

# SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR TITLE IV DIRECT LOANS

This is the University Of Plymouth's policy for assessing whether US students are meeting the satisfactory academic requirements to continue receiving Title IV Direct Loans.

**THIS DEFINITION OF SAP MAY BE DIFFERENT FROM OTHER UNIVERSITY OF PLYMOUTH POLICIES, AND IS NOT A REPLACEMENT FOR UNIVERSITY ACADEMIC REGULATIONS.**

## OVERVIEW

US Federal regulations require that a student must be enrolled, attending and making satisfactory academic progress (SAP) in order to be eligible to receive Title IV Federal Loans. These regulations require that the University checks the students' progress at regular intervals. For detailed information on US loan administration please see our webpages at

<https://www.plymouth.ac.uk/study/fees/scholarships-bursaries-and-funding/funding/us-and-canadian-students/financial-aid-for-us-students>

**Note to academics:** U.S. Federal Student Aid requires us to obtain a report on every student in receipt of aid in relation to their attendance and academic progress, prior to the second and third disbursements being made (January and April). At the time of the progress request we also require information if a student has made changes to their studies, such as from an MSc to a PG Cert, or from full-time to part-time studies, or if such a request is in progress and has not been updated on the student record system because this may affect eligibility to Title IV aid.

## DEFINITION OF SAP

Our definition of Satisfactory Academic Progress for the purposes of receiving Title IV Federal Loans is measured by:

- timeframe – maximum time allowed in completing an academic programme
- performance – student grade level average or equivalent

## HOW SAP IS ASSESSED

### Qualitative standard (grades)

Students must achieve minimum standards as required by the academic department and supervisor/tutor, equivalent to a 40% pass rate and academic standing consistent with graduation requirements. The minimum standards must be met prior to the next disbursement payment period.

### Quantitative standard (pace)

Students must progress through their programme at a pace which ensures that they will graduate within the maximum timeframe. The maximum timeframe for completion is 150% of the standard, published

timeframe for a course. Students must also be studying at least half-time in order to be eligible for federal loans.

If a student is enrolled on a course longer than 2 academic years, at the end of the second academic year, the student must have achieved at least a 'Pass' grade across all of the modules they have taken.

#### UNDERGRADUATE AND POSTGRADUATE TAUGHT STUDENTS' PACE

A student must complete the programme in no more than 150% of the normal time taken to complete the programme (for example a three-year undergraduate degree must be completed in no more than four and a half years, and a one-year master's degree in one and a half years). This timeframe includes any previous periods of study at other institutions at the same grade level. Students must normally pass each unit of assessment to gain the academic credits for that year of study before being able to progress onto the following year, as appropriate.

#### POSTGRADUATE RESEARCH STUDENTS' PACE

The programme length cannot exceed 150% of the normal length of the programme. This includes time for writing a thesis and viva examination (for example a three-year PhD should be completed in four and a half years at the most). This timeframe includes any previous period of study at other institutions for the same programme.

The student must have met all University progress deadlines, plus any written deadlines agreed with their supervisor. The supervisor must agree that progress with research is satisfactory and meets the required timeframes they set.

ECTS (European Credit Transfer System) credits are used to illustrate how units fit together within a programme of study. The workload for a typical undergraduate year comprises 60 credits with 90 credits for a master's. A student, for the purposes of SAP only, should complete a minimum of 66.7% credits in each year.

#### PREVIOUS CREDITS

Students may receive academic credit or exemption from some modules due to previous study at Plymouth or another Higher Education Provider, at the discretion of the relevant academic department. Any credit/exemption achieved in this way will be counted as the equivalent of credit achieved through normal study on the programme in terms of qualitative and quantitative measures. Accordingly, the programme upon which the student enrolls must be completed within 150% of the normal time taken to complete, starting from the date the student commenced the transferred credit(s).

#### PROCEDURE FOR ASSESSING SATISFACTORY ACADEMIC PROGRESS OF US FEDERAL AID RECIPIENTS AT PLYMOUTH

It is a requirement of the U.S. Student Federal Aid that the University seeks confirmation of a student's satisfactory academic progress before any payments are made. The academic progress of students will therefore be assessed prior to the disbursement of Federal Aid at the start of each academic term, to

determine continued eligibility. The Student Funding Team (US Loans) will seek confirmation from the student's academic school that satisfactory academic progress has been made under the following criteria, in line with US Federal Regulations:

1. The student is on track to complete their academic course in no more than 150% of the published length of the programme measured as appropriate in academic terms.
2. The student's progress is in line with the level expected for his/her academic programme, as defined in the University's Assessment Regulations (equivalent to a 40% pass rate), and sufficient to enable continued academic progression on their course.
3. The student has appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of his/her course.

Where SAP is confirmed, the student's financial aid will be processed as normal. Students will receive notification of this assessment having taken place.

## EXAMPLES OF CHANGES THAT WILL AFFECT YOUR SAP PROGRESS

Repetition or reassessment due to academic failure

Students who are resubmitting work or resitting examinations, but are not in attendance, are not eligible for Title IV loans. A student who is required to retake a year and is attending at least half-time will be eligible for aid for this repeat year. This is subject to the student meeting required pass rates, SAP warning/probation rules and 150% timeframes.

Incomplete grades

Students who have not submitted assessments may have their Title IV loans withdrawn as they may not meet the minimum pass rates and pace of credit completion.

Transfer credits

Transfer credits for the same grade level will count towards the 150% time frame.

## FAIL/REPEAT/PASS AND PROGRESS

The Faculty and Board of Studies are responsible for determining a student's onward progression, in accordance with University of Plymouth regulations <https://www.plymouth.ac.uk/student-life/your-studies/essential-information/regulations>

In the case where a student is not permitted to progress onto the next term/semester/year, then no further loans will be payable.

## EXAMPLES OF CHANGES THAT WILL NOT AFFECT YOUR SAP PROGRESS

- period of approved suspension/suspension of status, including maternity/paternity/adoption leave
- change of programme of study (unless elements contribute towards the new programme and/or maximum timeframes allowable)

## FINANCIAL AID WARNING

Where the student's academic department is unable to confirm that they are making satisfactory academic progress, the student will be issued with a financial aid warning for the next academic term. The student will continue to receive their financial aid during this period, but will be expected to have resumed satisfactory academic progress prior to the next scheduled disbursement of financial aid.

Where satisfactory academic progress is not confirmed by the end of the academic term, the student will be advised in writing that their financial aid will be suspended.

## APPEALS

A student who has received written advice that their financial aid will be suspended may appeal (within ten days of receiving written notification) if they consider that exceptional circumstances surrounding their progress can be demonstrated.

Examples of exceptional circumstance may include:

- student suffered an illness that necessitated he/she missed at least 15 days of lectures or equivalent research time
- student suffered a loss in his/her immediate family. Immediate family is defined as parents, grandparents, and siblings for a dependent student. Immediate family for an independent student also includes his/her spouse and children.
- student was the victim of a natural disaster that caused him/her to not attend the University

All appeals must be received within 10 days of receipt of the Notice of Suspension.

Students will be required to indicate why they believe financial aid should not be terminated and provide reasons for failing to meet the satisfactory academic progress requirements. Students will also be required to supply documentary evidence in support of their appeal. This may include:

- copy of death certificate
- medical certificate from a registered doctor or psychiatrist
- statement from tutor or other senior School official
- bank statements
- financial accounts
- other relevant evidence specific to the appeal

Students should submit an appeal to [studentfunding@plymouth.ac.uk](mailto:studentfunding@plymouth.ac.uk) We will forward your appeal to our Complaints and Appeals Team

Disbursement of loan funding will not be made while an appeal is being processed.

The circumstances of the appeal will be considered further and a decision of the appeal will be communicated to the student, in writing, within 14 days of submission, if all necessary supporting evidence is complete.

This process is separate to any university of Plymouth academic appeals process  
<https://www.plymouth.ac.uk/student-life/your-studies/essential-information/complaints-appeals-and-conduct>

## FINANCIAL AID PROBATION

Where an appeal is upheld, the student will have their financial aid reinstated, but will be placed on financial aid probation for next academic term. The student will be expected to have resumed SAP prior to the next disbursement of financial aid or, where appropriate, meet the conditions of an academic action plan that has been put in place for the student. This will be through consultation with the student's academic tutor and other relevant specialist staff, to ensure that the student is able to meet the satisfactory academic progress standards by an agreed time in the future.

## ENQUIRIES

### Email

studentfunding@plymouth.ac.uk

### Telephone

+44(0) 1752587680

### Address

Student Funding Unit, Fourth Floor Nancy Astor Building, University of Plymouth, Drake Circus, Plymouth, Devon PL4 8AA

### Opening times

Monday to Friday, 9.30am to 4pm