Satisfactory Academic Progress (SAP) for Students in Receipt of US Federal Financial Aid (Title IV Aid)

Section 1 - Overview

To remain eligible for US federal student loans, students must make Satisfactory Academic Progress (SAP). This policy applies to all full-time and part-time undergraduate and postgraduate students in receipt of funding via the Federal Direct Loan Program (also known as ‘financial aid’ and ‘Title IV aid’) at the University of Aberdeen. The University of Aberdeen is required by US Federal Law (34CFR 668.16) to monitor that any student in receipt of US Federal Student Aid is making Satisfactory Academic Progress towards completion of their academic program. The University of Aberdeen cannot waive the Satisfactory Academic Progress requirement for any student.

Our definition of SAP may be different to other University of Aberdeen policies and is not intended to contradict anything in the University academic regulations; this policy may impose a more stringent definition of SAP than other University regulations.

The US Department of Education regulations require students in receipt of US Federal Aid to be enrolled in an eligible educational programme and making Satisfactory Academic Progress in order to be eligible to receive any Title IV (Direct Loan funds).

Under Direct Loan regulations, the University of Aberdeen is obliged to check student progress and will do so prior to the release of second and third disbursement (is applicable), each academic year.

Students who receive US Federal Aid will be evaluated at the end of each term. This evaluation process will consider your progress under the following criteria;

- Quantitative (time-based) measurement
- Qualitative (grade-based) measurement

To receive US Federal Aid, you must meet the minimum standard for both the above-mentioned components while simultaneously adhering to academic progress rules and UK Government’s Immigration Rules.
Section 2 – Quantitative Criteria – Progression Timeframe

1. Students are required to complete their programme within a timeframe no longer than 150% of the published length of the programme.

2. If a student withdraws temporarily from a programme for circumstances beyond their control (e.g., illness) or, owing to special circumstances, and has been offered the opportunity to repeat all or part of a year, this will result in failure to meet the requirements for minimum satisfactory academic progress and a will receive a Financial Aid Warning. However, once the student returns to the degree programme or the repeat year is completed, the student will be eligible to reapply for funding for the remainder of their programme, provided this does not extend the programme beyond 150% of the published length of the programme.

3. Students who exceed the 150% timeframe for any reason will be placed on Student Loan Denied status. Under no circumstances may a student who exceeds 150% of the time normally required to complete a programme be eligible to receive US Federal funds.

4. If it is evident that at any point the student will never complete the programme within the Maximum Time Frame they may no longer be in Satisfactory Academic Progress.

5. To continue to be eligible for Financial Aid, students must maintain a minimum cumulative completion rate of 66.7% as calculated by dividing the number of completed credits by the number of attempted credits in order to meeting SAP maximum completion timeframes.

6. Example of standard/federal timeframes:

<table>
<thead>
<tr>
<th>Standard published programme length</th>
<th>Programme length in credit hours</th>
<th>Maximum Federal timeframe for completion</th>
<th>Maximum Timeframe in Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 year Undergraduate degree (full-time)</td>
<td>360</td>
<td>4.5 years</td>
<td>540</td>
</tr>
<tr>
<td>4 year Undergraduate degree (full-time)</td>
<td>480</td>
<td>6 years</td>
<td>720</td>
</tr>
<tr>
<td>12 month Postgraduate taught degree (full-time)</td>
<td>180</td>
<td>18 months (1.5 years)</td>
<td>270</td>
</tr>
<tr>
<td>18 month Postgraduate taught degree (full-time)</td>
<td>180</td>
<td>24 months (2 year)</td>
<td>270</td>
</tr>
<tr>
<td>24 month Postgraduate taught degree (part-time)</td>
<td>180</td>
<td>24 months (2 year)</td>
<td>360</td>
</tr>
<tr>
<td>24 month Postgraduate Research degree (full-time)</td>
<td>n/a</td>
<td>24 months (2 year)</td>
<td>n/a</td>
</tr>
<tr>
<td>72 month Postgraduate Research degree (part-time)</td>
<td>n/a</td>
<td>24 months (2 year)</td>
<td>n/a</td>
</tr>
</tbody>
</table>

7. Please note, that while a student may maintain their eligibility for US Federal Aid, institutional academic progress rules and student visa restrictions may impact your ability to continue with the programme. Conversely, a student may lose eligibility for US Federal Aid and still meet the institutional requirements for continue enrolment.
Section 3 – Qualitative Criteria – Academic Requirements

The University of Aberdeen has General and Supplementary Regulations for Undergraduate (UG), Postgraduate Taught (PGT) and Postgraduate Research (PGR) degree programmes which clearly set out the academic requirements for progression through and completion of the degree programmes provided. These are applicable to all students studying at the University of Aberdeen. These regulations are published on the University’s website and are accessible to all students.

University of Aberdeen Common Grading Scale (CGS)

The CGS provides a common, alpha-numeric marking scale which is used across the University. This enables you to compare your performance in different disciplines and courses and ensures consistency in assessment.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Band Descriptor</th>
<th>Honour Class</th>
<th>PGT Award</th>
<th>Grade Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1, A2, A3, A4, A5</td>
<td>Excellent</td>
<td>First</td>
<td>Distinction</td>
<td>22.00 – 18.00</td>
</tr>
<tr>
<td>B1, B2, B3</td>
<td>Very Good</td>
<td>Upper Second</td>
<td>Commendation</td>
<td>17.99 – 15.00</td>
</tr>
<tr>
<td>C1, C2, C3</td>
<td>Good</td>
<td>Lower Second</td>
<td>Pass</td>
<td>14.99 – 12.00</td>
</tr>
<tr>
<td>D1, D2, D3, RP'</td>
<td>Pass (pass grade = D3)</td>
<td>Third</td>
<td>Pass</td>
<td>11.99 – 9.00</td>
</tr>
<tr>
<td>RF**, E1, E2, E3</td>
<td>Marginal Fail</td>
<td>Below Third Class Honours</td>
<td>Fail</td>
<td>8.99 – 6.00</td>
</tr>
<tr>
<td>F1, F2, F3</td>
<td>Fail</td>
<td>Below Third Class Honours</td>
<td>Fail</td>
<td>5.99 – 3.00</td>
</tr>
<tr>
<td>G1, G2, G3</td>
<td>Fail, Token, or No submission</td>
<td>Below Third Class Honours</td>
<td>Fail</td>
<td>2.99 – 0.00</td>
</tr>
</tbody>
</table>

RP' is a Resit Pass at Postgraduate Taught Level
RF** is a Resit Fail at Postgraduate Taught Level

The Scale comprises 23 discrete Grades grouped into seven Bands with an associated Grade Point for each grade. These Grade Points are used for the purposes of aggregation to (i) determine the overall course mark from a number of components (e.g., end of course exam and essay mark) and (ii) determine overall honours degree classification.
Undergraduate Student – Qualitative Criteria

8. Students must have a satisfactory attendance record.
9. Students receiving financial aid will be evaluated at the end of each semester by a Registry Officer or equivalent, prior to their subsequent disbursement of federal aid to assess whether they are making satisfactory academic progress.
10. Undergraduate students must meet the University of Aberdeen requirements for progression to the following year of study.
11. Final year undergraduate students must meet the University of Aberdeen minimum requirements for a degree. This is determined by the end of year examination board.
12. To pass a course, students must achieve a pass grade as defined in the assessment criteria given in the relevant course handbook.
13. From the end of 2nd year, the student must achieve a GPA of at least C3 (12) each year to be meet SAP requirements and be eligible for Federal funding in the following academic year.
14. Exceptionally, if a student has personal circumstances which affected their performance in assessment, this will be considered on an individual basis.

Postgraduate Taught Students – Qualitative Criteria

15. Students receiving financial aid will be evaluated at the end of each semester by a Registry Officer or equivalent, prior to their subsequent disbursement of federal aid to assess whether they are making satisfactory academic progress.
16. To pass a course, students must achieve a pass grade as defined in the assessment criteria given in the relevant course handbook.
17. The end of year examination board determines the completion of the programme and the award or the progression onto the following year of study for part-time programmes.

Postgraduate Research Students – Qualitative Criteria

18. In six monthly increments, depending on starting month, students receiving financial aid will be evaluated by a Registry Officer or equivalent, prior to their subsequent disbursement of federal aid to assess whether they are making satisfactory academic progress.
19. At the end of the 2nd academic year, the student must have the academic standing that is consistent with the school's requirements for graduation to meet SAP.
20. Postgraduate students must achieve their postgraduate award within the regulatory time frame.
Section 4 – Issues That May Impact Qualitative and Quantitative Measurements

Changes to Enrolment

21. All periods of enrolment contribute when assessing progress, including periods when the student did not receive Direct Loan funding. However, there are some special cases, as listed below;

Change of Programme, Transfer Credits and Course Changes

22. Change of programme, transfer of credits and course changed for the same grade level will count towards the 150% timeframe. Only those credits which count towards the award being sought will be considered for the purpose of SAP.

23. Where a student has changed their programmes of study, the work completed in the previous programme would count towards their Maximum Time Frame and any previously awarded grades would be considered as continuing towards their Qualitative grade measurement.

24. Credits transferred in from another university may count towards the Maximum Time Frame at the University of Aberdeen. The grades may be considered for the Qualitative measurement if the prior university’s grade system is equivalent to the University of Aberdeen system. If the system is not equivalent, the grades will be considered as a “pass” level.

Withdrawals

25. Students considering withdrawing from their programme are encouraged to follow the guidance to withdraw from the University, and to seek advice of the effect withdrawal can have on loans eligibility and repayment options.

If a student did withdraw from a programme, they must apply for readmission to re-join the programme. If the University accepts an application for readmission, any prior credit will count against the applicable Maximum Time Frame. Likewise, the student would return at the same level of eligibility status required the Qualitative standards. For example, if they left on a Financial Aid Warning, they would return at the warning level. (see Section 5).

Incomplete Courses or Programme

26. There is no “incomplete” status at the University of Aberdeen. Where a student does not complete their programme, they will be given a “Fail” status, dependent on the proportion of assessment which has been completed, i.e., where some credit has been achieved, the student may be eligible to exit with a lower award.
If a student did not complete a course at UG level, they are provided two reassessment opportunities. If it was not achieved after the third attempt, they will need to take the course again in full for a prescribed course. For an elective course, they can choose to take a different course in full. It is the decision of the School and SPC Convenor if the student will be allowed to take this alongside their next year of studies or if they will need to repeat the current year of studies. This would count against the application Maximum Time Frame and would impact their eligibility status regarding the Qualitative standards.

If a student did not complete a course at PGT level, they are provided one reassessment opportunity. If it is not achieved, the programme director will decide if they can continue the programme to complete at a lower level or if they are not eligible to continue on the programme. This would make the student no longer eligible to receive US Federal Aid as PG Diplomas and PG Certificates are not eligible for Direct Loans at the University of Aberdeen.

Course Repetition

27. All attempted credits and courses count towards the Maximum Time Frame and grades will be calculated as part of the Qualitative grade measurement. Further information on capped compensation grades can be found in the below links to the UoA Academic Quality Handbook – Code of Practice Section 6. Reassessments are only capped for courses being used for UG Honours and PGT degree classifications.

- UG students who entered honours in September 2019
- UG students who entered honours in September 2020
- UG Students entering Honour in or after September 2021
- PGT Students who started their studies before September 2020
  https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/06%20PGT%20Code%20of%20POA%20202021.pdf
- PGT Students who started their studies in September 2020 or January 2021
  https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/05%20PGT%20Code%20of%20POA%20202122.pdf
- PGT Students who started their studies in or after September 2021
Section 5 – Monitoring SAP

28. SAP will be monitored and confirmed prior to each disbursement period, as below:

**Undergraduate Students**

<table>
<thead>
<tr>
<th>Disbursement Period</th>
<th>SAP Form Completed</th>
<th>SAP Period Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>If reassessments required</td>
<td>August</td>
<td>23 May 2022 – 31 July 2022</td>
</tr>
<tr>
<td>Continuing student (expecting to register in 2022/2023)</td>
<td>August</td>
<td>GPA Check for academic year</td>
</tr>
</tbody>
</table>

**Postgraduate Taught September Start Students**

<table>
<thead>
<tr>
<th>Disbursement Period</th>
<th>SAP Form Completed</th>
<th>SAP Period Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>31 January 2022 – 03 June 2022</td>
<td>June</td>
<td>31 January 2022 – 03 June 2022</td>
</tr>
<tr>
<td>06 June 2022 – 16 September 2022</td>
<td>October</td>
<td>06 June 2022 – 16 September 2022</td>
</tr>
</tbody>
</table>

**Postgraduate Taught January Start Students**

<table>
<thead>
<tr>
<th>Disbursement Period</th>
<th>SAP Form Completed</th>
<th>SAP Period Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 May 2022 – 02 September 2022</td>
<td>October</td>
<td>23 May 2022 – 02 September 2022</td>
</tr>
<tr>
<td>05 September 2022 – 16 December 2022</td>
<td>January</td>
<td>05 September 2022 – 16 December 2022</td>
</tr>
</tbody>
</table>

**Postgraduate Research Student** – 6 month increments depending on start date.
Example below is for an October start student.

<table>
<thead>
<tr>
<th>Disbursement Period</th>
<th>SAP Form Completed</th>
<th>SAP Period Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 October 2021 – 01 April 2022</td>
<td>April</td>
<td>01 October 2021 – 01 April 2022</td>
</tr>
<tr>
<td>04 April 2022 – 30 September 2022</td>
<td>September</td>
<td>04 April 2022 – 30 September 2022</td>
</tr>
</tbody>
</table>
Section 6 – Financial Aid Warning & Student Loan Probation Status

29. Failure to achieve the required standard of academic progress will result in a Financial Aid Warning. This warning will last for one payment period (i.e., until the next disbursement), during which time the student can still receive US Federal Aid. Student will be notified of this warning in writing and advised of the conditions they need to meet in order to re-establish eligibility.

If the student regains satisfactory academic progress by the next disbursement due date, the next disbursement will be released, and they will be removed from the Financial Aid Warning status.

If the student fails to regain satisfactory academic progress by the next disbursement, they will no longer be eligible for Federal Aid, unless an appeal is submitted (see Section 7), and funds will not be disbursed. The student will be issued with a Notice of Suspension of Aid and will be advised of the Appeal Process if they wish to appeal the decision that has been made.

Re-establishing Title IV Funds

30. Where a student has failed to achieve the required standard of academic progress and subsequently becomes ineligible to receive US Federal Aid, they may once again become eligible providing they have met the required standard of academic progress for the subsequent period of payment. The student will remain eligible providing the required standard of academic progress is maintained.

Should the student fail to achieve the required standard of academic progress in future payment periods, the above Financial Aid Warning will be used.

Section 7 - Appeals

31. Students who lose eligibility for Title IV aid because they have failed to achieve SAP may appeal if one or more of the following extenuating circumstances exist:
   - death of an immediate family member (parent, grandparents, spouse, sibling, or dependent child),
   - an extended illness which has resulted in an absence from academic activities for at least fifteen days,
   - the extended illness of an immediate family member that places a hardship on the student,
   - the student was the victim of a natural disaster that caused them to be absent from the University,
   - or prolonged illness or personal injury of the student
   - Other extenuating circumstances as determined by the Student Progress Committee.

32. The University of Aberdeen appeals procedure can be found on the [University’s website](#).

Please note: Regardless of the appeal outcome, students who exceed 150% (where applicable) of the published length of their programme are no longer entitled to receive further Federal Aid.
Outcome of Appeals

33. **Financial Aid Probation**

33.1 If the appeal is upheld, the student will be placed on Federal Aid probation for the duration of the subsequent payment period and will continue to be eligible to receive funding for that period. The student must meet SAP requirements in order to remain eligible for Federal Aid.

Following this, if the specific probation requirements are not met, the student will once again become ineligible for Federal Aid. The student will be notified in writing.

33.2 If the appeal is upheld but the student is determined to require more than one payment period to meet Satisfactory Academic Progress requirements, the student will be placed on Financial Aid Probation and an academic plan (learning agreement) will be developed. The student's progress will be reviewed at the end of each payment period to determine if the student is meeting the requirements of the academic plan (learning agreement). If the student is meeting the requirements of the academic plan (learning agreement), or the universally applicable Satisfactory Academic Progress requirements, the student is eligible to receive Title IV aid as long as the student continues to meet those requirements.

If the specific probation requirements are not met, the student will once again become ineligible for Federal Aid. The student will be notified in writing.

34. **Financial Aid Suspension**

34.1 In the event that a student on Financial Aid probation fails to meet SAP requirements by the end of the following payment period, eligibility to receive further Title IV aid will be suspended until such time as they achieve the required standards.

34.2 If the appeal is not upheld, is unsuccessful or the student does not appeal, the student loses eligibility and has financial aid suspended. Students will receive notification of financial aid suspension in writing.

34.3 A student who has had their financial aid suspended, may regain eligibility if they continue to study and their minimum cumulative pass grade reaches the required levels. They will be notified in writing of their change in status within 14 working days after they complete the applicable payment period.