

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY FOR TITLE IV DIRECT LOANS

OVERVIEW

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal Aid. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements.

SAP is based on two components, Qualitative (grade-based) and Quantitative (time-based). Each are measured together when a student's eligibility is reviewed.

This policy sets out the University's procedures for monitoring the academic progression of those students that seek to access US Higher Education Act Title IV aid, and specifically the Federal Direct and PLUS loans. These guidelines apply to all students studying on a Falmouth University programme, including those undertaking undergraduate and postgraduate programmes and those studying on a full-time or part-time basis.

Please note in addition to the following policy, all students will be subject to UK Visas and Immigration legislation and requirements.

The following policy is as strict as the standard assessment at the university for students who do not receive Direct Loan Funds.

This policy applies uniformly to students in a particular category equally, such as all undergraduate students.

Satisfactory progression to retain Title IV Direct Loans however is entirely separate from the academic requirements to remain on your programme of study and does not guarantee the outcome of your programme.

You should ensure you have read the relevant full policy on academic progression, which applies to all students and is available within the [Regulations, Policies & Procedures for Students \(falmouth.ac.uk\)](https://falmouth.ac.uk/regulations/policies-procedures-for-students)

SAP is checked for each programme as follows. New Undergraduate students are checked prior to the second disbursement. Returning Undergraduate students are checked twice, prior to their return for their subsequent year and prior to the second disbursement for undergraduates. Postgraduate students are checked twice prior to the second and third disbursement. This includes a check with academics, to confirm attendance and a check of marks/grades.

DEFINITION OF SAP

Our definition of Satisfactory Academic Progress for the purposes of receiving Title IV Federal Loans is measured by:

- Performance – student grade level average or equivalent (Qualitative)
- Timeframe – maximum time allowed in completing an academic programme (Quantitative)

If at an evaluation point it is determined that the student is unable to complete the programme within their maximum timeframe, they become ineligible for further aid.

HOW SAP IS ASSESSED

Qualitative (Grades)

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at Falmouth University. The University Assessment, Awarding and Progression Committee (Departmental) will conduct a review at each progression point, to determine the student's successful progress toward obtaining a degree by comparing the modules passed and credits accumulated for the level of study.

Undergraduate

Full Time students must achieve at least a credit weighted average of 40% (aggregate module mark of no less than 40% and accumulate 120 credits) to complete the level of study. Student profiles are reviewed annually to ensure that they have met the academic requirements to progress to the next level of study.

Postgraduate (taught)

Students must achieve at least a credit-weighted average of 50% (and accumulate 180 credits to achieve their award). For full time students it is expected that this is within 1 calendar year and for part time students this is 2 calendar years. Further details are available in the Teaching Quality Assurance manual. SAP is checked prior to the second and third disbursement.

Postgraduate (research)

Research degrees are not credit based as there are no teaching components so no credits are accumulated. Students on professional doctorates will have some taught components and will accumulate credits for the taught components as per PGT guidance above. The academic progress will be assessed annually.

Quantitative (Pace)

Undergraduate and Postgraduate Taught Students

Eligible undergraduate and Postgraduate Taught students are entitled to receive financial aid for up to 150% of the published course length as measured in credits. For example, a three-year undergraduate degree must be completed in no more than four and a half years, and a one-year master's degree in one and a half years. This timeframe 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

Standard Published Program Length	Program Length in Credits	Maximum Federal Timeframe for Completion	Pace
3 year undergraduate degree	180	4.5 years (270 credits)	67%
2 year graduate degree	120	3.5 years (180 credits)	67%

Postgraduate Research Students

Postgraduate Research students are required to complete their course of study within 150% of the standard timeframe for that programme. This includes time for writing a thesis and viva examination (for example a three-year PhD should be completed in four and a half years at the most). This timeframe includes any previous period of study at other institutions for the same programme.

The student 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 meets the required timeframes they set.

All students

All students must maintain a level of academic progression as specified in the University's Teaching Quality Assurance manual. Students would be given the opportunity to repeat the module that they have failed. Failure to do so successfully will lead to the student's withdrawal from the University in line with policies and procedures outlined in the Academic Award Regulations. A student may appeal against the decision of the Assessment, Progression and Awarding Committee (APAC). If an academic appeal is upheld, the University will re-evaluate their financial aid status.

Tier 4 visa students should be aware that visa policies may not be the same as SAP and/or University policies.

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. This is subject to the student meeting required pass rates as per the SAP qualitative and quantitative policy and 150% timeframes.

The period that the student is not in attendance does not count towards the 150% timeframe. Example – a student fails the final module of the course, the only option to retake that course is in 12 months time. The period when the student is not studying does not count towards the 150% timeframe as they would not be eligible for Title IV loans.

When a student repeats a module, and achieves a pass grade, the original grade will not be counted in the grade average.

Incomplete grades Students who have not submitted assessments may have their Title IV loans withdrawn as they may not meet the minimum qualitative or quantitative components.

Transfer Students

Students who transfer from other institutions will be assessed on certifiable learning which equates to the number of credits gained. The course they gained credits in is assessed against the course they have applied to study at Falmouth University. This is as per the Accreditation of Prior Learning policy and procedure [Accreditation of Prior Learning Policy](#) and [Accreditation of Prior Learning Procedure](#). Credits that are accepted from another institution are counted as both attempted and completed hours.

Only those grades earned at the Falmouth University will be used to compute the qualitative requirement. Transfer credits will be assessed as a pass only.

Transfer credits Transfer credits for the same degree level will count towards the 150% time frame.

Change of Programme

Students who decide to change their degree course will be evaluated similarly to transfer students with the exception that the credits previously earned at Falmouth University will be used to measure the qualitative requirements if the module credit can contribute towards the new course.

PROCEDURE FOR ASSESSING SATISFACTORY ACADEMIC PROGRESS OF US FEDERAL AID RECIPIENTS

It is a requirement of the U.S. Student Federal Aid that the University seeks confirmation of a student's satisfactory academic progress before any payments are made. The academic progress of students will therefore be assessed prior to the disbursement of Federal Aid at the start of each payment period to determine continued eligibility. The Student Finance Team will seek confirmation from the student's academic school that satisfactory academic progress has been made under the following criteria, in line with US Federal Regulations:

1. 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.
2. The student's progress is in line with the level expected for his/her academic programme, as defined in the University's Assessment Regulations (equivalent to a 40% pass rate for Undergraduate students or credit-weighted stage average of 50% for postgraduate students) and sufficient to enable continued academic progression on their course.
3. The student has appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of his/her course.

Where SAP is confirmed, the student's financial aid will be processed as normal. Students will receive notification of this assessment having taken place.

In instances where satisfactory academic progress has not been made, options for continuing their studies will be presented to student in writing and for the purposes of receiving Federal aid, the student will be placed on Financial aid warning status.

Financial Aid Warning

A status a school assigns to a student who is failing to make satisfactory academic progress.

Where the satisfactory academic progress has not been met prior to the payment period, the student will be placed on 'Financial Aid Warning' for the duration of the next payment period and will continue to be eligible to receive funding for that period only.

Maintaining eligibility for the federal loans requires that students on a Financial Aid Warning complete that period of their academic study at a level that would bring their overall standing in line with Satisfactory Academic Progress requirements.

The Student Finance Team will communicate the Financial Aid Warning in writing and inform the student of the need to bring grades in line with the SAP requirements.

If satisfactory progress has not been achieved at the end of the Financial Aid Warning period, a student's loan eligibility will be terminated. We do not have the right to waive the satisfactory academic progress 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 period consecutively. If a student does not meet the required grade point average they will be placed on Financial Aid Warning status for the following semester. They may continue to receive their aid. At the end of the Warning period, if their grades overall average has returned to the minimum, they are removed from Warning. If they do not meet the average they are placed on Financial Aid Denied Status but may appeal as outlined below.

For students in programmes greater than one year in length their grades are assessed annually prior to the second semester. If at the point of assessment, they are not meeting the overall average requirement for their programme they are placed on Financial Aid Denied Status. If their appeal is approved, their progress is assessed every semester prior to disbursement.

Appeals against a decision to suspend Financial Aid

Appeal—A process by which a student who is not meeting SAP standards petitions the school for reconsideration of their eligibility for Title IV funds.

Students who are not making Satisfactory Academic Progress will be notified in writing that they are not eligible to receive any future US loans.

To regain eligibility for financial aid, students have 14 calendar days to submit an appeal to the Student Finance Team stating the reasons for failing SAP and confirming the changes that will allow them to make SAP at the next evaluation. Additional documentation to support the appeal may be requested.

The outcome of the appeal will be given to the student in writing within 14 calendar days of submission once all necessary supporting evidence is provided.

Appeals are reviewed on a case-by-case basis.

No US loan disbursements will be made while an appeal is being processed.

If the Student Finance Team are not satisfied that student has met the SAP standards, then the student will be ineligible for further disbursements until they have met the SAP standards.

If the appeal is successful, the student will then enter Student Loan Probation status.

Appeal documents should be submitted to student.finance@falmouth.ac.uk

The appeal to suspend financial aid is separate to any academic appeals process, and must show:

- a) that there has been a material error or irregularity, for example that examinations or assessments were not conducted in accordance with the current regulations of the award,
- b) or that the student's performance was adversely affected by injury or illness to the student,
- c) or the death of a relative,
- d) or other special circumstances whereby the student should submit information regarding why they failed to make SAP and how they will demonstrate SAP at the next evaluation.

Student Loan Probation Status

Financial Aid Probation: A status a school assigns to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility for aid may be reinstated for one payment period.

During the probation period, students can regain eligibility and continue receiving US loan as long as they meet SAP standards.

A student on probation may only receive Title IV funds for one payment period. The student's progress will be reviewed at the end of the payment period to make sure they continue to meet the SAP standards

A student who fails SAP after a period of probation is ineligible to receive Title IV funds for the subsequent payment period.

A student, who has lost their loan entitlement after probation period but manages to meet the SAP during second payment period, will be entitled to regain a probationary status and apply for loans for the third payment period.

Student Loan Denied Status

Students failing to satisfy the minimum requirement of passing all failed modules and successfully progressing, after a repeat year of study, will be considered as academic failure leading to withdrawal from the course and will not be eligible for Direct Loans.

Withdrawal or Non-completion

Withdrawal or non-completion of a class does not count towards SAP qualitative measurement in another course but will affect the quantitative evaluation – maximum timeframe allowed and pace of progression. At the end of each academic year the Progression and Awarding Committee will consider whether the student has achieved sufficient credit to progress to the next stage of their course or will be offered the opportunity to retrieve any failed credit or repeat the year. This is in addition to the

federal SAP policy.

Reassessment or partial repeat due to academic failure

Students who achieve a passing grade may not repeat a module.

Students who fail a module must submit work for reassessment within the same academic year.

Students who fail a required module/year must repeat the module and obtain a pass grade before completion of their qualification in the same academic year.

When a student repeats a module, and achieves a pass grade, the original grade will not be counted in the grade average.

Additional Degrees

Students who have completed a degree and wish to pursue another degree must apply for admission to that course, as would any other applicant and meet the admission requirements for the new course. Federal loan eligibility will be limited to the aggregate program maximums under Federal Regulations.

Enquiries Email: student.finance@falmouth.ac.uk