

Satisfactory Academic Progress (SAP) Policy for Title IV Fund Recipients

The United States Department of Education requires institutions of higher education to establish minimum standings of Satisfactory Academic Progress (SAP) for all students receiving Title IV Federal student financial assistance. SAP means the student is proceeding in a positive manner toward fulfilling degree requirements.

Students must maintain satisfactory academic progress to be eligible for further US Direct Loans. Satisfactory academic progress is reviewed at the end of each payment period prior to the disbursement of further US Direct Loans in the subsequent payment period. The payment period refers to an academic term. The academic year at University of Waterloo consists of three terms (Fall term is September until December, Winter term is January until April and Spring term is May until August).

University of Waterloo Undergraduate (UG) Academic Standings

- Requirements for academic standings outlined by faculty
<https://uwaterloo.ca/registrar/current-students/academic-standing>.
- Progression and graduation requirements outlined by faculty
<http://ugradcalendar.uwaterloo.ca/page/uWaterloo-Undergraduate-Calendar-Access>

University of Waterloo Graduate Academic Standings

- Requirements for Master students
<https://uwaterloo.ca/graduate-studies-academic-calendar/general-information-and-regulations/minimum-requirements-masters-degree#master's-degree-with-research-paper>
- Requirements for Doctoral student
<https://uwaterloo.ca/graduate-studies-academic-calendar/general-information-and-regulations/minimum-requirements-phd-degree>
- Progress information
<https://uwaterloo.ca/graduate-studies-academic-calendar/general-information-and-regulations/enrolment-and-time-limits>

Title IV SAP is measured by

- Grade point average (Qualitative)
- Pace (Quantitative)
- Time (Quantitative)

Grade point average (Qualitative)

- Grade Point Average (GPA) and Cumulative Grade Point Average (CGPA) must be a minimum of 60%
- CPGA must also meet faculty academic standings requirements to graduate. These are outlined on the [Undergraduate Calendar](#) and [Graduate Studies Calendar](#).
- Failure to meet this qualitative component will result in no further US Direct Loans
 - Students may continue their studies at the University of Waterloo without US Direct Loans and raise their pace to grade point average to the minimum requirement in a subsequent academic term to regain eligibility for US Direct Loan in the future
- An appeal may be possible (see Appeal of Satisfactory Academic Progress section)

Pace (Quantitative)

- **Pace of Program** means that students must progress at a satisfactory 'pace of completion'. Pace of completion is calculated by dividing the cumulative number of course units earned by the cumulative number of course units attempted. Students must successfully complete 67% of attempted course units cumulatively. View Appendix A for pace calculations by program)
- **Undergraduate students:** Completion of at least 67% of attempted course units cumulatively by the end of each academic term. This rate would enable students to complete their degree within the maximum timeframe (150% of the published length of degree completion time).
- **Graduate students:** A completion rate based on the time limit set for the student's academic program in the University of Waterloo Graduate Calendar.
- **Transfer Credits** which are counted towards degree requirements are counted as attempted course units. These are not included in cumulative GPA.
- **Course Incompletes, drops, and withdrawals**
 - Attempted courses include: No Credit (NCR), Did not write exam (DNW), Failure to complete course requirements (FTC), incomplete course work (INC), Course in progress, no grad assigned at this time (IP), in progress grade (NG), no mark reported (NMR), grade under review (UR), withdrew (WD), withdrew/failure (WF). More information is found here: <https://ugradcalendar.uwaterloo.ca/page/Acad-Regs-Grades>
 - Courses not included in cumulative GPA include NCR and WD grades
 - Courses included in cumulative GPA include DNW, FTC, INC, IP, NG, NMR, UR, WF grades
- **Repeated courses** are counted as attempted course units and included in cumulative GPA. However, students may not receive federal student aid twice for a course for which they have already received credit. This means that if a student receives credit for a course, but retakes the course to get a better grade, the student is not eligible to receive aid for the class taken the second time. The costs associated with the repeated course will not be included in the Cost of Attendance calculation and cannot be incorporated towards the minimum half-time enrolment requirement (if applicable).
- Failure to meet this quantitative component will result in no further US Direct Loans
 - Students may continue their studies at the University of Waterloo without US Direct Loans and raise their pace to 67% in a subsequent academic term to regain eligibility for US Direct Loan in the future
 - An appeal may be possible (see Appeal of Satisfactory Academic Progress section)

Timeframe (Quantitative)

- All students must complete their program within 150% of the University of Waterloo published length of degree completion time.
- Students with insufficient time left to complete their degree in the maximum timeframe are not eligible for further US Direct Loans. There is no appeal process for this.
- See Appendix B for program length maximum time frames

Appeals of Satisfactory Academic process

Appeal will be considered for unusual or extraordinary situations such as:

- Family problems
- Medical problems
- Illness
- Death in the family
- Other documented unexpected circumstances beyond the student's control

The appeal must include:

- A signed and dated letter explaining the reason(s) the SAP requirements were not met
- Documentation supporting the reasons for not meeting SAP requirements
- Explanation of changes that will enable the student to meet the SAP requirements

Timeline for SAP appeal submission

- Students have 15 days from the date of the SAP notification to submit an appeal to the Student Awards & Financial Aid office as an email attachment to safainfo@uwaterloo.ca
- SAP appeal packages submitted outside of these timelines will not be reviewed.

Notification of SAP appeal decisions

- Students who submit a complete SAP appeal package will be notified of the outcome of the appeal via their University of Waterloo emailing address within 15 days of submitted their completed appeal package.
- If the appeal is successful, students will be placed on financial probation status. While on financial probation status, students
 - May be eligible to receive US Direct Loans
 - Must maintain satisfactory academic performance

Maintaining satisfactory academic performance while on financial probation status:

- Students must successfully achieve all the SAP requirements noted above (qualitative and quantitative) after their first academic term of probation, and before the next disbursement of funding issued
 - Qualitative: CGPA must meet academic standing requirements as required by their faculty to graduate
- Quantitative: Students must complete at least 67% of the course they are registered in their first term while on financial probation. For example, a student registered in 2.50 credit units during the first term of probation must complete at least 1.67 credit units.
- Students who do not meet the SAP requirements outlined above will be ineligible for US Direct Loans for the next term and for the rest of the current academic year

Appendix A – Pace by program

Students must successfully complete 67% of attempted course units cumulatively.

Term	Required course units per term (on average pace)	Min. cumulative course units earned to meet pace
3-year General undergraduate		
1	2.50	1.67
2	5.00	3.33
3	7.50	5.00
4	10.00	6.67
5	12.50	8.33
6	15.00	10.00
7	17.50	11.67
8	20.00	13.33
9	22.50	15.00
4-year undergrad (honours)		
1	2.50	1.67
2	5.00	3.33
3	7.50	5.00
4	10.00	6.67
5	12.50	8.33
6	15.00	10.00
7	17.50	11.67
8	20.00	13.33
9	22.50	15.00
10	25.00	16.67
11	27.50	18.33
12	30.00	20.00

Appendix B – Maximum Time Frames

Program	required course units for degree completion	Maximum course units 150% for degree completion	program length (in years)	maximum program length 150% (in years)	program length (in terms)	maximum program length 150% (in terms)
3-year general undergraduate degree	15.00	22.50	3	4.5	6	9
4-year honours undergraduate degree	20.00	30.00	4	6	8	12

[Graduate student please refer to GSPA calendar for program specific lengths](#)