

Satisfactory Academic Progress (SAP) Policy for the Purposes of Assessing Continuing Eligibility for USA Financial Aid for Students

Version Number 1.3

Effective from 1 June 2021

**Author: US Loans Administrator/ Quality and Enhancement Manager
Finance Department/Quality and Enhancement Office**

1.0 Purpose

US Federal regulations require that a student must be making satisfactory academic progress (SAP) in order to be eligible to receive federal aid from the US Department of Education (Ed).

The purpose of the document is to outline the terms and conditions a student must meet in order to receive funding.

2.0 Scope

This policy applies to all students registered at the University of Salford and who are in receipt of US federal financial support via the following financial programmes:

- Federal Direct Subsidized Loan;
- Federal Direct Unsubsidized;
- Federal Direct PLUS Loans.

3.0 Eligibility and Satisfactory Academic Progress (SAP)

- 3.1 Students must be enrolled on an eligible programme in order to establish eligibility for federal financial support. Once enrolled, funds will be disbursed throughout the academic year, in three instalments for postgraduates, and two for undergraduate students.
- 3.2 The US Department of Education requires the University to check the student's progress at intervals. Students must make satisfactory academic progress (SAP) in order to retain eligibility for US federal financial support. The programme leader or supervisor will be required to confirm SAP at the end of each term, before the second disbursement, for both undergraduate and postgraduates, and for third disbursements for postgraduate students only.
- 3.3 In addition, SAP requires a student to progress to the next level or stage of their programme at the end of each year of registration, or to complete annual programme requirements. For students registered on either undergraduate or taught postgraduate programmes, the requirements for module completion and progression are detailed in the [Academic Regulations for Taught Programmes](#). To maintain SAP, students in receipt of US federal aid must achieve a minimum mark of 40% in each module (undergraduate students) or a minimum level mark of 50% in each module (students on a taught postgraduate programme) or have met requirements for the award of compensation (where appropriate).
- 3.4 For students registered on a postgraduate research programme, progression points and deadlines for submission of relevant documentation are detailed in the [Academic Regulations for Research Programmes](#).
- 3.5 In order to remain eligible for financial support, students shall complete their programme in no more than 150% of the published length of the programme. Standard programme durations and credit requirements are published in the [Academic Regulations for Taught Programmes](#) and the [Academic Regulations for Research Programmes](#). Students must complete programmes in the following timeframes:

Standard Published Programme	Maximum Timeframe for Completion
3 year undergraduate degree	4.5 years
4 year undergraduate degree	6 years
9 month postgraduate degree (e.g. PgDip)	13.5 months
12 month postgraduate degree (e.g. MSc/MPhil)	18 months
3 year postgraduate degree (e.g. PhD)	4.5 years

- 3.6 The timescales indicated above include any previous period of study at other institutions for the same programme. If a student is required to retake part of their programme in a subsequent period of registration or has an approved interruption of study in place, this will affect the length of time it will take to complete their programme. The table below identifies changes in registration status and effect on timescales for completion:

Change in Registration Status	Included in Maximum Timeframe for Completion
Interruption of study	No
Change in programme/Transfer to a different programme	No
Withdrawal	No
Student on a taught programme of student required to be reassessed or to retake a module(s) due to academic failure in line with the requirements of the Academic Regulations for Taught Programmes.	Yes
Student on a research programme required to be reassessed in line with the requirements of the Academic Regulations for Research Programmes	Yes

- 3.7 A student shall become ineligible for further financial support when it becomes mathematically impossible to complete their programme within the stated timescales.
- 3.8 Any periods of absence from the University must be approved in advance through the University's Interruption of Study process. A student will not be entitled to receive federal funding during a period of interruption.

Credits accumulated by students may be transferable to another programme offered by this University or by another institution. The University of Salford has a maximum number of credits which can be used for the purpose of programme transfer and this is no greater than two thirds of the total credit value of the qualification to which the programme leads, with the exception of Integrated Master's (480 credits), where the maximum credit available for APL is 360 credits. Further information about credit transfer is available within the [Academic Regulations for Taught Programmes](#).

4.0 Financial Aid Warning

- 4.1 In line with US Federal Regulations, any student who does not meet SAP requirements at the review point will be placed 'Financial Aid Warning' on academic probation for the next academic term and will continue to be eligible for funding for that period only. The US Loans Administrator will advise students that they have been placed on Financial Aid Warning by email and an explanation of the reason for this will be included. Students will also be advised that they need to improve their grades and bring them in line with the SAP requirements. Reinstatement of eligibility for federal aid is not automatic. Students on Financial Aid Warning will then need to take action to improve their grade and bring it in line with the requirements. If SAP has not been achieved during the period of probation, loans will be terminated. As SAP is a US requirement, we are unable to waive the SAP requirement for any student. It is possible for students to receive more than one warning period during an academic year; however, students cannot be placed on a Financial Aid Warning for two consecutive periods.

5.0 Appeals and Financial Probation

Where students can demonstrate academic failure due to personal mitigating circumstances, an appeal may be submitted against the decision to withhold financial aid to:

US Loans Administrator, Finance Division, Maxwell Building, University of Salford,
M5 4WT

Email: usloans@salford.ac.uk

Appeals must be submitted using a [SAP Appeals Form](#) within ten working days of receipt of the Notice of Suspension of financial aid.

Appeals may be submitted on the basis of:

- illness, disability or injury;
- death of a close family member or other significant individual;
- other personal mitigating circumstances (examples of other possible personal mitigating circumstances can be found in the [Personal Mitigating Circumstances Procedure](#)).

Forms must include information to explain why SAP was not achieved and what has changed for the student to enable them to make satisfactory progress at the next evaluation point.

- 5.1 Appeals will be considered by an Associate Dean from the student's School and a response issued to the student normally within 10 working days of receipt of the appeal. In some cases, the Associate Dean may wish to arrange a meeting with the student to discuss the circumstances outlined in the appeal. A student may be accompanied at any meeting under this Procedure by a representative of their choice and that representative may speak on the student's behalf.

- 5.2 The Associate Dean shall review each appeal on its individual merits. The decision of the Associate Dean is final.
- 5.3 Following a successful appeal, the student may receive federal financial aid for one payment period only. The student must also demonstrate satisfactory academic progress to receive subsequent payments. Students that have exceeded the 150% time limit on their programme cannot be reinstated.

Document Control Information			
Revision History incl. Authorisation: (most recent first)			
Author	Summary of changes	Version	Authorised & Date
Jo Arden/ Annette Cooke	Annual update – updated weblinks and role names	V1.3	No authorisation required.
Jo Arden/ Annette Cooke	Reviewed as part of re-certification.	V1.2	By Chair's Action on behalf of 18 June 2018
Jo Arden/ Annette Cooke	Amendment made to Appeals Procedure	V1.1	SELTEC (Chair's Action) 17 August 2017
Jo Arden/ Annette Cooke	Amalgamation of existing web guidance into a policy	V1.0	SELTEC 23 August 2016
Policy Management and Responsibilities:			
Owner:	This Policy is issued jointly by the Director of Finance and the Director of Quality, Enhancement and Governance who have the authority to issue and communicate policy on Satisfactory Academic Progress to recipients of US Loans and has delegated day to day management and communication of the policy to the US Loans Administrator		
Others with responsibilities (please specify):	All subjects of the Policy will be responsible for engaging with and adhering to this policy.		
Author to complete formal assessment with the following advisory teams:			
Equality Analysis (E&D, HR) Equality Assessment form	1. <i>May 2018</i>		
Legal implications (LPG)	2. <i>N/A</i>		
Information Governance (LPG)	3. <i>LPG has been consulted and contributed to the Policy</i>		
Student facing procedures (QEO)	4. <i>QEO has been consulted and contributed to the Policy</i>		
Home Office Compliance (Student Admin)	5. <i>25/03/2021: All Student Visa sponsored students who apply for or are in receipt of USA Financial Aid must ensure they fully comply with the terms and conditions of their visa in line with the current Immigration Rules that govern the Student visa route (a copy of the guidance can be found here). Any immigration breaches which removes the right to study will subsequently nullify any further eligibility for USA Financial Aid on their current course with the University of Salford.</i>		
Consultation:			
Staff Trades Unions via HR Students via USSU Relevant external bodies (specify)	Students' Union has been consulted and contributed to the Policy May 2018		
Review:			
Review due:	Annually before 1 June 2022		

Document location:

University Policy & Procedure Pages and on askUS and Finance websites

<http://www.salford.ac.uk/about-us/corporate-information/governance/policies-and-procedures>

The owner and author are responsible for publicising this policy document.

Appendix A

CANCELLATION OF US FEDERAL LOAN DUE TO NON-PARTICIPATION/NON-ATTENDANCE

