



POLICY FOR SATISFACTORY ACADEMIC PROGRESS (SAP) FOR STUDENT RECEIVING US FEDERAL STUDENT AID (DIRECT LOANS)

Introduction

U.S. Federal regulations require that students must be enrolled and making satisfactory academic progress (SAP) in order to be eligible to receive Title IV Federal Loans. These regulations require that the University checks students' progress at regular intervals. This definition of SAP may be different from other City St George's, University of London (CSG) policies and is not a replacement for University academic regulations.

Note to academics: We require reports on a students' progress at the end of the autumn and spring terms. We are aware that sometimes the information requested is prior to any board of studies reviews and/or assessment outcomes. At the time of the progress request we also require information if students have made changes to their studies such as from full time to part time studies or if such a request is in progress and has not been updated on the student SITS record system.

Definition of Satisfactory Academic Progress

Our definition of Satisfactory Academic Progress for the purposes of receiving Title IV

Federal Loans is measured by:

- Time Frame – Maximum time allowed in completing an academic programme.
- Performance – Student grade level average or equivalent.

SAP is assessed as follows:

Qualitative standard (grades): Students must achieve minimum standards as required by the academic department and supervisor/tutor, equivalent to a 40% pass rate (undergraduate) or 50% pass rate (postgraduate) and academic standing consistent with graduation requirements. The minimum standards must be met prior to the next disbursement payment period. No progress confirmation is required for the first disbursement for a student's programme of study.

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 (part-time) to be eligible for federal loans.

Undergraduate/Postgraduate 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 3 year undergraduate degree



must be completed in no more than 4.5 years and a 1 year Master's degree in 1.5 years). This time scale 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.

- Refer to the Senate Regulations for Assessments page for further information.

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 3 year PhD should be completed in 4.5 years.) This time scale includes any previous period of study at other institutions for the same programme. Students 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 meeting required timeframes set by them.

Academic Progress Review

Academic progress will be checked prior to the next term's disbursement of loans. The Student Funding Team will contact each students' teaching department requesting the Satisfactory Academic Progress form to be completed and returned by a specific date.

Procedure for assessing Satisfactory Academic Progress of US Federal Aid recipients

The academic progress of students will be assessed prior to the disbursement of Federal Aid at the start of each academic term to determine continued eligibility. Satisfactory academic progress covers the following criteria in line with US Federal Regulations:

- a) 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.
- b) The student's progress is in line with the level expected for his/her academic programme, as defined in the University's General Regulations for Programmes, and sufficient to enable continued academic progression on their course.
- c) The student has appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of course. Where SAP is confirmed, the student's financial aid will be processed as normal. Below are some examples of changes that will affect your SAP:

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, subject to meeting required pass rates and SAP warning/probation rules and 150% timeframes, as detailed in this policy.



Incomplete grades:

Students who have not submitted assessments may have their Title IV loans withdrawn as they may not have met the minimum pass rates and pace of credit completion. Transfer credits for the same grade level will count towards the 150% timeframe as detailed in this document.

Fail/ Repeat/Pass and Progress

The Academic Faculty and Board of Examiners are responsible for determining a students' onward progression, in accordance with [University 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. Below are some examples of changes that will not affect your SAP:

- Period of approved suspension/suspension of status, including maternity / paternity / adoption leave (in all cases no longer than 180 days)
- Change of programme of study (unless elements contribute towards the new programme and/or maximum timeframes allowable – refers to eligible courses only).

Financial Aid Warning

Where students' academic faculty 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 achieved 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 - exceptional circumstances affecting satisfactory academic performance

A student who has received written advice that their financial aid will be suspended may appeal (within 10 days of receiving written notification) if they consider that there are exceptional circumstances related to their progress which can be demonstrated e.g.

- Student suffered an illness that necessitated that the student 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 ten days of receipt of the Notice of Suspension for Federal Aid. 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 be required to submit supporting evidence e.g.

- Copy of death certificate
- Medical certificate/document
- 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 [Student Funding](#).

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

The appeal will be processed within 15 working days.

This process is separate to any [academic appeals process](#):

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 the next academic term. The student will be expected to have achieved 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.