



Policy Name: **Satisfactory Academic Progress Policy** for U.S.Federal Direct Loan Program recipients

Contact Person: U.S. Financial Aid Administrator

Date of Approval: 25 August 2004

Date Last Amended: 04 June 2018

Date of Next Review: Last amendment date plus one year.

Related Policies: N/A

1. Overview:

In order to receive United States of America Direct Loan Program Federal Aid (Title IV), a student must maintain Satisfactory Academic Progress (SAP) towards their degree objective to remain eligible for Federal Aid. This requirement is established under the United States of America Amended *Higher Education Act* 1965.

SAP is measured by:

- A. The student's cumulative grade point average (GPA).
- B. The number of credits earned in relation to those attempted.
- C. The maximum timeframe allowed to complete the academic program.

2.1 Cumulative GPA

Students who drop below the following minimum cumulative GPA will be placed on Financial Aid Warning.

| Number of Credits Attempted | Minimum GPA |
|-----------------------------|-------------|
| 0 - 79 | 1.60 |
| 80 - 119 | 1.75 |
| 120 -159 | 1.90 |
| 160 and above | 2.10 |

Grades included in the GPA are HD, D, C, P, UGP, PSU, RMP, F, UGF, FSU and WF.

For the purposes of calculating SAP the grades are weighted as follows:

| Grade | Weighting |
|--------------|------------------|
| HD | 4 |
| D | 3.5 |
| C | 3 |
| P | 2 |
| PSU | 2 |
| UGP | 2 |
| RMP or RP | 2 |
| F | 0 |
| UGF or RF | 0 |
| FSU | 0 |
| WF | 0 |

2.2 Credits earned versus credits attempted

Students who fail to successfully maintain a completion rate of at least 67% of cumulative *attempted* credit hours throughout their degree program will be placed on Financial Aid Warning.

Generally, grades of HD, D, C, P, UGP, RMP, RP and PSU will be counted toward hours earned. Hours attempted include the above as well as the grades of F, UGF, RF, WF and FSU.

Grades of W will not be counted toward credit hours earned or attempted. Only finalised grades will be used in calculations. Determinations of SAP that exclude grades which are not yet finalised (INC, ICON, SP, Z) will be considered conditional upon finalisation of all grades.

Transfer credits count towards completed and attempted credits in calculations.

2.3 Maximum Time Frame

Guidelines established for measuring SAP are limited to accumulated attempted credit hours totalling no more than 150% of the credit hours required to complete all requirements for a degree program (i.e. 120 credit hours required $\times 1.5 = 180$ maximum allowable credit hours *attempted* for financial aid eligibility). See the following table for more information. Transfer hours from other institutions accepted by the University will count toward the maximum credit hour limit.

| Total program credit hours (<i>earned</i>) | Maximum cumulated program credit hours (<i>attempted</i>) | Standard program length based on 40 CP study load per semester | Max number of semesters in which to complete (150% of program length) |
|--|---|--|---|
| 80 credit hours | 120 | 2 semesters | 3 semesters |
| 120 credit hours | 180 | 3 semesters | 5 semesters |
| 180 credit hours | 270 | 5 semesters | 7 semesters |

| | | | |
|------------------|-----|-------------|--------------|
| 240 credit hours | 360 | 6 semesters | 9 semesters |
| 320 credit hours | 480 | 8 semesters | 12 semesters |

Students are no longer eligible to receive financial aid after they have reached these maxima.

The US Department of Education has established new Direct Loan Program regulations that provide that a first-time borrower on or after July 1, 2013, is no longer eligible to receive additional Direct Subsidized loans if the period during which the borrower received such loans meets or exceeds 150% of the published length of the program in which the borrower is currently enrolled. These borrowers may still receive Direct Unsubsidized Loans for which they are otherwise eligible.

3 Measurement of Academic Progress

Academic progress will be measured each semester once the grades are released. Students not making SAP will be placed on Federal Aid Warning and will be notified in writing by the University.

A Change of Program at the same degree level will not affect a student's status and GPA will continue to be tracked across programs.

Warning or Probation status will not be affected by a Change of Program.

4 Postgraduate by Research

Students undertaking postgraduate study via research are also bound by the same criteria in relation to time, and must maintain successful progression towards completion of their research, in order to continue to gain access to financial aid

5 Federal Aid Warning

Students may receive Federal Aid for the semester they are on Warning. If they fail to meet the necessary SAP requirements at the end of their semester on Warning, their Federal Aid will be suspended. Students may re-apply for Federal Aid once they have regained satisfactory progress status. If students have their Federal Aid suspended, the University will notify them in writing.

Students may appeal Suspension and, if successful, have their Federal Aid eligibility re-instated and be placed on Federal Aid Probation

6 Federal Aid Probation

Students may receive Federal Aid for one more semester if they are placed on Federal Aid Probation. If, at the end of the Probation period, the student is meeting the minimum requirement for SAP standards, the Probation is lifted.

Students who fail to make SAP after a semester on Probation will have their Federal Aid suspended.

7 Federal Aid Suspension

Federal Aid Suspension will result in the loss of all federal aid. If a student successfully completes a semester without receiving Federal Aid and meets the SAP requirements, the student is eligible to re-apply for Federal Aid.

8 Appeals and Probation

Where a student with extenuating circumstances such as the death of a relative, or illness or injury to the student, has been suspended from Federal Student Aid due to unsatisfactory academic progress, or who has exceeded the Maximum Time Frame condition, they may appeal the decision by submitting a written statement to the US Financial Aid Director in the Student Business Centre.

In their appeal the student must explain why they did not meet SAP and what has changed to allow them to do so now.

This appeal must be received at the Student Business Centre within 20 working days of the notice of aid suspension. The appeal will be considered and the student shall be notified of the results in writing within 20 working days.

If a student's appeal is upheld they will be placed on Federal Aid Probation and their eligibility for Federal Aid will be re-instated. The University may impose conditions such as a reduced course load.

After being placed on Probation a student must then be making Satisfactory Academic Progress or successfully following a plan with the University to ensure that they can meet SAP standards by a specific point in time.

Disbursements of funds will not be made while an appeal is being processed.

9 Review of a Decision

A student whose appeal has been declined may appeal this decision to the Decisions Review Committee of the University by writing to the Manager, Academic Secretariat, at academicsecretariat@bond.edu.au within 14 days of being advised of the decision.

The Bond University Regulations are available at:
<https://bond.edu.au/current-students/services-support/forms-policies/handbook>

Disbursements of funds will not be made while an appeal is being processed.

10 Disclaimer

The GPA calculated is an internal measure to calculate if a student is making SAP. It may not be used for admission or employment purposes.