

Mount Saint Vincent University Satisfactory Academic Progress Policy for US Department of Education Title IV recipients

US government regulations require all student receiving US Direct Loans under Title IV of the US Higher Education Act to maintain certain academic standards in order to maintain eligibility for all types of US Direct Loans. The following requirements for achieving Satisfactory Academic Progress (SAP) apply to students receiving any of the following Direct Loans (Subsidized and Unsubsidized), Direct Parent PLUS and Grad PLUS.

In addition to achieving SAP, students must be registered full-time (minimum 1.5 units per term) to maintain US Direct Loan eligibility. A student may drop to a minimum half-time status (1.25 units) and still maintain eligibility, however **for immigration purposes**, international students are expected to maintain full-time status.

Important: As per regulation #34 CFR 600.51(d), students taking online courses are **not** eligible to receive US Direct Loans through Mount Saint Vincent University.

It is the responsibility of each student receiving US Direct Loans to read, and understand, Mount Saint Vincent University's SAP Policy.

Mount Saint Vincent University's academic year consists of Fall term (September-December), Winter term (January – April), Summer I (May – June) and Summer II (July-August). US Direct Loans are disbursed in early September and early January. Student records for both undergraduate and graduate students are reviewed for SAP once per year, **at the end of the Winter term**.

Important: Mount Saint Vincent University does not offer U.S. loans during summer terms.

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

- Grade Point Average (Qualitative component)
- Pace of Progression (Quantitative component)
- Maximum Time to program completion (Quantitative component)

Failure to meeting all, or any, of these three requirements means a student has not achieved Satisfactory Academic Progress and the student is NOT eligible for US Direct Loans for the following academic year(s).

Grade Point Average (Qualitative Component)

To be eligible for US Direct Loans, undergraduate students must maintain good academic standing. Good academic standing for all Mount Saint Vincent University undergraduate students is defined as a Cumulative Grade Point Average (CGPA) of 1.7 or higher.

To maintain good academic standing in a Mount Saint Vincent University graduate program, students must maintain a 3.0 GPA over all graduate courses, not receive a grade of “C” in more than 1.0 unit of coursework; and no grade of “F” or “F*”.

Pace of Progression (Quantitative Component)

Pace is calculated as Cumulative Units Completed/Cumulative Units Attempted

Students must complete 67% of all units attempted; standard rounding rules apply.

Students should understand that course failures, repetition of courses, incompletes and deferred courses all add to the length of your program and extend the time required to complete your degree.

Incomplete (INC) and Deferrals (DEF) are considered in the units attempted but not included in the CGPA calculation until replaced with a final grade.

Withdrawals without academic penalty (W) are considered in the units attempted but not used in CGPA calculations.

Withdrawals with academic penalty (WF) are considered in both units attempted and CGPA calculations.

Repeated courses are included in the credit hours attempted, only the highest grade is included in the CGPA calculation.

For those accepted to the University as transfer students, their transfer credits will count toward the timely completion of their program. Credits transferred from other programs or degrees (TR) are considered in units attempted but are not used in the calculation of CGPA.

Maximum Timeframe to Completion (Quantitative Component)

Undergraduate students must complete their program within 150% of Mount Saint Vincent University's published length of the expected time to complete the program.

Graduate students must complete their program within the timeframe published in the Mount Saint Vincent University Graduate Calendar.

An undergraduate student is eligible to receive aid for 150% of the published program length

3 year degree (15 units) - eligible for aid for 4.5 years – maximum 22.5 attempted units

4 year degree (20 units) - eligible for aid for 6 years – maximum 30 attempted units

5 year degree (23 units) - eligible for aid for 7.5 years – maximum 34.5 attempted units

Examples of 67% Completion Rate Chart for Successful Progression toward a Degree

Units attempted	Completed units (passed)	Units attempted	Completed units (passed)
5.0	3.5	2.5	2.0
4.5	3.5	2.0	1.5
4.0	3.0	1.5	1.0
3.5	2.5	1.0	1.0
3.0	2.0	.5	.5

Students should be advised that, while federal eligibility may allow them to continue, individual academic progress rules and student visa restrictions may impact the student's ability to continue in their program.

Non-credit courses will not be counted in assessing full-time status; and distance courses are not permitted for U.S. loan purposes.

Undergraduate students with insufficient time to complete their program within 150% of the published program length and Graduate students with insufficient time to complete their program within the Graduate Calendar's published length, are considered to have NOT met SAP requirements and are therefore ineligible for further US Direct Loans for that degree.

STUDENTS NOT MEETING SAP REQUIREMENTS:

If a student on US Direct Loans has not achieved SAP, they will be notified within 30 days of academic results being available. Notification will be sent to the student's Mount email address only.

If a student who has never used US Direct Loans applies for Title IV aid and did not meet SAP in the previous academic year, the student is notified of their ineligibility via email once the US Direct Loan application is received.

HOW TO RE-ESTABLISH TITLE IV ELIGIBILITY

What happens	Student Financial Aid Status	What student needs to do
If your CGPA drops below 1.7	All US Direct Loan funding is denied	Raise CGPA to required standards. A student may appeal if there are extenuating circumstances.
If you do not have an overall completion rate of 67% or more	All US Direct Loan funding is denied	Raise your completion rate to 67% or higher. A student may appeal if there are extenuating circumstances.
If your CGPA drops below 1.7 AND your overall completion rate is below 67%	All US Direct Loan funding is denied	Raise your CGPA to 1.7 or higher and raise your completion rate to 67%. A student may appeal if there are extenuating circumstances.
If you are an undergraduate student and will take more than 150% of the published length of time to complete your program	Ineligible for all US Direct Loan funding	No action can be taken. You must complete your program without US Direct Loans.
If you are a graduate student and will take longer than published in the graduate calendar to complete your program.	Ineligible for all US Direct Loan funding	No action can be taken. You must complete your program without US Direct Loans.

APPEALS:

Students not fulfilling SAP requirements will be notified at their Mount email address with 30 days of academic results being available. The student then has TEN business days from the date on the notification email to submit an appeal.

Appeals will be considered for extraordinary situations such as: medical problems or illness, death in the family, family difficulties or other special circumstances.

The appeal submission must include the following:

- Letter explaining the circumstances/reasons why SAP requirements were not met
- Documentation which supports the reason(s) SAP requirements were not met
- Explanation of what has changed to enable student to meet the SAP requirements

The appeal must be submitted in writing to:

Assistant Registrar, Financial Aid
Mount Saint Vincent University
166 Bedford Highway Evaristus 207
Halifax, NS B3M 2J6

All documentation to support the appeal is required at time of appeal submission and only complete files will be reviewed.

The Assistant Registrar, Financial Aid has sole responsibility for the review and determination of such appeals based on the documentation provided by the student.

The appeal decision may be:

- reinstatement of US Direct Loans eligibility
- financial probationary period with conditions
- denial of US Direct Loans

Any conditions related to a financial probationary period will be included in the email. At the end of the next term, the student's Satisfactory Academic Progress will be re-evaluated based upon the Mount's Satisfactory SAP Policy and any conditions included in the student's probation. Failure to meet SAP requirements or probation conditions will result in the denial of US Direct Loans.

Students whose eligibility is not reinstated after their first appeal, cannot submit a second appeal based on different grounds in the same year.

Students may submit an appeal each time they are notified they have lost eligibility for US Direct Loans due to SAP.