



St. Thomas University Satisfactory Academic Progress (SAP) Policy

1.0 Preamble

The St. Thomas University SAP policy for Federal Student Aid has been developed in accordance with the SAP required elements outlined by the US Department of Education (Satisfactory Academic Progress for Financial Aid Eligibility, Federal Regulation – 34 CFR 668.34).

As a “foreign school”, under Title IV Institutional Eligibility, St. Thomas University may only award Subsidized, Unsubsidized, and Parent PLUS Loans under the William D. Ford Direct Loan Program. The SAP policy will be used to assess continuing eligibility of US students receiving US Federal Student Aid.

2.0 GPA and Pace of Completion for Full-time Students:

SAP is assessed to measure and monitor whether or not a student is progressing adequately toward completion of his or her course of study.

St. Thomas University offers a 4 year (120 credit hours) Bachelor of Arts Degree program as well as a 15 month (60 credit hours) Bachelor of Social Work Degree program and a 11 month (60 credit hours) Bachelor of Education Degree program.

Evaluation Period

As per the Federal Student Aid SAP guidelines, SAP will be assessed:

- Bachelor of Arts Degree- at the end of each academic year
- Bachelor of Social Work Degree- at the end of each semester
- Bachelor of Education Degree- at the end of each semester

Regular Academic Year

The regular academic year runs from early September to the end of April.

Measurement

To maintain US Direct Loans eligibility, a student must fulfill these three requirements:

1. Qualitative Component- a student must maintain a minimum annual GPA of 2.0 on a 4.3 scale. (A student is required to achieve a minimum GPA of 2.0 on their last 30 credit hours to graduate).
2. Quantitative Component- pace of completion; a student must complete 67% of a full time course load as determined by each program of study.
3. Timeframe Component- a student must complete a degree program within 150% of the published length of the degree program completion time.
If 150% of the published length of an undergraduate program is exceeded the student will no longer be eligible for US Federal Aid. See section 3.0 for appeals.



Bachelor of Arts Degree program (4 years- 120 credit hours)

At the time of each SAP evaluation, any student who does not complete 67% of a full-time course load and/or meet the minimum 2.0 GPA requirement will be issued, in writing, a Financial Aid Warning allowing them the subsequent academic year to achieve SAP. A student who has been issued a Financial Aid Warning and does not meet SAP in the subsequent academic year will have their financial aid suspended. Students can appeal and if successful be placed on Financial Aid Probation. Please see section 3.0: Appealing Financial Aid.

Students in second year and above with at least a 3.0 GPA can request to take a course overload of 18 credit hours per semester. This must be approved by the Assistant Registrar or Registrar.

Bachelor of Social Work Degree Program

Students enrolled in the Social Work Degree Program are subject to the School of Social Work's internal policies as outlined in the [School of Social Work Student Handbook](#). These policies supersede the SAP policy.

At the time of each SAP evaluation, any student who does not complete 67% of a full-time course load, as defined for each semester in the [School of Social Work Student Handbook](#), and/or meet the minimum 2.0 GPA requirement will be issued, in writing, a Financial Aid Warning allowing them the subsequent semester to achieve SAP. A student who has been issued a Financial Aid Warning and does not meet SAP in the subsequent semester will have their financial aid suspended. Students can appeal and if successful be placed on Financial Aid Probation. Please see section 3.0: Appealing Financial Aid.

Bachelor of Education Degree program

A student enrolled in the Bachelor of Education program is subject to the School of Education's internal policies as outlined in the *School of Education Handbook*. These policies supersede the SAP policy. A student will receive the School of Education Handbook upon acceptance.

At the time of each SAP evaluation, any student who does not complete 67% of a full-time course load, as defined for each semester in the *School of Education Handbook*, and/or meet the minimum 2.0 GPA requirement will be issued, in writing, a Financial Aid Warning allowing them the subsequent semester to achieve SAP. A student who has been issued a Financial Aid Warning and does not meet SAP in the subsequent semester will have their financial aid suspended. Students can appeal and if successful be placed on Financial Aid Probation. Please see section 3.0: Appealing Financial Aid.



Intersession and Summer Session

For financial aid purposes Intersession and summer session are considered an extension of the regular academic year. Generally speaking Intersession encompasses May and June and Summer Session July and August; each 6 weeks in length. To be eligible for financial aid in intersession and/or summer session a student must be enrolled full-time. Credits earned during this time will count toward the 120 credit hours required for the Bachelor of Arts degree.

Full-time studies:

- Minimum of 2 courses (6 credit hours), in either intersession or summer session
- Minimum of 3 courses (at least 9 credit hours) over the course of both sessions

The minimum length a student can be assessed for is 6 weeks and a student must be enrolled 12 out of 15 consecutive weeks before or after the semester for which they are applying. SAP will only be assessed for students enrolled in 12 weeks (both intersession and summer session) this will happen at the end of the 12 weeks (payment period). A student must satisfy the minimum full-time study requirements as outlined above to remain eligible for financial aid.

How GPA and Pace of Completion are affected by:

1. Periods when a student doesn't receive Title IV aid

A student, who applies for Federal Student Aid at any time during his/her degree program regardless of how he/she has been funded, will have time spent in classes count towards the maximum degree completion time frame.

2. Transfer students

Transfer credits will be counted towards the maximum time frame. If, for example, a student has 30 credit hours transferred to his/her degree program, he/she would have 90 credit hours remaining. St. Thomas University will transfer up to a maximum of 60 credit hours – no more than that will be awarded. The number of transfer credits awarded will determine the time

remaining to complete the degree.

3. Changes in majors or degrees

St. Thomas University only offers one undergraduate degree program – the Bachelor of Arts degree. Students are welcome to change majors, with the understanding that any time needed over and above the maximum time frame would not be eligible for funding.

4. Incompletes

An incomplete (INC) is a temporary notation and as such will not remain on the student's academic record beyond the date set for completion of the course work. Students are expected to complete all course work by the deadlines prescribed by the instructor. There may be special circumstances (e.g. a serious illness of the student or the death of a close relative) in

which the instructor has agreed to allow late work to be submitted by the student. In these approved cases, the instructor will submit a temporary notation of INC in place of a final grade. Within one month of completion of the course, the instructor must submit a final grade in the place of the temporary notation of INC. unless the final grade is submitted by this deadline; the Registrar's Office will record a grade of F in place of the INC. This F will have a 0 grade point and will be used in computing the student's G.P.A. Beyond this deadline, the Registrar's Office will not accept or record any grade changes (other than those due to appeals or errors).

5. Grade Changes

Grade changes are accepted by the Registrar and shall be recorded on the student's academic record. Grade changes cannot occur after the conferral of a degree. Normally grades are changed within 3 months of completion of the course. The new grade will be used when assessing SAP.

6. Repeated Courses

Students require the permission of the Department Chair in order to register for a course already taken. Where the first course was completed with a passing grade, no further credit toward the student's program is granted upon successful completion of the repeated course. The new grade does not replace the old grade on the student's transcript of marks.

7. Withdrawals

A student may withdraw from a course, with no academic penalty, by withdrawing before the deadline as outlined by the Registrar's Office. In order to withdraw from a first or second semester course without academic penalty, such withdrawal must be completed within eight weeks after the first day of lectures in each semester. In order to withdraw from a full-year course without academic penalty, such withdrawal must be completed within two weeks of the beginning of second semester courses. Courses that students withdraw from are not recorded on their academic record, so long as they withdraw before the posted deadlines.

The academic penalty for withdrawal after these dates, except for substantial medical or compassionate reasons, will be to have WF (valued at 0 grade points) recorded on the student's transcript of marks. A WF will count towards number of credits attempted with respect to Federal Student Aid satisfactory progress.

8. Noncredit Remedial Courses

St. Thomas has 1 course that is remedial, non-credit course – UNST 1010/1020. This course is not assigned a credit value and would not count towards a student's degree completion deadline. It is simply a pass or fail. A pass would allow the student to continue on in the regular BA program and a fail would require dismissal from the university.

3.0 Appealing Financial Aid Ineligibility

After the Financial Aid Warning period has ended, if a student still does not meet the SAP requirements, he/she will be notified, in writing, that the SAP requirements have not been met and that he/she is ineligible for further Federal Student Aid.

The student may appeal on the basis of injury, illness, death of a relative or other special circumstances. All appeals must be received by the Financial Aid Office within 30 days of the student receiving SAP notification.

The appeal must be made in writing, clearly demonstrating why they were unable to maintain satisfactory academic progress and what has changed that will allow them to be successful during the next evaluation period.

Supporting documentation from a professional overseeing the student's medical or psychological wellbeing or from any other legitimate source (e.g. obituary, legal documentation) may be requested.

It will be to the discretion of the Financial Aid Office whether or not to approve the appeal and reinstate Federal Student Aid eligibility status. The decision of the Financial Aid Office is final. An appeal will not likely be overturned unless there is compelling new documentation that was not available to the student during the initial appeal.

A student placed on Financial Aid Probation must meet the requirements as outlined below. If SAP is not met the student will lose financial aid eligibility.

Any subsequent appeal must be for reasons different from the first appeal

Financial Aid Probation

1. Without an Academic Plan

If it has been determined that the student should be able to make satisfactory academic progress by the end of the subsequent semester (payment period) the student will be put on financial aid probation without an academic plan.

For example, if a student dropped down to less than 67% of a full-time course load due to stress or medical reasons and is now under the care of a medical professional and doing well, it is reasonable to assume that the student can regain SAP within one payment period.

However, the Academic Standing Policy (refer to 6.0 of this policy) supersedes the SAP policy. If the reason for not meeting the SAP requirements is obtaining below a 2.0 GPA the student may

be placed on either academic probation or deferred dismissal and may be required to attend the University Studies, non-credit remedial course.

2. With an Academic Plan

If it is determined that it may take longer than one semester (payment period) for the student to achieve satisfactory progress an academic plan may be instituted. Progress will still be assessed at the end of each semester (payment period) to determine if the student is meeting the requirements of the academic plan. The academic plan will include any institutional resources necessary to help ensure the student meets the SAP requirements by the time established or to successful course completion. Any changes to the plan must be made through an appeal. The appeal must include reasons for the change and how the student intends to make academic progress.

If after the probationary period the student does not meet the standards of the SAP policy he/she will be ineligible for financial aid for a period of one year (12 months). Any student who becomes ineligible for student aid after having been on Financial Aid Probation will be notified of this in writing. Reasons for ineligibility and terms for reinstatement will be clearly outlined for the student.

4.0 Reinstatement of Financial Aid

A student can continue to enroll without the benefit of financial aid, as long as it is permitted by the Registrar's Office, if the student can demonstrate SAP during this time he/she can send a request for financial aid review to the Financial Aid Office. Reinstatement will be to the discretion of the Financial Aid Office.

5.0 Grading System

1. Grade Point Average

In calculating the grade point average, a letter grade in a 3 credit-hour course is assigned only half the grade points that are assigned to the same letter grade in a six credit-hour course. The "annual grade point average" is used to determine the academic standing of each full-time student. This average is calculated on all courses taken during the academic year. (September - April) Mid-term results in 6 credit-hour courses are not recorded on the student's transcript. Students should note that the final grades of repeated courses will be counted in the annual GPA but the course credit will be counted only once towards the minimum number of credits required for a degree. A student accepted as a transfer student from another university may be given credit towards a degree for acceptable previous courses, but the annual GPA will be based only on courses taken at St. Thomas University.



2. Grade Point Average: Part-Time Students

For part-time students, the grade point average (GPA) used to determine academic standing is calculated on the basis of each 30 credit hours attempted, rather than the annual GPA calculated for full-time students.

3. Letter Grades

A candidate's final standing in a course is indicated by the following letter grades:

Grade

A+ (4.3) (Exceptionally) excellent

A (4.0) Excellent

A- (3.7) (Nearly) excellent

Detailed Definition: Demonstrating an exceptional knowledge of subject matter, the literature and concepts and/or techniques. In addition, it may include: outstanding powers of analysis, criticism, articulation, and demonstrated originality. A performance qualitatively better than that expected of a student who does the assignment or course well.

Grade

B+ (3.3) (Very) good

B (3.0) Good

B- (2.7) (fairly) good

Detailed Definition: Demonstrating considerable knowledge of subject matter, concepts, techniques, as well as considerable ability to analyze, criticize and articulate; performance in an assignment or course which can be called "well done".

Grade

C+ (2.3) (Better than) adequate

C (2.0) Adequate, satisfactory

C- (1.7) (Barely) adequate

Detailed Definition: Demonstrating a reasonable understanding of the subject matter, concepts and techniques; performance in an assignment or course which, while not particularly good, is adequate to satisfy general University requirements and to indicate that the student has learned something useful.

Grade

F 0.0 Unacceptable

Detailed Definition: Wholly below University requirements.

Grade

WF Withdrawn with failure

Failing grade awarded to student who withdraws from a course after the deadline.

4. Incomplete Grade

An incomplete (INC) is a temporary notation and as such will not remain on the student's academic record beyond the date set for completion of the course work. Since academic decisions concerning such matters as scholarships and academic standing are made within a reasonable time after the end of term, it is necessary that final grades be recorded on the student's academic records prior to those decisions being made.

Students are expected to complete all course work by the deadlines prescribed by the instructor. There may be special circumstances (e.g. a serious illness of the student or the death of a close relative) in which the instructor has agreed to allow late work to be submitted by the student. In these approved cases, the instructor will submit a temporary notation of INC in place of a final grade.

In all cases where the temporary notation of INC has been submitted, the incomplete or late work must be completed by the student by the following deadlines:

First semester courses	February 1
Second semester and full courses	June 1
Intersession (May-June) courses	August 1
Summer School (July-August)	October 1
Special schedule courses	No later than one month after the completion of the course

Within one month of the above dates, the instructor must submit a final grade in place of the temporary notation of INC. Unless the final grade is submitted by these deadlines, the Registrar's Office will record a grade of F in place of the INC. This F will have a 0 grade point and will be used in computing the student's G.P.A. Beyond these deadlines, the Registrar's Office will not accept or record any grade changes (other than those due to appeals or errors).

If there are exceptional circumstances, the student may petition for an exemption by following the procedures outlined in the calendar under Section G. Appeal Procedures.

Electronic devices such as laptops, cell phones and blackberries shall not be taken into examination rooms except in special cases with the prior permission of the instructor. Instructors who invigilate examinations shall ensure that all unused examination booklets are removed from examination rooms and securely stored.

6.0 Academic Standing Policy

A student's successful academic progression must fall within the parameters of the St. Thomas University Academic Standing Policy.



The annual grade point average (GPA) of students determines their academic standing. There are four types of academic standing: good standing, academic probation, deferred dismissal and academic dismissal.

1. Good Academic Standing

In order to maintain good academic standing full-time students must earn a minimum annual GPA of 2.0 in each year of their program. Part-time students must earn a minimum GPA of 2.0 on each block of 30 credit hours attempted.

2. Academic Probation

Academic probation follows upon notice of unsatisfactory academic performance and is a warning to the student that improvement is required in order to avoid academic dismissal. Students placed on academic probation shall have their participation in extracurricular university activities restricted in such a manner as the Registrar may determine. A student whose annual GPA falls below 2.0 but above 1.5 is placed on academic probation. A student who has been placed on academic probation and whose annual GPA in any subsequent year falls below 2.0 will be required to withdraw from the University.

3. Deferred Dismissal

Students will be placed in deferred dismissal standing under two circumstances:

- a. A student in good academic standing in the previous academic year whose current annual GPA is 1.0 through 1.5 inclusive
- b. A student on academic probation during the current academic year whose annual GPA is 1.8 or 1.9

Students must obtain a minimum GPA of at least 2.0, in the academic year of their deferred dismissal standing, in order to continue in good standing the next academic year.

4. Academic Dismissal

There are two circumstances in which students may be required to withdraw from the University because of unsatisfactory academic performance:

- a. A student whose annual GPA falls below 1.0 in any year will be required to withdraw from the University.
- b. A student who has been placed on academic probation and whose annual GPA in any subsequent year falls below 2.0 will be required to withdraw from the University.

A student who is required to withdraw from the University is eligible to apply for readmission subject to the regulations below.

5. Application for Readmission

Students required to withdraw from the University as a result of obtaining an annual GPA of less than 1.0 will be required to spend at least one year away from the University before being eligible to apply for readmission. Students who had been on academic probation and were



required to withdraw from the University as a result of their annual GPA falling below 2.0 in a subsequent year, will normally be required to spend at least one year away from the University before being eligible to apply for readmission. Any student who has been required to withdraw a second time will normally be required to spend at least two years away from the University before being eligible to apply for readmission.

Students who seek readmission after having been asked to withdraw must apply in writing to the Admissions Office. Such applications are subject to the guidelines of the Senate Admissions and Academic Standing Committee. In cases of readmission, special conditions for entry, course load and GPA performance may be required. Students who have been required to withdraw from the University will not be granted credit for any courses taken while required to be away from the University.