

## Satisfactory Academic Progress (SAP)

In accordance with [US Federal Law 34 CFR 668.34](#), the University of Auckland is required to establish standards of Satisfactory Academic Progress (SAP) and ensure all US Federal Student Aid (FSA) recipients meet the minimum SAP requirements for their academic programme.

The requirements for satisfactory academic progress for US FSA recipients may differ from the minimum requirements set out in the University of Auckland academic standing regulations. This policy only applies to those who are borrowing US FSA and will only be used to determine their eligibility to borrow US FSA funds.

Students receiving US FSA funds Aid will have their academic progress assessed at the end of each academic period. We measure the SAP using the following criteria:

1. **Qualitative measurement:** Satisfactory grade point average or academic progress evaluation.
2. **Quantitative measurement:** The pace at which a student must progress to complete the program within the maximum timeframe.
3. **Maximum Timeframe:** No more than 150% of the published length of the academic program

In order for students to remain eligible, they must meet the minimum requirements for the above-mentioned components as well as the University of Auckland Academic Progress Regulations and any New Zealand Immigration requirements.

**Please note**, study completed at the University of Auckland while not receiving federal loans will also be included in determining Satisfactory Academic Progress and eligibility for US FSA funds.

### 1. Qualitative measurement. GPA or Academic Progress

#### Academic Standing

The University of Auckland has the following 9-point grading scale:

##### Pass grades

| Grade       | A+ | A | A- | B+ | B | B- | C+ | C | C- |
|-------------|----|---|----|----|---|----|----|---|----|
| Point Value | 9  | 8 | 7  | 6  | 5 | 4  | 3  | 2 | 1  |

##### Fail grades

| Grade       | D+ | D | D- | Fail |
|-------------|----|---|----|------|
| Point Value | 0  | 0 | 0  | 0    |

Withdrawals (W), Did Not Sit (DNS), Did Not Complete (DNC) grades will be reviewed to determine if any extenuating circumstances exist before determining SAP eligibility. W, DNS, DNC will count as failed grades if it is determined no extenuating circumstances exist. Please refer to the University of Auckland Calendar or consult Records, Enrolment and Fees for further details.

The equation below shows how the University of Auckland grade point average (GPA) is calculated.

$$\text{GPA} = \frac{\text{Sum (Points completed X Point value of the grade)}}{\text{Total points completed}}$$

### Minimum Grade Point Average Requirements

**First-year undergraduate study:** Students must maintain at least a GPA of 2.0 (C average or above) after the completion of each semester period and cumulatively over the period of the student's first academic year. An academic period is a minimum of one semester or one academic year depending on the student's programme of study.

**Subsequent years of undergraduate study:** Students must maintain at least a GPA of 2.0 (C average or above) after the completion of each semester and cumulatively over the student's programme of study. An academic period is a minimum of one semester or one academic year depending on the student's programme of study.

Students enrolled in academic programmes, which are longer than two years, must achieve a minimum GPA of at least 2.0 (C average or above) at their second academic year.

**Postgraduate study by coursework:** Students must maintain at least a GPA of 4.0 (B- average or above) after the completion of each academic period. An academic period is a minimum of one semester or one academic year depending on the student's programme of study.

#### Postgraduate study by research:

Students undertaking research **Masters** must show satisfactory academic progress at the end of each semester and prior to the next term's disbursement. Masters supervisors will be required to confirm that satisfactory academic progress has been made.

**PhD students** are required to meet milestone reports as set by the School of Graduate Studies. PhD supervisors will be required to confirm that a PhD student has made satisfactory progress prior to each disbursement.

## 2. Quantitative measurement. Pace of Completion

### Satisfactory Pace Toward Degree Completion

A minimum percentage of points attempted must be successfully completed cumulatively by the end of each academic year to maintain a satisfactory pace toward degree completion and remain eligible for financial aid. Students must successfully complete 67% of all points attempted cumulatively during their undergraduate career, including accepted transfer points.

## Calculating Your Pace of Completion

To determine if you have maintained a satisfactory pace of progression toward your degree, you will need to know how many points you have attempted and completed during your undergraduate career.

Divide the number of points successfully completed by the number of points attempted to calculate your percentage. For example, 18 points successfully completed divided by 24 points attempted would be  $18/24 = 0.75$  or 75%. This exceeds the 67% minimum and meets the satisfactory pace requirement.

**Transfer points** that are accepted by your university toward your academic program are counted as both completed and attempted. These points are factored into your cumulative pace of progression in the evaluation.

### Examples:

A transfer student admitted with 70 transfer points will have 70 points attempted and completed included in the pace of progression calculation.

If the same transfer student completes 14 points out of 24 attempted points during their first year at University of Auckland, they would have 84 points completed out of 94 points attempted.

This student's cumulative measure would be  $84/94 = 0.8936$  or **89.36%**.

Cumulatively, this student is meeting SAP (67% or higher).

This student is meeting Satisfactory Academic Progress and is eligible for financial aid.

## 3. Maximum Timeframe for Completion

For all enrolled US federal loan recipients, the maximum timeframe in which a student may receive FSA cannot exceed 150% of the enrolled programme:

- 1-year degree – eligible for aid for 1.5 years or 3 semesters
- 2-year degree – eligible for aid for 3 years or 6 semesters
- 3-year degree – eligible for aid for 4.5 years or 9 semesters
- 4-year degree – eligible for aid for 6 years or 12 semesters
- 5-year degree – eligible for aid for 7.5 years or 15 semesters

Students who exceed the 150% timeframe will have their US federal funds suspended in accordance with federal loans regulations.

**Transfer credits:** Credits completed and awarded from previous study at a recognised institution, or through another University of Auckland programme, will be counted towards timeframe eligibility but will not count towards the cumulative GPA component.

**Transferring programmes and changing majors:** Students who transfer to a new academic programme at the University of Auckland and/or change majors will have all transferred credit count towards the minimum GPA and timeframe eligibility components. Students will also carry forward any imposed sanctions into the new academic programme and/or major.

**Repeat Courses:** Courses previously awarded US federal loans may be eligible for further aid. To be considered for funding, a student must a) met satisfactory academic progress for US federal loan recipients and the University of Auckland; b) the repeat course was completed and failed grade earned; and c) the course or courses are core courses (not electives) and required for degree completion. A core course may only be repeated once for US federal loans.

Repeat courses with grades of Did Not Sit (DNS), Did Not Complete (DNC) or Withdrawal (W) which are subsequently repeated are not eligible. All repeated courses will count towards timeframe eligibility. All courses attempted will count towards overall cumulative GPA.

**Non-Credit remedial courses:** Non-credit remedial courses are not eligible for US federal loans and therefore do not count towards timeframe eligibility.

## Assessing the Satisfactory Academic Progress

At the end of each semester and prior to the next semester's disbursement, students will be assessed to determine if they have made satisfactory academic progress to be eligible for FSA funds. The Financial Aid Coordinator will:

- Determine the GPA or academic progress evaluation of each student at the end of each semester or prior to disbursement of funds (whichever is applicable based on the programme of study).
- Contact the School of Graduate Studies to request a copy of each PhD candidate's Annual Report/Continuation Review Report, or request to the student the Academic Progress Form completed and signed by the supervisor.
- Check Student Program/Plan on the University of Auckland Student Management System to determine if the student is maintaining a satisfactory pace of completion as per the University of Auckland degree requirement.
- Check the student is still within the 150% timeframe of the published length of their programme.

Students who maintain the minimum SAP requirements will continue to have access to financial aid.

Students who do not meet the minimum SAP requirements or have been placed on Unsatisfactory Academic Progress by the University of Auckland will be placed on **financial aid warning status** for the next semester, during which time the student may continue to receive FSA funds.

Students who fail to meet the minimum SAP requirements at the end of the warning semester will be **ineligible for federal student aid** and must follow the process for reinstatement explained at the end of this policy. Students will have the opportunity to **appeal**, requesting reconsideration of their eligibility for Title IV funds.

Students with **successful appeals** will be placed on financial aid **probation status** for one semester. During this semester the student may continue to receive FSA funds. The SAP will be assessed at the end of the probation semester, students who meet the minimum SAP requirements will continue to have access to financial aid, students who fail to meet the minimum SAP requirements will be **ineligible for federal student aid** and must follow the process for reinstatement explained at the end of this policy.

Students with **unsuccessful appeals** will be **suspended** and will not have access to financial aid. Students must follow the process for reinstatement explained at the end of this policy.

The Financial Aid Coordinator will notify students in writing by email within 15 business days of final grades being released if they:

- Have been placed on Financial Aid Warning status, or
- Have been placed on Financial Aid Probation status, or
- Have been suspended

**Please note:** The SAP assessment for Masters by Research and PhD students, only considers the Maximum Timeframe for Completion and the PhD candidate's Annual Report/Continuation Review Report, or the Academic Progress Form completed and signed by the supervisor showing satisfactory academic progress to continue in their programme.

### Appeals

Students with extenuating circumstances may submit an appeal to remain eligible for Title IV. In certain circumstances, students may appeal their US federal loan suspension. To be eligible for an appeal at least one of the following criteria must be met:

- Death of a relative
- Student's injury or illness
- Illness of a family member that places hardship on the student
- Victim of Natural disaster

Appeals must be formally requested in writing within 10 business days from the date of suspension. Appeals must be submitted to the US Financial Aid Coordinator and must contain the following:

- Written statement, explaining why he/she failed to make satisfactory academic progress and what has changed in his/her situation that will allow him/her to make satisfactory progress at the next evaluation.
- Supporting evidence, for example:
  - Copy of death certificate
  - Medical certificate from a registered medical practitioner
  - Student's degree planner
  - Written comments from Academic Advisor at the faculty or programme supervisor at the department

Appeals will be considered by the Financial Aid Coordinator, Associate Director Operations, and committee. A notification will be sent to the student's official university email address within 10 business days. The appeal decision is final.

Termination of a PhD registration approved by the Chair of the Board of Graduate Studies, or their nominee, is final.

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

### **Re-Establishing US Federal Loan Eligibility**

A student who believes they have re-established US federal loan eligibility must submit the following documentation before eligibility can be determined:

- Current Student Aid Report (SAR)
- Completion of online Master Promissory Note (MPN)
- University of Auckland Financial Aid Application
- Copy of the most recent grade report with a current GPA of at least 2.0 (a C average)
- Continuation of registration (if applicable).

The Financial Aid Coordinator will notify students in writing to the student's official university email address within 10 business days when the above documentation is received.