with provisions applied for appeals for UNB scholarships. Failure to do so will result in the loss of eligibility and the student will normally be permitted only one probationary term without expectation of Direct Loan funding.

The decision of the Director applies only to eligibility for continuation of US Direct Loan funds and will not result in any change being made to the student's academic record or academic standing as determined under UNB academic regulations. The decision of the Director in the matter of eligibility for continuation of US Direct Loan funds is deemed final and cannot be appealed to the Senate Student Standing and Promotion Committee.