



Satisfactory Academic Progress (SAP) Statement for the Purposes of Assessing Continuing Eligibility for U.S. Financial Aid

Overview

US Federal regulations require that a student must be enrolled and making satisfactory academic progress (SAP) in order to be eligible to receive Title IV Federal Loans (Direct Stafford, Parent PLUS or Graduate PLUS). These regulations require that the University checks the students' progress at regular intervals.

The University's code of practice on assessments and the marking criteria can be found on the Academic Regulations section of our website: <https://www.lsbu.ac.uk/about-us/policies-regulations-procedures>

Students receiving US Federal Loans must demonstrate satisfactory academic progress throughout the loan period in order to receive all of the instalments of their loans for that period and in order to continue receiving loans in subsequent loan periods, where applicable.

This definition of SAP may be different from other University policies and is not a replacement for University academic regulations. Furthermore, satisfactory academic progression to retain Title IV Direct Loans is entirely separate from the academic requirements to remain on a programme of study and does not guarantee the outcome of a programme.

Definition of Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) means that a student is proceeding in a positive manner toward fulfilling programme requirements and involves two standards; qualitative and quantitative. Students must meet both standards to continue receiving US Federal Loans and this policy applies to all Title IV students regardless of level or mode of study. Our definition of Satisfactory Academic Progress for the purposes of receiving Title IV Federal Loans is measured by:

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

Qualitative Standard (Grades)

In order to maintain eligibility to receive US Federal Loans with the qualitative standard, a student must maintain the academic standing necessary to remain enrolled. This is measured by a cumulative grade average. Academic Registry conducts reviews at the end of each academic year to determine a student's successful progress toward obtaining their award/degree by ensuring the student has been assessed as having 'successfully completed' the year. This successful completion is determined and officiated by each course Exam Board. In order to successfully complete the year, students must achieve a minimum of 40% in each module for undergraduate courses and 50% for postgraduate courses over the academic year. This same minimum standard must be met prior to the next disbursement payment period. For more detailed information on assessments and pass requirements, please see our [Assessment and Examination Procedure](#).

If a student is enrolled on a course longer than 2 academic years, at the end of the second academic year, the student must have achieved minimum standard pass rate across all of the modules they have taken.

At the end of the academic year, students may be withdrawn from their programmes if they have not passed each of their semesters due to failed assignments throughout the year. Depending on certain circumstances, students may be offered the chance to re-submit work on a referral or deferral basis or they may be allowed to repeat the year.



Extenuating Circumstances

It is understood that there can sometimes be exceptional circumstances that affect a student's ability to meet an assessment deadline or affect their performance in assessment. Where appropriate, these circumstances can be taken into account by the Award and Progression Examination Board in making a decision. The Award and Progression Examination Board will consider each claim and decide whether or not the circumstances were material to the student's performance in the assessment in question and whether there is sufficient evidence to warrant accepting that extenuating circumstances existed.

Deferral

A deferral situation results when a student successfully submits Extenuating Circumstances which allow the student additional time to complete an assignment with the chance to still receive full marks. If the project is failed again upon resubmission, the student will be deemed to have failed that semester/semesters or year and thus may be asked to repeat that semester/semesters or year or be withdrawn from the programme.

In the case of repeat semester/semesters or year where Extenuating Circumstances are accepted and the work is being retaken 'as if for the first time', students who are resubmitting work or re-sitting examinations and are still full-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 document.

Referral

Where Extenuating Circumstances were not present, referrals allow students a second opportunity to amend failed course work but only a basic pass mark will be awarded, even if the assignment would normally have received a higher grade. If the assignment is failed for a second time, the student is deemed to have failed that unit and thus the semester and may be asked to repeat the entire semester next academic year, or withdraw from the programme. In cases where there are multiple failed projects accrued over the academic year, the student may be asked to repeat several semesters, the entire year or be withdrawn from the programme. Tuition fees would be payable again for any repeated study periods and the student would be ineligible to borrow US Loans as repeated modules, semesters or years with no extenuating circumstances do not constitute SAP.

Quantitative Standard (Pace)

Students must progress through their programme at a pace (measured cumulatively) which ensures that they will graduate within the maximum allowable timeframe. This is within 150% of the standard published timeframe for a course which is measured in credits. The pace at which a student is progressing is calculated by dividing the total number of credits they have successfully completed by the number they have attempted, this includes credits transferred from other institutions.

Students must be enrolled full-time or, more rarely due to immigration requirements, part-time (at least half-time) throughout the entire academic year. If students fall below half-time, they must either be on an approved leave of absence or they will be withdrawn from the programme.

Please note that the normal timeframe for the completion of a BA/BSc/BEng is 3 years (totaling 360 credits) in the UK. MA/MSc/MEng courses are 1 year in duration (totaling 180 credits) and PhDs are generally 4 years in duration. For undergraduates and postgraduates, when applying the 150% rule, a 3 year undergraduate degree must be completed in no more than 4.5 years or 540 credits and a 1 year postgraduate degree in 1.5 years or 270 credits, for example. 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.



For the purposes of SAP only, a student must earn at least 67% of their credits attempted each year, to be on pace to complete the programme within the maximum time frame. For example: A 360 credit 3 year undergraduate degree must be completed in no more than 540 credits to be within the 150% maximum timeframe. The Pace of completion is $360/540 = 67\%$

For research students, the programme length also cannot exceed 150% of the normal length of the programme. This includes time for writing a thesis and viva examination (for example, a 4 year PhD should be completed in 6 years). This time scale also includes any previous period of study at other institutions for the same programme.

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Timing of SAP Evaluation

Prior to a payment period SAP will be confirmed by one of 2 methods:

1. A formal statement from the appropriate School that provides the necessary assurances regarding SAP based on an informal academic assessment of student progress and achievement.
2. A determination by Examination Boards as to whether students have formally met, or not, the module pass mark and/or the progression requirements that will determine whether the pace of study remains within the specified parameters.

London South Bank University evaluates Satisfactory Academic Progress at the end of payment period 3 but the US Loans Manager conducts checks prior to each loan disbursement ensuring that students are still listed as being fully enrolled and in a state of progression prior to each loan disbursement.

Students must successfully complete all required modules and assignments by the end of each year in order to progress into the next year or in order to complete their course. Students who fail a required assignment or module must repeat it and obtain a passing grade before they are deemed to have successfully completed their programme.

US loans are disbursed at the start of each term in accordance with the schedule set by the University. Students who withdraw or take an authorized leave of absence will have their eligibility to retain part of their US loan funds calculated on the percentage of the time attended. Students who attend more than 60% of the payment period may retain all of their aid. See the University's Return to Title IV (R2T4) policy for more details.

Financial Aid probation

The School will place a student on Financial Aid probation if they have failed to make satisfactory academic progress and lost Title IV eligibility but have successfully appealed. Students on Financial Aid Probation will continue to receive funding up to the next payment period. The University will put appropriate support in place for students to make SAP and regain their eligibility for financial aid after this point.

At the end of the following payment period, SAP will be confirmed by one or two methods as previously described. If they have demonstrated SAP they will be eligible to regain Financial Aid. Where a student has not made SAP at this point they will be advised that the Financial Aid Probation has come to a close and all aid will be stopped. Students have the right to appeal against the decision of the Boards as outlined below.



Appeals

Students have the right to lodge an academic appeal against an academic decision, usually by the Examination Board in specific circumstances as stated in our University's Student Academic Appeals Procedure. The Board's decision may mean that students have their eligibility for US Loans suspended due to not making SAP and has resulted in Financial Aid Probation. There are 3 categories of valid grounds for appeal:

- Injury or extended illness of the student
- Death of an immediate family member
- Other extenuating circumstances, as determined by the School and the US loans Administrator

Students have 10 working days from the date of release of results to make a stage 1 appeal. Students must follow the procedure as laid out in the University's Student Academic Appeals Procedure <http://www.lsbu.ac.uk/about-us/policies-regulations-procedures>

The outcome of a stage 1 appeal will normally be made within 10 working days of a student's appeal but can be longer in complex cases.

An appeal cannot be made against the contents of the University's SAP Statement or the decision of Financial Aid Probation being applied.

Disbursement of loan funding will not be made while an appeal is being processed. The circumstances of the appeal will be considered further and a decision of the appeal will be communicated to the student in writing within 15 working days of submission, if all necessary supporting evidence is complete.

Alternatively if the reason for not meeting SAP was due to academic performance, successful completion of academic modules may be considered basis for renewing the student's Title IV eligibility.

Please note: the University does not have the right to waive SAP for any student.

Financial Aid reinstatement

Where a student's appeal has been upheld and it is determined that the student should be able to meet the SAP standards by the end of the subsequent payment period, they will be placed on probation. The student regains their eligibility to funding which covers the period of time that their aid was stopped.

Unsuccessful appeals

When an appeal has been denied the student's Title IV loans will remain terminated, and they will be liable to pay any outstanding tuition fees and/or living costs. All appeals decisions are final.



Academic circumstances that affect Satisfactory Academic Progress :

Transfer credits

Transfer credits for the same grade level previously completed at LSBU or another institution will count towards the 150% timeframe. Transfer credits will not be included in the qualitative grade average calculation. Transferred modules; called Accreditation of Prior Experiential Learning (APEL) are accepted at the discretion of the individual School.

Withdrawal from studies

Where a student receiving Title IV funds withdraws, any incomplete modules will be considered failed in the SAP evaluation, this means the withdrawn student may have their Title IV loans withdrawn as they may not meet the minimum pass rates or pace.

Incomplete assessments:

Where a student fails to complete a required assessment and a fail is awarded. This will count towards the qualitative and quantitative measurement and may result in the student not making Satisfactory Academic Progress.

Retaking academic years and resubmissions

Students who are given the opportunity resubmit work or resit examinations but are no longer in class attendance are not eligible for Title IV loans. Those who resubmit alongside their other modules are permitted, but these assessments are still subject to meeting required pass rates and 150% timeframe Satisfactory Academic Progress.

A student who is required to retake an academic year and is attending at least half time will be eligible for aid during this repeat year. The length of study will be extended to include the repeat year, this is permissible within this Satisfactory Academic Progress policy.

Please note, details on APELs, credits and assessments can be found in our [Assessment and Examinations Procedure](#).