

## Satisfactory Academic Progress (SAP) policy for students in receipt of Title IV Direct Loans

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## Introduction

This policy relates specifically to students in receipt of Title IV Direct loans and assessing whether US students are meeting the satisfactory academic requirements to continue receiving Title IV direct loans.

It is your responsibility to meet the requirements within this Satisfactory Academic Progress policy.

Loan programmes governed by these regulations are:

- Title IV Direct Subsidised Loan
- Title IV Direct Unsubsidised Loan
- Title IV Direct PLUS Loan

You are advised to familiarise themselves with these SAP guidelines in order to successfully complete their academic programme and continue to receive federal student loans.

## Overview

Find out more about the [University of Bath's policy on assessments](#).

This SAP policy is applied alongside the University's policy on assessment and progression, and is not a replacement for [University academic regulations](#).

US Federal loan regulations state that you are required to be in good standing and making satisfactory academic progress towards completing your course in order to be eligible to receive Title IV loans from the US Department of Education. If you do not meet this requirement then you may not be eligible to receive further Title IV loans.

## Evaluating Progress

- Postgraduate academic progress is evaluated at the end of each payment period.
- Undergraduate academic progress is evaluated at the end of each academic year.

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

The US Loan Administrator(s) will seek confirmation from the Academic Department/School that satisfactory academic progress has been made under the following criteria in line with US Federal regulations:

1. You are on track to complete your academic programme in no more than 150% of the published length of the programme measured as appropriate in academic terms.
2. Your progress is in line with the level expected for your academic programme, as defined in the University's Assessment Regulations, and enough to enable continued academic progression on your course.
3. You have appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of your programme.

Where SAP is confirmed as satisfactory, your student loans will be processed as normal. You will only be notified of the outcome if you have not met SAP standards. Should this evaluation determine that you have failed to meet SAP, the US Loan Administrator will notify you by email, advising you that you have

been placed on Financial Aid Warning (or following an appeal have been placed on Financial Aid Probation).

## Definition of Satisfactory Academic Progress

Our definition of SAP for the purposes of receiving Title IV loans is measured by:

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

## How SAP is assessed

**Undergraduate students** and **postgraduate taught master's students** receiving federal student loans must achieve University of Bath's minimum standards as required by the academic department and supervisor/tutor, and academic standing consistent with graduation requirements, for minimum satisfactory performance. These are defined as follows:

### Qualitative Standard (grades)

University of Bath, as a UK Higher Education institution, does not use Grade Point Average (GPA) assessments. You are required to achieve the following results to pass individual modules (including dissertations), and to achieve these overall averages:

- 40% minimum for undergraduate students
- 40% minimum for postgraduate taught students

In addition, some programmes may require students to pass specific modules in order to facilitate their progression on the course. These will be outlined in the relevant programme specifications.

Non-credit bearing optional assessments, where offered by programmes, will not be taken into consideration as part of this measure.

### Courses lasting more than two academic years

If you are enrolled in a course lasting more than two academic years, at the end of the second academic year, you must have achieved at least 40% for undergraduate programmes and 40% for postgraduate taught programmes or have academic standing consistent with University of Bath's graduation requirements.

### Quantitative Standard (pace)

Under US loan regulations the maximum time frame to complete an undergraduate programme is 150% of the published length of the educational programme. Postgraduate programmes of study also have a maximum period of 150% of the published length of the programme.

All academic programmes at University of Bath have a published length of study. In order to be considered as making SAP, students in receipt of Title IV loans must be able to complete the programme within the published length of study.

The published length of study for undergraduate degrees can be from 3 to 5 years for full-time study. Some courses consist of a placement year and/or an integrated undergraduate masters degree.

The published length of study for postgraduate taught degrees (Masters programmes) is usually 1 year for full-time study. Some programmes are longer.

The published length of study for doctoral degrees is usually up to 4 years for full-time study.

It should be noted that US students are usually ineligible to study on part-time programmes across all qualification levels, due to current UK Tier 4 student visa restrictions. You must also be studying at least half-time in order to be eligible for Title IV loans.

The pace of student progress is measured by the number of credits required to complete the programme and achieve the qualification, divided by the published length of the programme.

As an example, an undergraduate programme requires 180 credits for the qualification to be awarded; its published length of study is 3 years so students would be expected to achieve an average of at least 60 credits per academic year in order to be progressing at an acceptable pace.

For the purposes of SAP only, a student should earn 67% of their credits attempted in each year, to be on pace to complete the programme within the maximum time frame. For example:

- A 3 year undergraduate degree =  $3 \times 60$  credits = 180 credits for graduation
- 150% Maximum Time Frame:  $150\% \times 180 = 270$  credits
- Pace of completion:  $180/270 = 0.666 = 0.67 = 67\%$

The programme length cannot exceed 150% of the normal length of the programme. A 3 year undergraduate degree should be completed in 4 ½ years.

A 1 year Master's degree should be completed in 1 ½ years. This timescale includes any previous period of study at other institutions for the same programme.

The quantitative standards for Title IV loans Satisfactory Academic Progress may be stricter than those applied to other students (i.e. those not receiving loans) as the US Department of Education requirements have priority in regard for Title IV loans.

### Postgraduate Research Students Pace

If you are a Postgraduate Research student receiving Title IV loans you must meet minimum requirements for satisfactory performance. These are defined as follows:

1. The programme length cannot exceed 150% of the normal length of the programme (for example a four year PhD programme must be able to be completed in no more than 6 years). This includes time for writing a thesis and viva examination. This time scale includes any previous period of study at other institutions for the same programme.
2. You must have met all University progress deadlines plus any written deadlines agreed with your supervisor. Your supervisor must agree that progress with research is satisfactory for Satisfactory Academic Progress to be achieved.

Where programmes do not involve regular assessments so are not awarded on credit (such as PhDs) the quantitative measure is based upon the relevant academic department's predictions of your ability to achieve the qualification within the published length of study, in line with the predictions for the qualitative measures. Your work is monitored by your academic supervisor and subject to an annual review before a final assessment (such as a dissertation or viva voce). Predictions will be based on several factors including engagement on the course and submission of any regular progress reports.

## Transfer Credits

Credits transferred from all [other credit sources](#) will be considered as attempted/completed credits in the evaluation of the completion rate standards, but these do not affect the calculation of the grade point average. **For example:**

40 accepted transfer credits 40/40 is

100% pace of progression

Student takes 24 credits in first year and completes 12. That's 12/24 or 50%

Required pace of progression is 67%

Cumulative pace is  $52/64 = 81\%$

In all cases where attempted credits, including transfer credits, exceed the 150% time frame, or if you have not maintained the minimum requirement of 40% for an undergraduate and 40% for a postgraduate at University of Bath, you will be placed on Student Loan Denied Status.

No financial aid will be disbursed during subsequent semesters/terms.

If you have completed your degree requirements, but are still attending courses, you are not eligible to continue to receive aid even if you are below the maximum time frame.

## Academic Situations that may affect Qualitative and/or Quantitative measurements

### Incompletes

If you fail to complete a mandatory assessment this may result in you failing that module, subject to the relevant programme specification. This will be considered as part of the qualitative measurement and may result in you being evaluated as not making Satisfactory Academic Progress.

### Retaking assessments

If you fail an assessment you may be provided an opportunity to re-take that assessment later in the same academic year. This is permissible within this Satisfactory Academic Progress policy. You must have passed or be predicted to pass the retake by the SAP evaluation at the end of the academic year, in addition to any other assessments that may normally be due. Retaking assessments the same academic year will not have any immediate effect on the quantitative measure of progress but may be taken into consideration for the final assessments in the relevant academic year.

### Retaking individual modules

If you fail a module you may be provided with an opportunity to repeat the entire module the following academic year, at the discretion of the relevant academic department/academic registry. This is permissible within this Satisfactory Academic Progress policy, however the published length of study will not be extended by an additional year where single modules are being retaken alongside other modules. You may still be placed on a Financial Aid Warning Status, based on your original academic progress, which will be lifted assuming that you are making Satisfactory Academic Progress by the following evaluation.

### Retaking full academic years

If you fail a full academic year (e.g. through failing several individual modules) you may be provided with an opportunity to repeat the entire module the following academic year, at the discretion of the relevant academic department/academic registry. This is permissible within this Satisfactory Academic

Progress policy. You may still be placed on a **Financial Aid Warning** Status based on your original academic progress, which will be lifted assuming you make Satisfactory Academic Progress by the following evaluation.

### Subsidized Usage Limit Applies (SULA)

If you are an undergraduate student in receipt of Title IV Direct Subsidised Loans you should be aware that your loans will only provide funding for 150% of the original published length of study (e.g. 4.5 years for a 3 year full-time undergraduate degree) and extensions such as above will not be considered in this. If you exceed 150% you will no longer be eligible for Subsidised Loans but will still be eligible for Direct Unsubsidised Loans, subject to the usual eligibility criteria.

### 'Examination-only' status

If you are required to re-take an assessment element only (e.g. re-sit an examination) before progressing on your programme, and attendance at class is not required, you will be considered as enrolled on an 'Examinations-only' basis. This is not a full enrolment and is considered as 'less than half time' study under US Department of Education regulations. Examinations-only students are not eligible for any Title IV loans for the duration of the Examinations-only enrolment period (usually one full academic year) and the Satisfactory Academic Progress policy will therefore not apply. This period will also not be considered in either the qualitative or quantitative evaluations.

### Credit transfer

You may receive academic credit or exemption from some modules due to previous study at University of Bath or another Higher Education institution, at the discretion of the relevant Admissions Team/Academic Department. Any credit/exemption achieved in this way will not be counted as the equivalent of credit achieved through normal study on the programme, however the credit amount will be deducted from the total required to meet the quantitative measures.

### Withdrawal

If you withdraw from a module any marks gained will no longer be considered in the Satisfactory Academic Progress evaluation unless the marks are transferred to an alternative module. Withdrawal from a module may also affect your pace of study depending upon the point in the year that the withdrawal is completed and whether an alternative module is registered. If you have registered on a new module in place of the withdrawn module, the replacement module will be used in all future Satisfactory Academic Progress evaluations and the withdrawn module will be disregarded.

### Compensated fails / compensated passes

Some modules and programmes allow you to fail an element or module but still be considered a pass overall, where other marks are sufficient to demonstrate the relevant academic requirements are met. If you are considered to have failed either the qualitative and quantitative element of SAP, but the academic department has advised that a compensated mark is likely/allowed, you may be assessed as still making SAP overall.

The faculty/school has a Board of Studies who are responsible for determining your onward progression, in accordance with university policy. In the case where you are not permitted to progress onto the next year/term/semester, then no further loans will be payable. Examples of changes that will not affect your SAP progress:

- period of approved leave of absence (LOA), for PhD students only
- change of programme of study (unless elements contribute towards the new programme and/or maximum timeframes allowable)

If at any time it becomes impossible for you to complete their programme within the maximum timeframe allowed, your eligibility for Title IV loans administered by University of Bath will be terminated.

## Failure to meet SAP

If you are failing to meet the minimum standards as defined in this policy will be placed on Financial Aid Warning for one payment period and will continue to receive funding for that payment period. You are not able to appeal the Financial Aid Warning status. You will be advised by the US Loans Administrator via email to the addresses as listed in your student SAMIS record.

If you have been placed on Financial Aid Warning you will have your SAP evaluated at the next evaluation point. If at the next evaluation point, you are determined to be back in good SAP standing, you will continue to receive your loans as normal.

If at the next evaluation point you do are not considered to be back in good SAP standing, you will have a Student Loan Denied status and will no longer be eligible for Title IV loans you are back in good SAP standing. You will be advised by the US Loans Administrator via email to the addresses as listed in your Student SAMIS record.

If you have experienced ill health or have extenuating circumstances during the Financial Aid Warning period, which affected your ability to regain good SAP standing, you may appeal the Student Loan Denied status.

The University does not have the right to waive the satisfactory academic progress requirement for any student. However, an appeal may be submitted to the US Loans administrator if exceptional circumstances can be demonstrated (see Appeals section below).

A Financial Aid warning does not affect your ability to attend your studies and will have no bearing on a your academic results (e.g. the grade of degree awarded).

If you hold a Tier 4 visa the University of Bath's Immigration Team will be notified if you are placed on Loan Denied Status, as this may affect the your immigration/visa status due to changes in funding available.

## Appeals

If you fail to meet the institution's satisfactory academic progress standards, you can petition the for reconsideration of your eligibility for Title IV, HEA programme assistance.

If you have received written notification that you have been placed on Student Loan Denied Status you may appeal this outcome (within 10 days of receiving written notification) if you believe exceptional circumstances can be demonstrated as to why you did not meet good SAP standing.

You must state what has changed in your situation that will allow you to demonstrate SAP at the next evaluation under a potential Financial Aid Warning Status and provide supporting documents or relevant evidence specific to the appeal.

Exceptional circumstances may include:

- Death of an immediate family member (parent, spouse, sibling, dependent child).

- Extended illness of an immediate family member
- Extended illness or personal injury of the student
- Other exceptional circumstances as determined by the US loans Administrator

You will be required to indicate why you believe your loans should not be terminated and provide reasons for failing to meet the satisfactory academic progress requirements. You will also be required to supply documentary evidence in support of your appeal. This may include:

- Copy of death certificate
- Medical certificate from a registered doctor or psychiatrist
- Statement from personal tutor or other senior departmental/school official
- Bank statements or financial accounts
- Other relevant evidence specific to the appeal

Appeals will not be considered on the strength of your formal statement alone, and you must demonstrate your exceptional circumstances with relevant official documentation, such as a doctor's note or death certificate. Documentation does not have to be an original, however it must be a legible copy (e.g. photocopy or scanned document) and the original document must be available on request.

All appeals should be submitted in writing along with supporting documentation to:

**Lindsey Hobbs, Scholarships & Bursaries/US Loans Manager** [USLoans@bath.ac.uk](mailto:USLoans@bath.ac.uk) Telephone appeals will not be accepted.

### Appeal Decision

Disbursement of loan funding will not be made while an appeal is being processed. The decision of the appeal will be communicated to you in writing within 21 days of submission, if all necessary supporting evidence is complete. The decision of the appeals panel is final.

### Successful appeals and financial aid probation status

If you fail to make satisfactory academic progress as defined in this policy but has appealed and has had eligibility for aid reinstated, will be placed on Financial Aid Probation. You will be advised by email by the US Loans Administrator, who will advise you if you can receive your loans under the Title IV, HEA programme for the subsequent payment period, if:

- a) The University determines that you are now making satisfactory academic progress
- b) You have appealed the determination
- c) The university determines that you should be able to make satisfactory academic progress during the subsequent payment period and achieve the required satisfactory academic progress standards at the end of the payment period.
- d) The university develops an academic plan for you that if followed, will ensure that you are able to achieve the university's satisfactory academic progress standards by a specific point in time.

If you hold a Tier 4 visa the University of Bath's Immigration Team will be notified if you are placed on Probation Status, as this may affect the your immigration/visa status due to changes in funding available.

You cannot be placed on a Financial Aid Warning Status for two consecutive periods. Your academic progress will be reviewed at the end of your first disbursement payment period. If you have made satisfactory academic progress as required by the University, i.e. meeting the minimum standards as defined in this policy, the Warning status will be lifted.



If you have not made satisfactory academic progress by meeting the specific requirements of the University i.e. meeting the minimum standards as defined in this policy, at the end of the Financial Aid Probation evaluation point, then you will have Student Loan Denied status, where your loans will cease until you are back in good SAP standing. The US Loans Administrator will continue to monitor the you at each evaluation point and notify you by email when you are back in good SAP standing.

To pass the qualitative measure of progress you must have passed all module assessments taken in the relevant payment period; where no assessments have been taken progress is assessed on the relevant academic department's predictions (pass or fail) for upcoming assessments. Predictions will be based on several factors including attendance, engagement on the course, and submission of any assignments (including formative assignments).

### Unsuccessful appeals

Following an unsuccessful appeal your Title IV loans will remain terminated, and you will be liable to pay any remaining tuition fees and/or living costs as appropriate. The decision in relation to a Satisfactory Academic Progress appeal is final although you may still have recourse through University of Bath's Student Complaints Policy and Procedure.

## Reinstatement of Aid after Student Loan Denied Status

Reinstatement of your Title IV loans after you have been placed on Student Loan Denied status is achieved in one of the following ways:

1. You submit a written letter of appeal in accordance with the appeal process, and the appeal is granted. You are placed on Financial Aid Probation for the following academic year.
2. You attend studies and pay for your university costs (e.g. tuition fees) without the help of Title IV loans and meet all the Satisfactory Academic Progress standards. You will regain loans eligibility with a Warning Status. If you have attempted credits which have exceeded 150% of your course you cannot regain loans eligibility except through the appeals process.

## Updates to this policy

The rules and guidance about Title IV loans within this document are governed by US regulations and therefore subject to change if new legislation/regulation is introduced. We will update this document should we be advised of any such changes by the US Department of Education. In addition to the ongoing work as part of the University's [curriculum transformation](#) project.

### Document Control

US Loans Administration Team  
April 2020 (updated)  
Next review due March 2021