	US FEDERAL DIRECT LOAN PROGRAM SATISFACTORY ACADEMIC PROGRESS POLICY
Policy Owner	Director, Student Business Services
Contact Officer	Financial Aid Officer
Endorsement Authority	University Registrar
Date of Next Review	February 2029

1. PURPOSE AND OBJECTIVES

This Policy applies to all Title IV students who are US citizens, or eligible US non-citizens, who apply for Federal Student Aid while studying at Bond University. Applications may include both new and continuing international students enrolled at Bond University.

This Policy operates separately, and in addition to, Bond University's Academic Progress Policy.

These requirements are established under The U.S. Higher Education Act of 1965, re-authorised by The Higher Education Opportunity Act – 2008.

2. AUDIENCE AND APPLICATION

US Federal Direct Loan Program recipients

The Policy applies to all students, regardless of whether they are enrolled full-time or part-time, and is applied to all eligible programs of study.

Enrolment Restrictions

International students from the USA who are recipients of Federal student loans:

- are not eligible to enrol in a program delivered exclusively online or by distance learning;
- are not eligible to undertake any subject part of which is delivered online or by distance learning.

3. ROLES AND RESPONSIBILITIES

Role	Responsibility
Financial Aid Officer	Compliance with processes outlined in the Policy

4. THE POLICY

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.

4.1. Satisfactory Academic Progress (SAP) is measured by:
  4.1.1. The student's cumulative grade point average (GPA).
  4.1.2. The number of credits earned in relation to those attempted.
  4.1.3. The maximum timeframe allowed to complete the academic program.

4.2. Academic Progression Calculation
  4.2.1. Cumulative GPA:
  US Financial Aid students must gain more than 50% of the credit points for the subjects in which the student is enrolled each semester and maintain a cumulative grade point average (GPA) of 1.0

  4.2.2. Grades included in the GPA are HD, D, C, P, UGP, PSU, RMP, F,UGF, FSU and WF. Grades of W are included in the number of credits attempted. Transfer credits count towards completed and attempted credits in calculations. Students are not permitted to repeat passed subjects in order to improve a grade.

  4.2.3. Satisfactory Academic Progress (SAP): For the purposes of calculating SAP the grades are weighted as follows:

Grade	Description	Weighting
HD	High Distinction	4
D	Distinction	3
C	Credit	2
P	Pass	1
PSU	Pass (Supplementary Exam)	1
UGP	Ungraded Pass	1
ATP, RMP or RP	Approved to Proceed, Remediation Passed, Resit Pass	1
F	Fail	0
UGF or RF	Ungraded Fail or Resit Fail	0
FSU	Fail (Supplementary Exam)	0
WF	Withdrawn Fail	0

4.2.4. Credits Earned Versus Credits Attempted

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

4.2.4.2. Generally, grades of HD, D, C, P, UGP, RMP and RP will be counted toward credit points earned. Credit points attempted include the above as well as the grades of F, UGF, RF and WF.

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

4.2.4.4. Transfer credits from other institutions count towards completed and attempted credits in calculations.

4.2.5. Maximum Time Frame
NOTE – 1 Credit Point = 0.3 Credit Hours

4.2.5.1. Guidelines established for measuring SAP are limited to accumulated attempted credit points totalling no more than 150% of the credit points required to complete all requirements for a degree program (i.e. 120 credit points required x 1.5 = 180 maximum allowable credit points *attempted* for financial aid eligibility). See the following table for more information.

4.2.5.2. Transfer credits from other institutions accepted by the University will count toward the maximum credit point limit.

Total program credit points (earned)	Maximum cumulated program credit points (attempted)	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 points	120	2 semesters	3 semesters
120 credit points	180	3 semesters	5 semesters
180 credit points	270	5 semesters	7 semesters
240 credit points	360	6 semesters	9 semesters
320 credit points	480	8 semesters	12 semesters
Total program credit points (earned)	Maximum cumulated program credit points (attempted)	Standard program length based on 30 CP study load per semester	Max number of semesters in which to complete (150% of program length)
120 credit points	180	4 semesters	6 semesters
180 credit points	270	6 semesters	8 semesters

4.2.5.3. Students must receive satisfactory grades in at least 67% of cumulative credits attempted. This percentage is obtained by dividing the cumulative total number of successfully completed credits by the cumulative number of credits attempted and will be made prior to aid being awarded and after grades are released at the end of each semester. For example, in a 2-year program consisting of 240 credit points, students must complete at least 80 credit points by the end of their first year. Students are no longer eligible to receive financial aid if they do not satisfy these requirements.

4.2.6. Measurement of Academic Progress

4.2.6.1. Academic progress will be measured each semester once the grades are available and prior to the disbursement of loans. Students not making SAP will be placed on Federal Aid Warning and will be notified in writing by the University.

4.2.6.2. 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.

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

4.2.7. Postgraduate by Research

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

4.2.8. Federal Aid Warning

4.2.8.1. 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.

4.2.8.2. The University will advise students of the grades they need to achieve in the semester in which they are on Warning to regain SAP.

4.2.9. Federal Aid Suspension

4.2.9.1. The University will notify students in writing if their Federal Aid is suspended. 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.

4.2.9.2. Students may appeal Suspension and, if successful, have their Federal Aid eligibility reinstated and be placed on Federal Aid Probation.

4.2.10. Reviews and Probation

4.2.10.1. 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 has exceeded the Maximum Time Frame condition, they may request a review of the decision by submitting a written statement along with supporting documentation to the US Financial Aid Director in Student Business Services at DirectorSAS@bond.edu.au.

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

4.2.10.3. This appeal must be received at Student Business Services within 10 business days of the notice of aid suspension. The request will be considered, and the student shall be notified of the results in writing within 20 business days.

4.2.10.4. Disbursements of funds will not be made while a review is being considered.

4.2.11. Probation

4.2.11.1. If a student's appeal is upheld and it is determined that they should be able to meet SAP standards by the end of the subsequent payment period, they will be placed on Federal Aid Probation for the next payment period, and their eligibility for Federal Aid will be re-instated if they meet SAP at the end of that payment period.

4.2.11.2. If it is determined that the student will require more than one payment period to meet SAP, they may be placed on probation with an academic plan. The student's progress will be reviewed at the end of the first payment period to assess whether they are meeting the requirements of the academic plan. If so, they can continue to receive Federal loans if they continue to meet the requirements of the plan. This will be reviewed according to the requirements of the plan.

4.2.12. Appeal Against a Decision

A student may lodge an appeal against a review of decision to the University Registrar via financialaid@bond.edu.au within 10 business days of receipt of the decision outcome.

5. DISCLAIMER

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

6.   DEFINITIONS, TERMS, ACRONYMS

United States of America Direct Loan Program Federal Aid (Title IV)   A loan program under which eligible U.S. students can borrow loans from the US Department of Education.

7.   RELATED DOCUMENTS

The U.S. Higher Education Act of 1965, re-authorised by The Higher Education Opportunity Act – 2008
Code of Federal Regulations (Title 34 part 668.16 (e)) Standards of administrative capability
Code of Federal Regulations (Title34 part 668.34) Satisfactory academic progress
Code of Federal Regulations (Title 34 part 668.32 (f)) Student eligibility - general
Federal Student Aid Handbook, Volume 1 Student Eligibility
Academic Progress Policy SS 5.4.5

8.   MODIFICATION HISTORY

Date	Sections	Source	Details
February 2026		SBS	V3: Amendments and separation of Title IV policy into separate policy
23 May 2024	4.3		V2: add enrolment restrictions regarding online study
28 March 2023	4.2.5.3, 4.2.10	SBS	Clarification, Appeal to Review
9 February 2022			V1.1
15 November 2021			Date first approved