

Satisfactory Academic Progress Requirements

Title IV Policy for Satisfactory Academic Progress (SAP) US Financial Aid Recipients

Satisfactory Academic Progress (SAP) -- recipients of US Direct Loan Funds

The US government regulations (Satisfactory Academic Progress for Financial Aid Eligibility, Federal Regulation - 34 CFR 668.34) stipulate that **students must maintain certain academic standards in order to remain eligible for all types of US Direct Loans**. The Satisfactory Academic Policy (SAP) applies to all students applying for US Direct Loans under Title IV of the US Higher Education Act. These types of loans include 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 must maintain a minimum of half-time registration (7.5 credit hours) in each academic term they are receiving US Financial Aid. Non-credit courses will not be counted in assessing full-time hours. Students who have not fulfilled the SAP requirements will **not** be eligible for US Direct Loan funds for the subsequent academic year(s).

Saint Mary's University Satisfactory Academic Progress Policy (SAP) - It is a **student's responsibility** to read and understand the Satisfactory Academic Progress (SAP) Policy!

The SAP evaluation takes into account both a qualitative (Cumulative GPA) and a quantitative (credits completed) review of the student's academic record and failure to meet either component may result in the student losing eligibility.

Academic Standing:

Undergraduate students must maintain a Cumulative Grade Point Average (CGPA) of 2.0. If the Cumulative GPA drops below 2.0, the student will be placed on **Financial Aid Warning**. While on US Financial Aid Warning, the student must obtain a Term GPA of 2.0 or higher in their next immediate term to continue to be eligible for US Financial Aid.

Grades earned during the spring or summer terms, whether completed at Saint Mary's University or on letters of permission elsewhere, will also be included in the

student's Cumulative GPA calculation for the term in which they were completed.

Extended illness of the student – illness that causes the student to be absent from class at least 15 days or more -- medical documentation required.

Extended illness of a family member that places hardship on the student -- medical documentation required.

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