

The following Satisfactory Academic Progress (SAP) policy applies only to eligible US and eligible Non-US citizens enrolled in studies at Redeemer University College who are receiving Title IV aid (Federal Direct Subsidized & Unsubsidized loans, and Direct PLUS loans).

Students receiving Title IV aid must remain in good standing and progress towards successful completion of their degree requirements. Students must be enrolled at least half-time in order to be eligible for Title IV assistance.

Satisfactory Academic Progress (SAP) is assessed at the completion of each academic year (June). Failure to maintain satisfactory academic progress may result in restrictions from Title IV aid.

Minimum Requirements for Satisfactory Performance

Undergraduate students receiving Title IV aid must meet the following minimum requirements:

- 1) A student must maintain a minimum cumulative grade point average (CGPA) in order to be in good academic standing. The minimum CGPA necessary for good standing is dependent upon the number of terms the student has been enrolled. Redeemer University College uses a 12 point grading scale.

Credits Achieved	Eligible for Suspension	Minimum CGPA for Good Standing
< 11.25 credits	< 2.00	4.00
12 – 23.25 credits	< 2.75	4.00
24 – 35.25 credits	< 3.50	4.00
36 – 50.25 credits	< 4.00	4.00
> 51 credits	< 4.00	4.00

- 2) The time frame a student takes to complete their program of study may not exceed 150% of the published length of the educational program as measured in credits (for example, completing a four-year degree [120 credits] program within six years [180 credits]).
- 3) At a minimum, students must successfully complete at least two-thirds (67%) of the credits attempted during an academic year.

Course Incompletes, Withdrawals, Repeats, Failures, Audits and Transfer Credits

- 1) Course Incompletes (IN) do not count in the GPA calculation and are considered a non-completion of coursework. Once the outstanding coursework has been completed, a final grade will be assigned and used in GPA calculation. In all cases where no grade is assigned, a “W” or “F” grade will be used in the determination of SAP.
- 2) Course withdrawals (W) do not count in the GPA calculation and are considered a non-completion of course work.
- 3) If a student repeats a course, the most recent grade received will be counted in the GPA calculation and only this course will be credited; the earlier grade will, however, remain on the transcript and will be used in the determination of SAP.
- 4) Failure (F) grades are considered attempted credits which have not been earned. Failures are counted in the GPA calculation and the minimum course completion rate.
- 5) Audited courses (AU) do not count in GPA calculations or the minimum course completion rate as they are not considered attempted credits.
- 6) Credits transferred from other institutions do not count in the GPA calculation but they will count as attempted and completed credits toward the student’s educational program.

Appeals

A student that fails to maintain SAP and loses loan eligibility has the opportunity to appeal their status. Students may appeal on the basis of: an illness or injury they incurred, the death of a relative, or other special circumstances. Their appeal letter must be submitted to the Financial Aid Manager two weeks from the date of their notification email. The exact deadline for submitting the appeal will be given in the notification email. The student's appeal must explain why they failed to make satisfactory progress and what has changed in their situation that will allow them to make satisfactory progress at the next evaluation. The Financial Aid Manager will review the appeal and notify the student of their decision to the student's Redeemer email account. All decisions made by the Financial Aid Manager are final.

Loan Probation

Students that fail to maintain SAP are considered Not Eligible for Title IV assistance. Notification will be sent to the student's Redeemer email address. Students can appeal their eligibility by submitting a letter of explanation including their academic goals and attach documentation that supports any extenuating circumstances (i.e. medical documentation) to the Financial Aid Office at Redeemer University. If the appeal is approved, the student will be placed on Loan Probation for the subsequent one (1) term of study they are enrolled in.

Students that have been placed on Student Loan Probation may still receive Title IV aid during their subsequent probationary term. Upon completion of the Loan Probation term, the student's grades from their studies will be reviewed to ensure they have met the minimum requirements for SAP. If the student is not meeting the SAP standards at this point, then they will not be eligible for further Title IV assistance until they are able to take action that brings them into compliance with the SAP standards.

If the school determines that the student will require more than one payment period in order to meet the SAP standards, the student will be placed on probation and an academic plan will be drawn up. The student's progress will be reviewed at the end of the term to determine if the student is meeting the requirements of the academic plan.

Loan Restriction

Students that have been placed on Loan Probation and fail to maintain the minimum SAP requirements during their term of probation will have their status changed to a Loan Restriction. Restricted students may not receive any Title IV aid during subsequent terms of enrollment until their restricted status has been removed. Notification will be sent to the student's Redeemer email address.

Students that fail to satisfy the 150% maximum time frame will be immediately restricted from any further Title IV aid and will be given a Loan Restriction status. No Title IV aid will be disbursed to a student during subsequent terms of study once the 150% time frame has been exceeded. There are no exceptions to this policy.

Reinstatement after Loan Restriction

If a student wants to have their student loan eligibility reinstated after being placed on Loan Restriction, they must successfully complete one year of study at Redeemer University College and pay for all of their tuition and fees for that year without the assistance of Title IV aid. Once it has been verified that the student has met the minimum SAP requirements, and that their charges for the restricted year have been paid in full, then their status will be changed to Eligible.

Students that have been restricted due to failure to meet the 150% rule cannot regain eligibility for Title IV aid.