Satisfactory Academic Progress Policy for US Federal Loan Students

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<th>Responsibility of:</th>
<th>International</th>
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<tbody>
<tr>
<td>Next Review Date:</td>
<td>September 2020</td>
</tr>
<tr>
<td>Reviewed:</td>
<td>September 2019</td>
</tr>
<tr>
<td></td>
<td>October 2018</td>
</tr>
<tr>
<td>Approved By</td>
<td>Vice Chancellor’s Executive</td>
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</tbody>
</table>
Contents
1. Introduction.................................................................................................................. 3
2. Quantitative requirements (Volume and length of study)........................................... 3
3  Qualitative Requirements (Academic performance)..................................................... 4
4  Evaluation of academic progress.................................................................................... 5
5  Financial Aid Probation Status....................................................................................... 5
6  Financial Aid Denied Status......................................................................................... 6
7  The Appeal Process ....................................................................................................... 6
8  Withdrawal or Non-completion....................................................................................... 6
9  Transfer Students ......................................................................................................... 6
1. **Introduction**

1.1 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.

1.2 Satisfactory Academic Progress (SAP), consists of two components of measurement, quantitative and qualitative as set out below. SAP is evaluated at the end of the academic year. Failure to maintain satisfactory progress may result in cancellation of financial aid awards, and the student may have to repay any funds already received.

1.2 Students will only be notified of the outcome if they have not met SAP requirements. Students will be notified of the decision in writing.

1.3 This policy applies only to eligible US and eligible non-US citizens receiving US Higher Education Act Title IV aid, and specifically the Federal Direct and PLUS loans.

2. **Quantitative requirements (Volume and length of study)**

2.1 **Registration and maximum length of study for undergraduate students**

2.1.1 Undergraduate students will only be funded for 150% of the time it takes for normal completion of a full-time degree as measured in credit hours,

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<th>Standard published program length</th>
<th>Maximum Federal Loan timeframe for completion</th>
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<tbody>
<tr>
<td>3 year undergraduate degree</td>
<td>540 credit hours (4.5 years)</td>
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<tr>
<td>4 year undergraduate degree</td>
<td>720 credit hours (6 years)</td>
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2.1.2 Periods when a student does not receive Title IV funds will be included in the maximum timeframe.

2.1.3 Periods of temporary withdrawal from the course will not be included in the maximum timeframe.

2.1.4 Students on UKVI Tier 4 visas must be registered according to the UKVI requirements.

2.1.5 Students must also meet the professional requirement of the programme as specified by the relevant Professional, Statutory and Regulatory Body where applicable.

2.2 **Pace**

2.2.1 Students must be registered for at least 50% of a full-time load to qualify for Federal Aid (i.e. at least 30 credits per semester).

2.2.2 Students must maintain a minimum cumulative completion rate of two thirds of credit attempted which equals 67% for progression to the following year of study in order to meet the SAP maximum completion timeframe.
2.2.3 For example, a student on a 3-year undergraduate degree would typically attempt 120 credits over one academic year. Students must pass a minimum of 80 of the 120 credits in that year to meet SAP standards and carry forward no more than the maximum credits as stipulated in the Academic Regulations governing the programme of study into the next academic year as trailing units.

2.2.4 For postgraduate taught degrees where the requirement is to take 180 credits over one calendar year, a student must complete a minimum of 120 out of 180 credits per year to meet SAP standards.

3 Qualitative Requirements (Academic performance)

3.1 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 West London. A review at the end of each academic year will be undertaken to determine the student’s successful progress toward obtaining a degree by comparing the credits passed to the required pass mark and total credits for the given stage of a program.

3.2 Module marks are expressed on a student’s official transcript as a numerical percentage for undergraduate and postgraduate courses. Each year of an undergraduate degree is worth 120 credits, whilst postgraduate programmes comprise 120 credits for the taught element and 60 credits for the Masters Project.

3.3 Undergraduate students must achieve an overall average mark of 40% for the academic year in order to demonstrate SAP (broadly equivalent to a grade point average of 2.0).

3.4 Postgraduate students must achieve an overall average mark of 50% for the academic year in order to demonstrate SAP (broadly equivalent to a grade point average of 2.8-3.0).

3.5 Students achieve credit by passing a module. For undergraduate modules, a module is normally passed if the student achieves an overall score of 40% and for postgraduate modules a student must normally achieve an overall score of 50%.

3.6 If the student submits late, an assessment will be given a mark of zero for that assessment opportunity. However, providing the submission is made prior to the release of unratified marks, the assessment will be marked as if for the next assessment opportunity. The submission will be capped at 40% for undergraduate courses and 50% for postgraduate courses. If no reassessment opportunity exists, the student will have failed the assessment.

3.7 Incomplete marks are considered a non-completion of attempted course work until the incomplete mark is replaced with a permanent mark and academic progress can be re-evaluated. In all cases where no mark is assigned, a “0%” mark will be used in the determination of satisfactory academic progress.

3.8 For any module that is failed, normally one resit is allowed where the maximum grade that can be awarded is 40% for undergraduate programmes and 50% for postgraduate programmes. Where a student has failed a resit attempt, he or she is entitled to retake the module (i.e. to attend classes and take all assessments associated with the module).

3.9 Retrieval of failure through repeat periods of study may be permitted to make good failed module(s) only. Students undertaking a repeat period of study will be required
to attend all teaching sessions and complete all the assessment requirements associated with the failed module(s). The repeat period of study will equal the period of the failed module(s) and may be up to one academic year (120 credits). The calculation of overall undergraduate classifications and postgraduate awards will take account new marks or grades received for the repeated modules. Undergraduate students may undertake repeat periods of study and receive Federal Aid subject to being able to complete the course within the timeframes set out in 2.1 above.

3.10 Students on postgraduate research programmes are expected to maintain satisfactory progress as measured by a grade of 50% in any taught elements, the submission of annual reports and to undertake a successful transfer from MPhil to PhD where appropriate.

4 Evaluation of academic progress

4.1 SAP is calculated at the end of each year based on total progress during the semesters of that year. SAP will be assessed on their engagement and also their academic marks.

4.2 For students who commence in January, SAP will be calculated at the end of the first semester and then annually thereafter to ensure that full marks are available.

4.3 Students will be informed of the outcome of the evaluation of academic progress at the end of each year if they are not demonstrating satisfactory academic progress.

4.4 Students who fail to make SAP will be placed on Financial Aid Denied status unless they successfully appeal as described in Section 7 below, in which case they will be placed on Financial Aid Probation.

5 Financial Aid Probation Status

5.1 Students who successfully appeal a failure to make SAP are placed on Financial Aid Probation for the subsequent payment period at the end of which SAP will be evaluated. If the student has not made SAP, the student will lose eligibility unless they have entered into an acceptable academic plan with the University.

5.2 For students who are repeating a module, student loans can be received during the period of probation for one payment period. Further student loan disbursements will be held until the marks or grades and credit completions have been reviewed for the period of the Financial Aid Probation. If the student passes the required credits they will resume normal financial aid status and will no longer be on Financial Aid Probation.

5.3 The student and the University may develop an academic plan that will allow the student to meet the SAP standards by a specific point in time. If the student needs more than a single payment period to return to a good SAP standing, the student can continue to receive FSA as long as he/she follows the academic plan.

5.4 A student on an academic plan will have modified SAP requirements for the duration of the plan. If the student fails to meet the terms of the academic plan, the student is not eligible for federal financial aid.
5.5 SAP will continue to be checked at the end of each payment period while the student is on an academic plan until the student is again making SAP.

6 Financial Aid Denied Status

6.1 Students failing to satisfy the minimum requirement of passing all failed units and successfully progressing after a repeat period of study will be required to withdraw from the course and will not be eligible for Direct or PLUS Loans.

6.2 Reinstatement of financial aid after a student is placed on Financial Aid Denied status is achieved only by the student submitting a written letter of appeal in accordance with the University appeal process, and the appeal being granted. In that case, the student is placed on Student Loan Probation for the semester rather than on Student Loan Denied status. A student regains student loan eligibility after meeting minimum progression requirements.

6.3 A student is not allowed to receive US Student loans for any payment period unless the student makes Satisfactory Academic Progress or the institution has determined that the student has met the requirements of an academic plan.

7 The Appeal Process

7.1 The student must submit an appeal of Student Loan Denied status in writing to the University Secretary by the date specified in the Student Loan Denied notification letter. The University Secretary will review the appeal and notify the student in writing of their decision within 14 working days after the Review of SAP. All decisions made by the Appeals process are final.

7.2 Appeals for US Loans may be considered only based on the death of a relative, an injury or illness of the student, or other special circumstances and information the student must submit regarding why the student failed to make Satisfactory Academic Progress. The student must then detail what has changed in the student’s situation that will allow the student to demonstrate SAP at the next evaluation.

8 Withdrawal or Non-completion

8.1 Withdrawal or non-completion of a course does not count towards SAP qualitative measurement in another course but will affect the quantitative evaluation i.e. the maximum timeframe allowed and pace of progression. At the end of each academic year, the Registrar will consider whether the student has achieved sufficient credit to progress to the next stage of their course, or will be offered the opportunity to retrieve any failed credit, or repeat the year.

9 Transfer Students

9.1 Transfer students’ transcripts will be evaluated by the Course Leader. Any modules which can be used in advance standing on a new course will be accepted and will be used to measure the quantitative SAP requirement (150% timeframe). Module credit accepted in advanced standing in accordance with the Recognition of Prior Learning Policy will not contribute towards the degree classification.