



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: 11 August 2020

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
ATP,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 be counted toward credit hours 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.

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

6 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.

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

7 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.

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

Probation

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.

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 as long as they continue to meet the requirements of the plan. This will be reviewed according to the requirements of the plan.

8 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.

9 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.

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