

Satisfactory Academic Progress Regulations

University of Haifa

GRADUATE PROGRAMS

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal aid. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements. SAP includes two standards; qualitative and quantitative. Students must meet both standards to continue receiving financial aid.

Qualitative

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at The University of Haifa. The Financial Aid Office will conduct a review at the end of each semester to determine the students successful progress toward obtaining a degree by comparing cumulative grade average to hours earned. A student must maintain an overall minimum 70% grade average out of 100% to remain enrolled in the program or to continue receiving aid. A minimal passing grade for a master's course is 60% out of 100%. A minimal average grade for passing from first year to second year is 65% out of 100% (This is only relevant for students who are writing a thesis).

A student who is on the thesis track and passes from the first year to the second year must be able to obtain a minimum average grade of 70% out of 100% in order to graduate.

Students who are required to complete a final project must receive a minimum grade of 76% out of 100% for the project. This grade is the same minimum for students completing a thesis (76%).

In order to meet the university's requirement for graduation, a student must have a minimum grade average of 70% out of 100%.

Students may be dismissed by their department at the end of any semester if they have not made sufficient academic progress to warrant continuance of study. Students who fail to maintain sufficient academic progress will be dismissed from the program. A student must maintain a 70% overall grade average regardless of their eligibility for or participation in the Title IV program. Termination of students will follow policies and procedures adopted by the department and reported to the Advanced Degree Authority. Dismissal by an academic department may be appealed to the Head of the Department and if that appeal is unsuccessful, the student may then appeal to the Head of the Advanced Degree Authority. The dismissal decision by the Advanced Degree Authority is final and may not be appealed by the student. Students who are re-admitted to the program may be issued a one-time waiver to continue receiving financial aid.

The following is the grading system in the International School and at the University of Haifa:

A+ = 97-100
A = 93-96
A- = 90-92
B+ = 87-89
B = 83-86
B- = 80-82
C+ = 77-79
C = 73-76
C- = 70-72
D+ = 67-69
D = 63-66
D- = 60-62
F = Below 60

Quantitative

Graduate students must be enrolled for a minimum of twelve hours during either the fall and/or spring semesters to be considered full time. Half-time enrollment for graduate students is six hours during either the fall and/or spring semester. In order to meet the quantitative standard, students must complete and pass 67% of the courses attempted each academic semester. This means that a student must, for example, complete and pass at least 2 out of 3 courses each semester to not fall below the required qualitative standard. The maximum allowable time to be eligible for financial aid for a full-time master's degree student is three academic years regardless of whether the students receives Federal Student Aid (loans) during any enrollment period. The minimum number of credit hours required for a master's degree is 36 (credit hours). The normal time frame for completion of a master's degree is two years at the University of Haifa. However, International Programs at the University of Haifa are normally completed within one year for the non-thesis track and two years for the thesis track. Part-time master's students may take up to three years to complete their degree requirements.

The University of Haifa evaluates Satisfactory Academic Progress at the end of each semester. Withdrawals and incompletes are not included in the overall grade average but are included in the quantitative measure. Students must complete all required courses by the end of the degree. Students who achieve a passing grade may not repeat a course. Students who fail a required course must repeat the course and obtain a passing grade before completion of their degree. When a student repeats a course and achieves a passing grade, the original grade will not be counted in the grade average. There are no noncredit remedial courses. Scheduled awards for the

second semester for students not meeting Satisfactory Academic Progress may be adjusted or cancelled as determined by the Director of Finance. If this determination is made the student has the right to appeal the decision by writing a written appeal to the Finance Office and being placed on probation. Scheduled awards for the next academic year for students who are not making Satisfactory Academic Progress will be canceled.

Financial aid will be disbursed on a case by case basis each semester. Students who withdraw during the semester will have their eligibility to retain part of their financial aid calculated on the percentage of the semester attended. Please confirm with the International School Finance Office how much aid has been earned and how your eligibility may or may not be affected. Students who attend more than 60% of the term may retain all of their aid. See the section on Return to Title IV (R2T4) below.

Transfer Credits

The University of Haifa International School does not accept transfer credits from any outside institutions towards a Master's Degree.

Attendance

The Graduate School at the University of Haifa International School is not an attendance taking institution and is focused on academic related activity (submitting assignments, finals, etc.). However, please note that attendance may be required depending on the requirements made by Professors for their courses and specificities drawn out in specific MA Programs. Specific MA programs that take attendance will be referred to in cases where the student has not met quantitative requirements of SAP or in special cases. Please contact the Finance Office if you have any questions about attendance as it relates to your Title IV aid.

Concurrent Degrees

Although it is unlikely to occur, students may pursue two graduate degrees concurrently. They are charged the tuition for each program and the Cost of Attendance for one degree will be adjusted to reflect the two tuition charges. Students must meet the Satisfactory Progress requirements for both programs to retain eligibility. The two sets of courses will be viewed as one program. Loans will be processed to the maximum yearly eligibility for graduate students.

Additional Degrees

Students who have completed a graduate degree program and wish to pursue another degree must apply for admission to that program as would any other applicant and meet the admission requirements for the new program. Federal loan eligibility will be limited to the aggregate program maximums under Federal Regulations.

Appeals and Waivers of SAP

Satisfactory Academic Progress Policy

Federal law requires that the University of Haifa monitors the academic progress of students who receive federal financial aid. In order to remain eligible for federal, students must comply with Satisfactory Academic Progress (SAP). All students will be evaluated for SAP at the end of every semester.

Students not meeting the academic minimum 70% grade average or meet the quantitative requirements may request an appeal via the International School if a student has not already been dismissed by his or her department. This is only done in extremely extenuating circumstances that will be determined on a case by case basis by the International School at the University of Haifa. The appeal may be requested in a written form stating the reasons for not meeting SAP requirements for a given semester. The International School has the right to deny any student a portion of his or her loan if he or she does not meet the academic or quantitative requirements of the University of Haifa.

SAP Requirements

Minimum GPA

A student must maintain a cumulative grade point average (GPA) of at least 2.0 or 70% to continue receiving aid.

Failure to Meet SAP Requirements

Financial Aid Warning

A student who does not meet SAP requirements may be placed on Financial Aid Warning which allows the student to receive financial aid for one additional semester. The student will be monitored for SAP again at the end of the warning period.

Financial Aid Suspension

A student who fails to meet SAP requirements after the bi-semester review or having received Financial Aid Warning or a graduate student who does not meet SAP, is placed on Financial Aid Suspension and is not eligible to receive financial aid without a successful appeal. The appeal process is listed above in the Appeals and Waivers of SAP section. Should the student not wish to appeal, the student must meet SAP requirements before aid eligibility can be re-established. An appeal process is available for the student who experienced any of the following:

- A personal injury or illness
- Illness or death of a relative
- Other circumstances that affect the ability to meet SAP requirements

*However, please note the above reasons do not automatically grant the student a successful appeal. Please see the Appeals and Waivers of SAP section above.

Appealing Suspension

A student who wishes to appeal must submit a written letter appeal and submit it to the University of Haifa International Office. Again, please refer to the Appeals and Waivers of SAP section.

Academic Plans

Appeals may be approved outright or may be approved with an academic plan. In either case, should the appeal be approved, students will be allowed to receive financial aid for a probationary semester.

At the completion of the probationary semester, the student whose appeal was approved without an academic plan, will be reviewed for SAP. If the student is still not meeting SAP requirements, the student will be placed on Financial Aid Suspension and will be ineligible for financial aid. The student may appeal Financial Aid Suspension.

The student who was placed on an academic plan will be reviewed for SAP at the end of the probationary semester. If the student is still not meeting SAP requirements as stated in the academic plan, the student will be placed on Financial Aid Suspension and will be ineligible for financial aid. Students may appeal Financial Aid Suspension.

Denied Appeals

If the student's appeal is denied, the student will be ineligible for financial aid until the student meets the SAP requirements. The dismissal decision may be appealed to the Dean of Students.

To remain eligible for federal grants students must meet the standards indicated below at the end of each semester. At the end of each term of enrollment, students must earn the minimum cumulative GPA, minimum number of credit hours, and be within the maximum timeframe. Failure to meet the minimum cumulative standards may result in a loss of financial aid eligibility.

Completion Rate

The credit hour completion rate reflects the pace at which students must progress to ensure that they are able to complete their degree program within the maximum timeframe. The pace of progression is calculated by dividing the cumulative number of hours the student has successfully completed by the cumulative number of hours the student has attempted.

Maximum Timeframe

The maximum timeframe for students to complete their degree cannot exceed 150 percent of the published length of the academic program. Note that this is the Non-Thesis Track. Hours are counted starting with the semester the student entered school, even those semesters in which he/she did not receive financial aid. The maximum timeframes are listed below:

MA degree 1.5 years from the start of the program or 36 Credit Hours (Non-Thesis Track)

MA degree 2.5 years from start of the program or 36 Credit Hours + Thesis

UNITED STATES DEPARTMENT OF EDUCATION

RETURN TO TITLE IV (R2T4) REGULATIONS

The law specifies how The University of Haifa must determine the amount of Title IV program assistance (Stafford Loans) that students earn if they withdraw from school. See section on Withdrawals for specific information regarding Leaves of Absence (LOA) and the withdrawal process. The Office of Financial Aid is responsible for calculating R2T4 and the Business Office is responsible to actually transfer the funds. The Office of Financial Aid uses worksheets and software provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned to the lender within 45 days of the last date of attendance. If you have questions about your Title IV program funds, students can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov.

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The date of withdrawal is earlier of the date the student notified the Registrar or Program Director of their intent to withdraw or the date the student submitted the withdrawal form. If the student received (or the school received on the student's behalf) less assistance than the amount that was earned, the student may be able to receive those additional funds. If the student received more assistance than was earned, the excess funds must be returned by the school and/or the student.

The University of Haifa is not required to take attendance although many professors may require a student to attend in order to receive a passing grade. Professors are required to take a census of student three times during a semester. Students who are not in attendance are reported to the University's Registrar who notifies the student's Program Director of the lack of attendance. The Program Director will consult with the student's faculty to determine if the student never attended classes or to verify the last date of attendance. Without an official Withdrawal Form, the University will use the last date of attendance to compute the R2T4 formula.

In the case where a student notifies the Program Director or a faculty member that he or she intends to withdraw, the student must be informed of the need to complete the Official Withdrawal Form, document the date the student notified them and share that information with the University Registrar. Should the student fail to file the Withdrawal Form or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula. In the event a student receives all failing grades for a semester, the Program Director will contact the faculty members to determine if the "F" grades were earned

or represent a lack of attendance. In the event it is determined that those grades were the result of lack of attendance, the Program Director and faculty will attempt to determine the last day of attendance and use that date in the R2T4 calculations. If the exact date cannot be determined, the University will assume a 50% attendance, and use that date as the last date of attendance. Students who do not attend even one class, are ineligible for Title IV funds and all of the loan proceeds will be returned to the lender.

The amount of assistance earned is determined on a pro rata basis. The payment period is the semester for which the loan was certified and the percent of attendance is calculated by dividing the number of days attended by the total number of days in the payment period. For example, if the student completes 30% of the payment period or period of enrollment, the student has earned 30% of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or period of enrollment, all the assistance that the student was scheduled to receive for that period is considered to have been earned. If the student did not receive all of the funds that were earned, he or she may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that additional debt is not incurred. The Office of Financial Aid will use the R2T4 worksheets as provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

The University of Haifa may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission (which some schools ask for at the time of enrollment) the student will not be offered the funds. However, it may be in one's best interest to allow the school to keep the funds to reduce the debt at the school.

There are some Title IV funds that students were scheduled to receive that cannot be *earned* once a student withdraws because of other eligibility requirements. For example, if a first-time, first-year undergraduate student has not completed the first 30 days of the program before withdrawal, the student will not earn any Direct Loan funds that he or she would have received had the student remained enrolled past the 30th day. If the student receives (or the school receives on behalf of the student) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

1. The institutional charges multiplied by the unearned percentage of the funds, or
2. The entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of the Title IV program funds. If the school is not required to return all of the excess funds, the student must return the

remaining amount. Any loan funds that must be returned, the student repay in accordance with the terms of the promissory note. That is, scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans
3. Federal PLUS loans

The requirements for Title IV program funds when students withdraw are separate from any refund policy that the school may have. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also charge for any Title IV program funds that the school was required to return. Student may receive a copy of the refund Policy from the Business Office.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov.

Leaves of Absence (LOA) and Withdrawals

Definitions:

Approved Leaves of Absence (LOA)

An LOA is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance and will return to complete the program. Please note that students who have completed at least 60% or more of his or her enrollment has earned 100% of Title IV funds he or she was scheduled to receive and is required to complete all necessary payments to the University of Haifa. Students returning from a LOA are not required to re-apply for admission but must re-register for their courses. For instance, a student on aid who goes on a LOA in the 3rd week of the semester, he or she will be able to return at the point he or she left off academically in the 3rd week of the semester upon return.

Unapproved Leaves of Absence

A school may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes.

Official Withdrawal

A "withdrawal" refers to a student's intent to completely terminate studies at an institution with no expectation of return.

Students who subsequently decide to return to their studies, must re-apply for admission through the University's Office of Admissions. Depending on the Department, students may be able to return to their studies at the point that they withdrew. Specifically, this entails to all credits accumulated up to the point of withdraw counting towards graduation. This determination is made entirely on the part of the Graduate Program Faculty in accordance with the Dean of the International School. If the student withdraws before the end of the semester and receives no credit or grades in his or her courses, his or her financial aid could be affected.

Unofficial Withdrawal

An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school.

Withdrawal and SAP requirements

You may no longer be eligible for the full amount of Title IV aid that you were originally scheduled to receive if you did not meet SAP requirements on the qualitative or quantitative scale as determined by the University of Haifa up until the point of withdrawal.

The Finance Office determines the amount earned and unearned Title IV aid up until the point of withdrawal.

Your withdrawal date is:

1. The date you begin the Institution's withdrawal process or officially notified the institution of the intent to withdraw
2. The mid-point of the period when you leave without notifying the institution or
3. Your last date of attendance at a documented academically related activity

LOA and Withdrawal Request Forms

The form required by The University of Haifa to request a LOA or a Withdrawal is available in the Offices of the Program Director and the University Registrar.

Approved LOA's

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a Return calculation. If an LOA does not meet the conditions in the student is considered to have ceased attendance and to have withdrawn from the school, and the school is required to perform a Return calculation.

In order for an LOA to qualify as an approved LOA –

1. All requests for LOA's be submitted in writing to the Program Director and include the reason for the student's request. The form must be signed and dated by the student and specify the date the student wants the LOA to begin and end.
2. Students must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so.
3. The situation described for the reason for the LOA must be generally non-academic in nature and must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame.
4. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period including days in which school is not is session.

All requests for LOA's will be reviewed by the Program Director, the University Registrar and the Director of Financial Aid. The student will be notified in writing by the Program Director of the University's decision.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Stafford Loan recipient, the school will explain to the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted an LOA that meets the criteria stated above is not considered to have withdrawn, and no Return calculation is required. Upon the student's return from the leave, he or

she continues to earn the Federal Student Aid previously awarded for the period.

The University of Haifa provides a written notification within 30 days of the date of withdrawal to all of the appropriate parties. The type of withdrawal will be highlighted along with the amount of the dispersal received by the student. The student is required to accept the funds already dispersed if withdrawal takes place. Declining funds will only be possible if done so before the loans have been dispersed into the student's account. There is a deadline to respond a maximum of 14 days before the intended dispersal at the beginning of the semester. There is an obligation on students to repay any loan fund dispersals that have already taken place.

A confirmation from the student or borrower must take place before the disbursement. This confirmation must be done either via written document, or by email at least 14 days before the beginning of the semester. If the confirmation is delivered less than 14 days before the beginning of the semester, The University of Haifa has the right to honor the response.

Completion of coursework upon return

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, **and since the academic programs at The University of Haifa are considered term-based programs, where the payment period is the term, a student returning from an LOA must do so at a time when he or she can complete the term in order to complete the payment period and be eligible to receive a second or subsequent disbursement.**

Therefore, for students enrolled in credit-hour term programs, in order for an LOA to be an LOA, the school must allow a student returning from an LOA to complete the coursework that he or she began prior to the LOA.

Students who return earlier than anticipated

The school may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic program at the point where he or she began the LOA, the student is considered to still be on the approved LOA. **The days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the 180 days maximum for an approved leave of absence.** A student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA.

Student who fail to return from LOA's

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

Explanation of consequences of withdrawal to loan recipients

A student who is granted an approved LOA is considered to remain in an in-school status for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the school must report to the loan holder the student's change in enrollment status as of the withdrawal date. One possible consequence of not returning from an LOA is that a student's grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

Unapproved LOA's

A school may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is the date the student begins the LOA. An unapproved LOA may be treated as an official withdrawal since the school would have previously granted an LOA. Therefore, the school would know immediately that the student had ceased attendance for Title IV purposes, and must use the specified withdrawal date in the Return calculation.