

Satisfactory Academic Progress Policy – US Loans

U.S. Federal Regulations requires McMaster University to develop and apply a Satisfactory Academic Progress (SAP) standards to all Title IV fund recipients. The purpose of SAP is to ensure that Title IV fund recipients are satisfactorily progressing towards their degree. Students must meet both a “qualitative” and a “quantitative” standard in order to maintain eligibility for financial aid. Failure to meet these standards may result in future ineligibility to receive Title IV funds.

The academic standards set by McMaster University’s SAP policy for Title IV fund recipients are the same as the standards for students not receiving Title IV funds. This policy applies to all semesters – whether aid was or was not received. These academic standards are consistently applied to all students – whether they are full-time, part-time, undergraduate, or graduate students.

The Office of the Registrar, Aid & Awards, will evaluate all Title IV fund recipients according to the SAP standards at the end of each payment period (i.e. semester).

Requirements for Satisfactory Academic Progress

Qualitative and Quantitative Standards

Qualitative Standard

Undergraduate students must meet the minimum cumulative grade point average (CGPA) standard of 4.0 (“C-” average) to meet the qualitative standard. Students enrolled in a program of more than two academic years must have a CGPA of 4.0 or greater at the end of the second academic year.

Graduate students must have a minimum passing grade is a B-.

Quantitative Standard

Undergraduate and Graduate students must progress at a satisfactory “pace of completion” to meet the quantitative standard. Pace of completion is calculated by dividing the cumulative number of credit hours earned by the cumulative number of credit hours attempted. Students must successfully complete 60% of attempted credit hours each semester.

EXAMPLE

A student who is enrolled in 15 credit hours and earns 12 of those credit hours has a calculated 80% pace of completion. Thus, satisfying the quantitative standard.

Maximum Time Frame

A Title IV funds recipient must complete their program of study within 150% of the published length of the program, which represents their maximum time frame.

EXAMPLE

The Bachelor of Arts degree requires students to complete 120 credit hours to graduate from the program. To maintain eligibility for the Direct Loan program, students have a maximum of 180 attempted credit hours to complete the program.

Masters in Global Health requires the student to complete the program in two years. To maintain eligibility for the Direct Loan program, students can have a maximum of three years to complete the program.

Attempted credits hours include all courses registered by the census date (e.g., earned, unearned, transfer credits).

Earned credit hours are grades of “A”, “B”, “C”, “D”, and “P”, and the +/- variations of these grades.

Grades of “INC” (Incomplete), “W” (Withdrawal), “F” are unearned credit hours and will count towards the attempted credit hours total. Unearned credit hours will negatively impact the pace of completion.

Audit courses are not eligible for Title IV funds and will not be included as part of the SAP determination.

Students are permitted to repeat courses. The repeated course will count as part of the attempted credit hours and the cumulative GPA.

Failure to Achieve Satisfactory Academic Progress

Students who do not meet the qualitative or quantitative standard, or both, when academic progress evaluation is conducted at the end of each semester will no longer be eligible for assistance under the Title IV program unless the student is placed on Financial Aid Warning or the student has appealed and has been placed on Financial Aid Probation. Student who do not meet the SAP standards will receive a written notice at the end of the semester.

Financial Aid Warning

If the student does not meet the SAP standards for the first time, the student will be placed on Financial Aid Warning. The student will remain eligible for assistance from McMaster University and under the Title IV program, without an appeal. If the student does not meet SAP standards in the semester after being placed on Financial Aid Warning, the student will be placed on Financial Aid Suspension at the end of the semester. For this case, the student may appeal to be put on Financial Aid Probation.

Financial Aid Suspension

If the student does not meet the SAP standards, the student will be placed on Financial Aid Suspension. The student will no longer be eligible for assistance from McMaster University or the Title IV program until s/he meet SAP standards or successfully appealed the Financial Aid Suspension status.

Financial Aid Probation

If a student successfully appeals a Financial Aid Suspension, the student will be place on Financial Aid Probation for one semester.

- Probationary status will be lifted when the student meets SAP standards.

- Students who do not meet SAP standards by the end of the probationary semester will be placed on Financial Aid Suspension and will be ineligible to receive Title IV funds for subsequent semesters until academic progress deficiencies are corrected. It is advisable that students on probation meet with the Academic Advisor and the Student Loans & Awards Officer to ensure that satisfactory academic progress can be met.

Re-establishing Title IV Funds Eligibility

Students who do not meet the SAP standards and loses Title IV eligibility under special circumstances (e.g. death in the family, illness or injury to the student, or other circumstances) may request to file an appeal for reinstatement in the program.

Appeal Letters

Appeal letters must include:

- The circumstances that affected your ability to meet SAP standards
- How those circumstances have improved or changed
- Steps you will take to improve your academic progress and meet SAP standards
- A description of your academic goals
- Student must include their transcript as part of their appeal

Appeals must be submitted to the Office of the Registrar's, Student Services:

1. Via US LOANS secure upload link
<https://macdrive.mcmaster.ca/u/d/1cee94311d0d425ba5e1/>

Or

2. Dropped off in person or mailed to:

Student Services
1280 Main Street West, Gilmour Hall 108
Hamilton, Ontario
L8S 4L8

After submitting an Appeal

- If the appeal is approved, the student regains Title IV funds eligibility for one probationary semester, of which probation policies will apply.
- If the appeal is denied, the student will be ineligible for Title IV funds and must self-fund their education costs. Students can re-establish their eligibility by enrolling at their own expense and meet the SAP standards again.
- In the case that an appeal for a student who is not meeting SAP standards is not permitted, the student can re-establish their eligibility by enrolling at their own expense and meet the SAP standards again.