

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

Version Number 1.4

Effective from 1 June 2022

**Author: US Loans Administrator/ Quality Manager (Standards)
Finance Department/Quality Management Office**

1.0 Purpose

US federal regulations require students to make satisfactory academic progress (SAP) in order to be eligible to receive federal financial aid from the US Department of Education. The purpose of this policy is to outline the requirements for SAP.

2.0 Scope and Eligibility

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

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

Information about the different types of financial aid programmes can be found here:

<https://studentaid.ed.gov/sa/types/loans>

Students must be enrolled on an eligible programme in order to establish eligibility for federal financial aid.

Eligible Programmes

The University of Salford is approved to certify federal loans for degree programmes only (see below for exclusions).

The University of Salford is approved to:

- permit written arrangements with an eligible institution in the United States to provide no more than 25 percent of a student's programme.
- permit written arrangements between a foreign institution and an ineligible entity for no more than 25 percent of a student's programme, provided that the ineligible entity satisfies definition of "foreign institution". The Department is declining to permit stacking of the allowance for a student to complete up to 25 percent of their programme at an eligible institution in the United States under proposed § 600.52. However, an exception is permitted for independent research done by an individual student in the United States for not more than one academic year for research conducted during the dissertation phase of a doctoral program (where the research can only be performed at a facility in the United States) under current § 600.51

Ineligible Programmes

- Postgraduate Certificate/Diploma programmes
- Programmes that require a compulsory period of study abroad in the US or internship in the US
- Programmes that require a compulsory period of study abroad at a Title IV ineligible institution
- Programmes offered in whole or in part via the distance learning route
- Anything less than half time, (continuous) part time
- Nursing programmes

Potential applicants should contact the University if they wish to confirm whether or not a particular programme meets the criteria.

3.0 Satisfactory Academic Progress (SAP)

The US Department of Education requires the University to check student progress at intervals. Assessing SAP correlates to the current academic regulations of the University and is split into quantitative (pace) standards and qualitative (marks or grades) standards.

4.0 Quantitative Standards (Pace)

Students must progress through their programme at a pace that ensures that they will graduate within the maximum timeframe for completion.

To continue to be eligible for federal financial aid, students must maintain a minimum cumulative completion rate of 67%, as calculated by dividing the number of completed credits by the number of attempted credits in order to meet SAP maximum completion timeframes.

The maximum completion timeframe is 150% of the published length of the course.

	Maximum Timeframe for Completion (includes any previous period of study at other institutions for the same programme)
3 year undergraduate degree	4 years 6 month
4 year undergraduate degree	6 years
12 month postgraduate degree (e.g. MSc/MA/MBA)	1 year, 6 months
3 year postgraduate degree (e.g. PhD)	4years, 6 months

A student will become ineligible for further federal financial aid when it becomes mathematically impossible for them to complete their programme within the timescales above.

5.0 Qualitative Standards (Marks)

Undergraduate Programmes

Students on undergraduate programmes (e.g. BSc/BA/LLB/BEng) must achieve a minimum mark of 40% (minimum pass mark) in each module, or have met requirements for the award of compensation within a module (where appropriate) to permit completion of a level of study. This is described within the University's Academic Regulations for Taught Programmes.

Postgraduate Taught Programmes

Postgraduate taught degrees are at one academic level and full-time students are expected to complete within 12 months. Student achievement is measured in credit accumulation rather than progression from one level to the next higher level of study. Students are required to achieve 50% for each module undertaken (minimum pass mark), or have achieved an overall programme mark of 50% but meet the requirements of compensation as described within the University's Academic Regulations for Taught Programmes

Postgraduate Research Programmes

Students on postgraduate research programmes (e.g. PhD) must meet the progression points and deadlines for submission of relevant documentation are detailed in the [Academic Regulations for Research Programmes](#).

6.0 Circumstances Affecting SAP

Changes in registration status may affect SAP. The following table summarises circumstances and their impact on SAP.

Change in Registration Status	Included in Maximum Timeframe for Completion
Approved interruption of study	No
Change in programme/Transfer to a different programme	No
Withdrawal	No
Student registered on an undergraduate programme or taught Masters programme 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
Temporary suspension	No

The following circumstances will affect the timescale to complete a programme and will therefore affect SAP:

Circumstance	Impact
Incomplete modules/assessments/non submission of assessments	<p>If students have not submitted assessments, the University may withdraw their financial aid due to not meeting the minimum pass mark and pace of completion.</p> <p>If the Assessment Board requires students to resubmit assessments without attending classes, they are not eligible to receive federal financial aid until they pass the relevant modules and meet SAP requirements.</p>
Repeating modules due to academic failure	<p>If students have failed modules at resubmission point, then the Assessment Board may require students to retake a year of study.</p> <p>In the case, students would not be meeting SAP after this year of study, as (for an undergraduate student) they would accrue 0 of 120 attempted</p>

	credits. Therefore, an appeal would need to be submitted; students would not be eligible to receive financial aid until a decision in their case is made. Following a successful appeal, students would be required to adhere to an agreed academic plan to ensure SAP conditions are met. In this case, repeating a full year of study due to academic failure would be allowed once only due to maximum timeframes for completion.
Withdrawal from programme	If students withdraw from the University during their programme, this will affect SAP.
Transfer of credits	Any credits that have been transferred for the same level of study will count towards the quantitative measure. For example, if a student transfers from another institution and has already accrued 40 credits, the quantitative measure will be 40 credits earned and 40 credits attempted

8.0 Circumstances Which Will Not Affect SAP

Examples of circumstances which will not affect SAP include:

- A period of approved interruption of study (in line with the University's Student Engagement, Interruption and Withdrawal Policy) – see section 9.0.
- A change in programme of study (unless elements of the original programme contribute towards the new programme).

9.0 Interruptions of Study

Any periods of absence from the University must be approved in advance through the University's [Student Engagement, Interruption and Withdrawal Policy](#). A student will not be entitled to receive federal financial aid during a period of interruption.

10.0 Transfer of Credit

Credits accumulated by students at other institutions may be transferable to a programme at the University of Salford. Further information about credit transfer is available within the [Academic Regulations for Taught Programmes](#).

11.0 Managing Satisfactory Academic Progress

Once students are registered, funds will be disbursed throughout the academic year, in two instalments for undergraduate students and in three instalments for postgraduate students.

SAP is managed by the US Loans Administrator who works in close collaboration with Academic Schools and programme tutors.

The programme leader or supervisor is required to confirm SAP, upon request from the US Loans Administrator, at the end of trimesters 1 and 2 of study, and at the end of trimester 3 if a

student is required to resit any assessments. This applies to both undergraduate and postgraduate students. If SAP is not met, future disbursements may be affected.

12.0 Financial Aid Warning

Any student who does not meet SAP requirements at the point of review, will be placed on Financial Aid Warning for the next period only. If the student does not meet SAP at the end of the Financial Aid Warning status, their Financial Aid funding will be suspended. Students on Financial Aid Suspension can submit an appeal and if appeal approved, will be placed on Financial Aid Probation for the next period with funding.

In line with US Federal Regulations, any student who does not meet SAP requirements at the review point will receive a 'Financial Aid Warning' and placed on academic probation for the next trimester. Students will continue to be eligible for funding for that period only.

The US Loans Administrator will advise relevant students that they have been placed on a 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 marks/grades and meet SAP requirements. Reinstatement of eligibility for federal aid is not automatic. Students on a Financial Aid Warning will then need to take action to improve their marks/grades and bring these 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 Federal requirement, the University is unable to waive the SAP requirement. 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.

13.0 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, injury or bereavement.

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

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.

The Associate Dean shall review each appeal on its individual merits. The decision of the Associate Dean is final.

Successful Appeal Outcome

Following a successful appeal outcome, a student may receive federal financial aid for one further trimester only. The student must also demonstrate satisfactory academic progress to

receive subsequent payments. Students who have exceeded the maximum time limit on their programme cannot be reinstated.

Unsuccessful Appeal Outcome

If an appeal is unsuccessful, a student will be considered ineligible for further financial aid.

Restoring Entitlement to Federal Student Aid

If a student is deemed to be ineligible for financial aid by the University, they will not be able to receive financial aid for the upcoming trimester. In order to have their access to financial aid restored, the student will need to work to fulfil any requirements to meet SAP. The US Loans Administrator will continue to check on the student's satisfactory academic progress for further payment periods to see if the student is now in a position to meet the requirements. If they are, the US Loans Administrator will reinstate the student's entitlement and contact the student by email to confirm this.

Document Control Information			
Revision History incl. Authorisation: (most recent first)			
Author	Summary of changes	Version	Authorised & Date
Jo Arden/ Annette Cooke	Annual update required by the US Department of Education offering clarification septically of qualitative and quantitative requirements	V1.4	By Chair’s Action on behalf of ULTC, 20 May 2022
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 by the Director of Finance and who 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. May 2018		
Legal implications (LPG)	2. N/A		
Information Governance (LPG)	3. LPG has been consulted and contributed to the Policy		
Student facing procedures (QEO)	4. QMO has been consulted and contributed to the Policy		
Home Office Compliance (Student Admin)	5. 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.		
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, following that updates are in line with US government requirements.		
Review			
Review due:	Annually before 1 June 2023		

Document location:	Finance website
http://www.salford.ac.uk/about-us/corporate-information/governance/policies-and-procedures	
The owner and author are responsible for publicising this policy document.	

6.0 Appendices

Appendix A – Process

Appendix A

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

