Satisfactory Academic Progress (SAP) Policy

Students must maintain satisfactory academic progress to be eligible for further US Direct Loans. Satisfactory academic progress is measured annually at the end of each academic year in accordance with the University’s published academic standards required for graduation and US regulations.

All periods of enrollment are included when assessing a student’s progress, including periods of study when no US Direct Loan funding was received by the student.

Students will be notified via their utoronto.ca email address of the outcome of their SAP evaluation by mid-June of each year.

To be eligible for further US Direct Loan funding, students must successfully achieve all three SAP components:

- Grade Point Average (Qualitative)
- Pace (Quantitative)
- Time (Quantitative)

Failure to meet any or all of the above requirements will result in loss of further US Direct Loans immediately without prior warning.

Grade Point Average (Qualitative component)

- At the end of year two of study (completion of two academic years at UT), Cumulative Grade Point Average (CGPA) must be a minimum of 2.0.
- In all other years of study, CGPA must meet Faculty academic standing requirements to graduate.
- Failure to meet this qualitative component will result in no further US Direct Loans.
  - Students may continue their studies at the University of Toronto without US Direct Loans, and raise their GPA to the minimum requirement to be eligible for US Direct Loans in the future.
  - An appeal may be possible (see Appeal of Satisfactory Academic Progress section).

Pace (Quantitative component)

- Pace = total credits completed / total credits attempted
- Undergraduate students: Completion of at least 3.5 full-time course equivalents (FCE) by the end of each academic year. This rate would enable students to complete their degree within the maximum timeframe (150% of the published length of degree completion time).
- Graduate students: A completion rate based on the time limit set for the student’s academic program in the University of Toronto Graduate Calendar.
- Completed courses include courses transferred from another university or program (CR on transcript) towards a student’s University of Toronto degree.
• Attempted courses include Late Withdrawals (LWD), No Credit (NCR), Standing Deferred (SDF) and courses transferred from another university or program. Extra credits (EXT) are included only in cases when a course is repeated because the first attempt of the course was not successfully passed. Courses marked as EXT for reasons other than the above are not used in the SAP assessment.
• Failure to meet this quantitative component will result in no further US Direct Loans.
  o Students may continue their studies at the University of Toronto without US Direct Loans and raise their completion pace to 3.5 FCE per academic year to be eligible for US Direct Loans in the future.
  o An appeal may be possible (see Appeal of Satisfactory Academic Progress section).

### Timeframe (Quantitative component)
• Undergraduate students must complete their program within 150% of the University of Toronto published length of degree completion time.
• Graduate students must complete their program within the timeframe published in the University of Toronto Graduate Calendar.
• Students with insufficient time left to complete their degree in the maximum timeframe are not eligible for further US Direct Loans.
• Failure to meet this quantitative component will result in no further US Direct Loans.

<table>
<thead>
<tr>
<th>Published length of degree (timeframe)</th>
<th>CGPA or GPA at end of year</th>
<th>Maximum years/FCE to complete degree while receiving US Direct Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year (5 FCE)</td>
<td>GPA meets academic standing required to graduate.</td>
<td>1.5 years (7 attempted and/or transfer FCE)</td>
</tr>
<tr>
<td>4 years (20 FCE)</td>
<td>CGPA of 2.0 or the equivalent to “C” at the end of year two of studies. All other years, GPA meets academic standing required to graduate.</td>
<td>6 years (30 attempted and/or transfer FCE)</td>
</tr>
<tr>
<td>5 years (25 FCE)</td>
<td>GPA meets academic standing required to graduate.</td>
<td>7.5 years (37.5 attempted and/or transfer FCE)</td>
</tr>
</tbody>
</table>

### Appeal of Satisfactory Academic Progress

**Appeals will be considered for unusual or extraordinary situations such as:**
• Family difficulties
• Medical problems
• Illness
• Death in the family
• Interpersonal relationship problems
• Financial difficulties
The SAP appeal package must include ALL of the following required documentation:
• A letter explaining the reason(s) the SAP requirements were not met.
• Documentation supporting reasons for not meeting SAP requirements, as applicable.
• Explanation of changes that will enable student to meet the SAP requirements.
• An academic plan of recovery developed by the student and an official Faculty/College academic advisor outlining the strategies that will be followed in the upcoming academic year to meet SAP requirements.

Timeline for SAP appeal submission:
• Students have 10 business days from the date of the SAP letter/notification to advise Enrolment Services at usa.financialaid@utoronto.ca of their intent to submit a SAP appeal.
• Students have 20 business days from the date of the SAP letter/notification to submit their complete SAP appeal package as an email attachment to usa.financialaid@utoronto.ca.
• SAP appeal packages submitted outside of these timelines will not be reviewed.

Notification of SAP appeal decision:
• Students who submit a complete SAP appeal package will be notified of the outcome of their appeal via their utoronto.ca email address within five to 10 business days of submitting their completed appeal package.
• If appeal is successful, students will be placed on financial probation status. While on financial probation status, students
  o May be eligible to receive US Direct Loans for the academic year.
  o Must maintain satisfactory academic performance.

Maintaining satisfactory academic performance while on financial probation status:
• Students must provide evidence of successfully achieving all the SAP requirements noted above (qualitative and quantitative) after their first term on probation, and before the next disbursement for the current academic year is paid.
  o Qualitative: CGPA must meet academic standing requirements as required by Faculty in order to graduate.
  o Quantitative: Students must complete at least 67% of the courses they are registered in their first term while on financial probation. For example, a student registered in 2.5 FCE during the first term of probation must complete at least 1.67 FCE.
• Students must provide documentation from an official academic advisor that confirms the strategies submitted in the academic plan of recovery have been followed.
• Students who do not meet the SAP requirements outlined in the academic plan will be ineligible for US Direct Loans for the next term and for the rest of the academic year.
Helpful Links

Transfer Credit Information for High School and Post-Secondary Courses

http://future.utoronto.ca/transfercredit

Academic Standing Policies:

**St. George**

Daniels Faculty of Architecture, Landscape & Design: https://daniels.calendar.utoronto.ca/rules-regulations (click on the Academic Standing link)

Faculty of Arts & Science: https://artsci.calendar.utoronto.ca/academic-record

Faculty of Applied Science & Engineering: https://undergrad.engineering.utoronto.ca/academics-registration/academic-calendar/ (click on Academic Regulations, then click VII. Academic Standing)

Faculty of Kinesiology & Physical Education: https://kpe.utoronto.ca/academics-researchbachelor-kinesiology-bkin/course-calendars (click on the current academic year calendar, and search for Academic Status)

Faculty of Music: https://music.calendar.utoronto.ca/rules-regulations (scroll to the Academic Standing & Grading Regulations section)

**University of Toronto Scarborough**: http://www.utsc.utoronto.ca/registrar/academic-standing

**University of Toronto Mississauga**: https://utm.calendar.utoronto.ca/grades-and-academic-record

**School of Graduate Studies**: https://www.sgs.utoronto.ca/current-students/manage-your-program/maintaining-good-standing/

Questions?
Contact usa.financialaid@utoronto.ca

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