



Satisfactory Academic Progress Policy (SAP)

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 count when assessing progress, even periods when no US Direct Loan funding was received.

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 funding students must fulfill all three SAP Components:

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

Failure to meet all or any 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 (completion of two academic years at UT), Cumulative Grade Point Average (CGPA) must be a minimum of 2.0. In all other years, CGPA must meet academic standing requirements in order 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 required to be eligible for US Direct Loans in the future.
 - Appeal may be possible (see Appeal of Satisfactory Academic Progress section below).

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 first attempt for the course was not

successfully passed. Courses marked as extra credit for reasons outside the above are not used in the SAP assessment.

- *Failure to meet this quantitative 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 completion pace to 3.5 FCE per academic year to be eligible for US Direct Loans in the future.
 - Appeal may be possible (see Appeal of Satisfactory Academic Progress section below).

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.*

Published Length of Degree (Timeframe)	CGPA or GPA at end of year	Maximum Years/FCE to Complete Degree while Receiving US Direct Loans
1 year (5 FCE)	GPA meets academic standing required to graduate.	1.5 years (7 attempted and/or transfer FCE)
4 years (20 FCE)	CGPA of 2.0 or the equivalent to “C” at the end of year 2. All other years, GPA meets academic standing required to graduate.	6 years (30 attempted and/or transfer FCE)
5 years (25 FCE)	GPA meets academic standing required to graduate	7.5 years (37.5 attempted and/or transfer FCE)

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

Required documentation must include the following:

- Letter explaining why SAP requirements were not met
- Documentation supporting reasons for not meeting SAP requirements
- Explanation of what has changed that will enable student to meet the SAP requirements
- Official Academic Plan of Recovery developed by student and official school advisor outlining the strategies that will be followed in the upcoming academic year to meet SAP requirements

All required documentation must be submitted to Enrolment Services, 172 St. George Street, Toronto, Ontario M5R 0A3, Attention: SAP Appeal Committee

Decisions:

- Students will be notified of the appeal outcome via their utoronto email address.
- Successful appeals will result in Financial Probation Status, in which students will be allowed to receive US Direct Loans for the academic year, if they are eligible.

Maintaining Satisfactory Academic Performance while on Financial Probation Status:

- Students must provide evidence of meeting Satisfactory Academic Progress requirements (qualitative and quantitative) after the first term on probation and before the next disbursement is paid, typically in January.
 - Qualitative: CGPA must meet academic standing requirements in order to graduate.
 - Quantitative: Students must complete at least 67% of the courses they are registered in their first term 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 who do not meet the SAP requirements of the academic plan will lose their eligibility for US Direct Loans for the next term and academic year.

Useful Links:

Transfer Credit Information for High School and Post-Secondary Courses

- <http://future.utoronto.ca/transfercrredit>

Academic Standing Policies:

St. George

Daniels Faculty of Architecture, Landscape & Design

- <https://daniels.calendar.utoronto.ca/rules-regulations> (scroll down to Academic Standing)

Faculty of Arts & Science

- <https://fas.calendar.utoronto.ca/rules-regulations#standing>

Faculty of Applied Science & Engineering

- http://www.apsc.utoronto.ca/Calendars/current/Academic_Regulations.html (click on Academic Regulations, then click VII. Academic Standing)

Faculty of Kinesiology & Physical Education

- <https://kpe.utoronto.ca/academics-research/bachelor-kinesiology-bkin/course-calendars> (click on the current academic year calendar, and search for Academic Standing)

University of Toronto Scarborough

- <http://www.utscc.utoronto.ca/registrar/academic-standing>

University of Toronto Mississauga

- https://student.utm.utoronto.ca/calendar//calendar_detail2.pl?Topic=Academic%20Standing

School of Graduate Studies

- <https://www.sgs.utoronto.ca/currentstudents/Pages/Maintaining-Good-Standing.aspx>

Questions? Contact usa.financialaid@utoronto.ca.

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