

## **USA STUDENT LOAN INFORMATION**

### **SATISFACTORY ACADEMIC PROGRESS**

All students applying for or receiving US Federal Aid (subsidized/unsubsidized Stafford Loans and Parent Plus Loans) at the Nova Scotia College of Art and Design (NSCAD University) must make satisfactory academic progress towards completion of their chosen academic program.

NSCAD University is required by US Federal Law to define and enforce standards of Satisfactory Academic Progress (SAP). These guidelines have been established to encourage students to successfully complete their academic programs for which aid is received.

A student is considered to be making satisfactory academic progress when they:

- successfully complete 75% of attempted credit hours each semester
- meet minimum grade point average requirements each semester
- complete their program of study within the maximum allowable time frame
- not repeat any course more than twice (at NSCAD students can only repeat courses they have failed)

### **MINIMUM REQUIREMENTS FOR DEGREE STUDENTS**

<b>SEMESTER</b>	<b>% OF ATTEMPTED CREDIT HRS.SUCCESSFULLY COMPLETED</b>	<b>MIN. SEMESTER GPA</b>
First Sem.	75%	1.7
Second Sem.	75%	1.7
Third Sem.	75%	1.9
Fourth & subsequent semesters	75%	2.0

### **MAXIMUM ALLOWABLE TIME FRAME FOR FULL-TIME STUDENTS**

A student is entitled to receive aid for 150% of the length of their academic program.

- 2 year degree = 3 years of eligibility
- 4 year degree = 6 years of eligibility

### **EVALUATION AND NOTIFICATION**

Satisfactory Academic Progress (SAP) will be assessed for each student by the Director of Financial Aid at the end of each academic semester to determine their eligibility for continued Financial Aid. Students will be notified in writing or by email within five business days of the semester grades being released if they are placed on Financial Aid

probation or if their Financial Aid eligibility has been suspended.

### **FINANCIAL AID PROBATION AND SUSPENSION**

Students who fail to achieve the required minimum standards of academic progress will be placed on *Financial Aid Probation* for one semester. If, during that semester, students meet the required minimum standards of academic progress and meet with the Director of Financial Aid, they will be removed from *probation* and be eligible for US Federal Aid.

Students on probation who **do not meet** the required minimum standards during that semester will be placed on *Financial Aid Suspension*. They will be ineligible for any further US Federal Aid until such time as they achieve the required minimum standards of academic progress. When suspended students achieve the required minimum standards they must notify the Financial Aid Director and they will be eligible again for US Federal Aid.

Students who have exceeded their Timeframe Eligibility will be ineligible for any further US Federal Aid. Students who repeat a course more than two times will be ineligible to receive any further US Federal Aid for that course.

### **FINANCIAL AID APPEALS**

In certain circumstances, students whose US Federal Aid eligibility has been suspended may appeal the suspension if at least one of the following criteria is met:

- Death of an immediate family member (parent, caregiver, spouse, sibling, dependant child etc.).
- The extended illness of the student – documented chronic or recurring medical or emotional illness that causes the student to be absent from class at least 15 days or more.
- Family difficulties, such as divorce or illness.
- Mitigating circumstances as determined by the Director of Financial Aid.

Appeal Process:

1. Submit a written appeal letter to the Financial Aid Director within five business days of the receipt of the notification of suspension. This letter must outline the reasons for the failure to meet SAP requirements and include all documentation supporting the appeal.
2. The appeal will be reviewed by the Director of Financial Aid, Assistant Registrar, and the Controller who together will decide to uphold or reverse the suspension.
3. A written response to the appeal will be provided to the student within ten business days.

NSCAD University Contact Information  
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