Maintaining Your Eligibility

Course Load

Students must be registered full-time (12-15 credits per semester) to maintain loan eligibility. A student may drop to a minimum half-time status (7.5 credits) and still maintain eligibility, however for **immigration purposes**, international students are expected to maintain full-time status.

Satisfactory Academic Progress (SAP) — recipients of US Direct Loan Funds
The US government regulations (Satisfactory Academic Progress for Financial Aid Eligibility, Federal Regulation – 34 CFR 668.34) stipulate that **students must maintain certain academic standards in order to remain eligible for all types of US Direct Loans.**

The Satisfactory Academic Progress Policy (SAP) applies to all students receiving U.S. Direct Loans (Subsidized, Unsubsidized and Parent PLUS and PLUS).

All students will have their academic progress reviewed at the end of each academic term (fall and winter). Students who have not fulfilled the SAP requirements will **not** be eligible for US Direct Loan funds for the subsequent semester.

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

- Qualitative component – Maintain the minimum overall program passing grade (varies per program), **and**
- Quantitative component – Pace of progression required to make sure the student completes within the maximum time frame.
  Minimum Pace of Completion is 66.7%.
  PACE = Length of Program in Weeks / Maximum Program Time Frame in Weeks **and**
- Timeframe component – Complete your degree within 150% of the published length of your degree completion time (completion of a 1 year program within 1.5 years and completion of a 2 year program within three years).

It is the student's responsibility to read and understand the SAP policy for the University of Prince Edward Island.