

University of Strathclyde

**US Federal Loans Satisfactory Academic Progress
Policy**

December 2020

1. Introduction

To be eligible for US federal student loans, a student must make satisfactory academic progress (SAP) whilst studying at the University of Strathclyde. This policy applies to all students taking federal student loans (also known as 'Direct Loans', 'Title IV' loans and 'federal aid') such as Subsidised loans, Unsubsidised loans and PLUS loans. It applies to undergraduate, postgraduate taught, full-time students and postgraduate research students who are eligible for US Federal Aid. Students are advised to familiarise themselves with these SAP guidelines in order to successfully complete their academic programme and continue to receive federal student loans.

2. Frequency of SAP Evaluation Points

SAP will be evaluated at the end of each payment period for students who receive Title IV aid prior to disbursements 2 and 3. For students continuing into the next academic year checks will be done at the end of their final payment period from the previous academic year, where evidence is required that progression on to the next academic year is made. SAP will be checked with your Academic Department/School. Students will only be notified of the outcome, if they have not met SAP standards and are to be placed on Financial Aid Warning. In this instance, the Student Finance Team will notify students of this outcome by email.

The University does not have the right to waive the SAP requirement for any student.

3. Measuring SAP

All students in respect of Title IV Funding at the University of Strathclyde will be reviewed prior to each Title IV loan disbursement, at which point enquiries will be made to the relevant Academic Departments/Schools to ensure students are making satisfactory academic progress. If you do not meet these requirements, then this may affect your eligibility to receive further Title IV loans. A set of quantitative and qualitative evaluation criteria used in the SAP evaluation is detailed below:

Quantitative Standards

Maximum Completion Timeframes: In order to maintain eligibility for funds the **maximum timeframe** for completion of a degree programme may not exceed 150% of the published length of a programme. For example;

Standard Published Programme Length	Programme Length in credit hours	Maximum Federal Timeframe for Completion in Years	Maximum Timeframe in Completion in Credit Hours
4- year undergraduate degree	480	6 years	Students may attempt up to 720 in credit hours, to achieve the credits needed
12- month postgraduate taught degree	180	18 months	Students may attempt up to 270 credit hours, to achieve the credits needed

To continue to be eligible for Financial Aid, students must maintain a minimum cumulative completion rate, (for a four year undergraduate programme this would be 66.7%), as calculated by dividing the number of completed credits by the number of attempted credits in order to meet SAP maximum completion timeframes

Requirements for students on PhD programmes are specified in the [General and Course Regulations for Graduate/Post Graduate awards](#), including those for the duration of the PhD. PhD students receiving Financial Aid may take up to four years to complete their degree requirements. The University of Strathclyde evaluates Satisfactory Academic Progress at the end of each academic semester. Students must complete all required modules by the end of the degree. Students who achieve a passing grade may not repeat a module. Students who fail a required module may be permitted to repeat the module and obtain a passing grade before completion of their degree.

Please note:

- Periods when a student does not receive funds will be included in the maximum timeframe.
- Students who transfer from another institution will have the time spent at the first institution included in the maximum timeframe.
- Periods of time out from a course will not be included in the maximum timeframe.
- Tier 4 visa students should be aware that visa policies may not align with SAP and/or University policies.

Qualitative Standards

Enrolment Status: all students must be enrolled at least half-time.

Academic Achievement: In order to maintain eligibility for financial aid with the qualitative standard, you must maintain the academic standing necessary to remain at University of Strathclyde. The University has minimum pass marks, for undergraduate programmes this is 40% and for postgraduate programmes this is 50%. For clear assessment guidelines, please see [Academic Regulations](#) where there are specific regulations with regards Undergraduate and post graduate awards including assessment and progression

- You must complete and pass exams and coursework or carry out research for your degree programme. You can find programme requirements in your Programme Handbooks, and wider guidelines as set out in the [Academic Regulations](#) in relation to attendance.
- In addition to the Universities academic standards outlined above additional checks are made in-year for students in receipt of US Federal Aid prior to disbursements two and (for postgraduate students) disbursement three where Academic Department/School are required to confirm that students continue to make Satisfactory Academic Progress according to the programme requirements.

4. Impact of Transfers, Withdrawals, Interruptions, Repeat or Fails on SAP Standards

Generally, all periods of a student's enrolment count when assessing progress and the maximum timeframe of 150%, even periods when the student did not receive federal student loans. Some examples of changes to enrolment and how these impact on the measurement of SAP are outlined below:

Change to Enrolment	Counts towards SAP measurement?
Period of approved suspension/suspension of status, including maternity/paternity/adoption leave	No
Change of programme of study	Not unless elements contribute towards the new programme of study (see Transfer into University of Strathclyde notes below)
Failures or non-completion of a programme of study and subsequent re-enrolment	Yes. Failures will be treated as unearned but attempted credits, and thus will be included in both grade and maximum completion timeframe calculations. Students will be given one resit / re-submission opportunity which would be capped at the minimum passing grade for the level.
Repetition or reassessment due to academic failure	Yes. Please refer to the chart Quantitative criteria for impact on the maximum timeframe. Grades from reassessment will be capped at the minimum pass mark. Qualitative standards must also be met, by meeting the required minimum pass marks
Transfer into University of Strathclyde	Yes. Approved credits and module changes for the same grade will count towards the 150% timeframe. Only those credits which count toward the award being sought will be considered for the purpose of the SAP.

- Students considering withdrawing from their programme are encouraged to follow the guidance at [Withdraw](#) from the University and to seek advice on the effect withdrawal can have on loans eligibility and repayment options.

- University awards will only be conferred on students who are exiting the University with an appropriate number of credit points or who have successfully completed their programme of study. There is no 'incomplete' status at the University of Strathclyde a student will be given a 'failed' status (depending on the proportion of assessment which has been completed, as defined by the [Academic Regulations](#) for not meeting the required threshold and will count toward the maximum timeframe.

5. Failure to meet SAP

A student who fails to meet SAP standards at an evaluation point, will be placed on **Financial Aid Warning** for one payment period, and **will** continue to receive funding for that payment period. The student is not able to appeal **the Financial Aid Warning** status.

- A student who has been placed on **Financial Aid Warning** will have their SAP evaluated at the next evaluation point. If at the next evaluation point, the student is determined to be back in good SAP standing, they will continue to receive their federal student aid as normal.
- If at the next evaluation point the student is **not** considered to be back in good SAP standing, the student then enters **Student Loan Denied** status and is no longer eligible for federal student aid until the student is back in good SAP standing. The Student Finance Team will notify students of this by email.
- If a student has experienced ill health or has extenuating circumstances during the Financial Aid Warning period which affected their ability to regain good SAP standing, the student may appeal the **Student Loan Denied** status.

6. Appeals

Students who are about to enter a period of **Student Loan Denied** status may appeal this outcome, where exceptional circumstances can be demonstrated as to why they did not meet good SAP Standing. Students must put their appeal in writing to the Student Finance Team, within 14 days of receiving written notification (by email) of being placed on Student Loan Denied status.

Exceptional Circumstances may include:

- Death or extended illness of an immediate family member (parent, spouse, sibling, dependent child)
- Extended illness or personal injury of student
- Other special circumstances

The student will need to provide documentation with their appeal letter to support the exceptional circumstances which may include, copy of death certificate, medical certificate or

letter from a registered doctor or other medical authority, statement from personal tutor or senior University Department member of staff, bank statements, financial accounts, and other relevant evidence specific to the appeal.

All appeals should be made in writing and emailed to federal-loans-admin@strath.ac.uk

The decision of the appeal will be communicated to the student by email within 14 days of submission, if all necessary supporting evidence (as determined by the SAP appeals panel) is complete.

If the appeal is unsuccessful, the student is no longer eligible for federal financial aid with immediate effect.

The decision by the SAP Appeals Panel is final, although students have recourse to the University's student complaints procedure in the normal way.

7. Reinstatement of Financial Aid

Reinstatement of Financial Aid after a student is placed on Students Loan Denied Status is achieved in one of the following ways:

- The student submits a written letter of appeal in accordance with the Appeals Process and the appeal is granted. The student is placed on Student Financial Aid Probation for the following payment period.
- The student continues the course under their own means; attends the University of Strathclyde, pays for tuition and fees without help of student aid and meets SAP standards. The student regains aid eligibility in a probationary status.

NB: Students whose attempted credits have exceeded 150% of their program cannot regain financial aid eligibility except through the appeals process.

8. Important Information

Please note that students undertaking any part of their course in the USA or drop below 50% FTE are not entitled to Federal Aid. This regulation is not covered by the Satisfactory Academic Progress Policy above and therefore is not subject to a Financial Aid Warning, Probation or Appeal.

Financial Aid Warnings and Probation are related solely to students' eligibility to receive Federal Student Aid from the US Department of Education and will not affect your enrolment status.