



Policy

Satisfactory Academic Progress (SAP)

Access to and continued eligibility for US Federal Loan support

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Background

- 1 The US Department of Education requires institutions of higher education to establish minimum standards of Satisfactory Academic Progress (SAP) for students receiving US Federal Student Aid (FSA).
- 2 Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements. This involves maintaining a minimum marks profile and completing sufficient academic credit annually to progress towards completion of the programme within a maximum specified time period.
- 3 This document sets out the University's minimum standards and approach to assuring SAP for the purpose of US federal loan eligibility. It applies to students applying for and in receipt of a US federal loan.
- 4 Scope of support for SAP extends to all full-time and part-time attendance-based undergraduate and postgraduate programmes based at Buckinghamshire New University's Queen Alexandra Road, High Wycombe campus *with the following exceptions*:
- 5 The following programmes are excluded from consideration for those eligible for SAP support:
 - Research programmes (e.g. MRes, MPhil, PhD)
 - Nursing and/or any other Health or Healthcare programmes
 - Non-degree courses / programmes (e.g. Certificates of Higher Education, Diplomas of Higher Education, Graduate Certificates, Graduate Diplomas)
 - Online courses / programmes
 - Distance learning or low residency courses / programmes
 - Courses / programmes that are offered or taken less than half-time
 - Foundation Degree courses offered through one of our partner colleges
 - Teacher Training courses (i.e. PGCE - Postgraduate Certificate in Education)
 - Programmes with optional Placements or Study Abroad options
 - Any programme that includes study completed in the United States of America, including research, work, placements, internship, externship, or special studies
- 6 In addition to meeting the specialised SAP criteria set out by the US Department of Education, students in receipt of federal aid must also adhere to the University's regulations and policies which are set out in our [Terms and Conditions of Admission](#) and on our [policies webpage](#), as well as regulations set out by UK Visa & Immigration (UKVI) for [Tier 4 students](#).
- 7 A decision on SAP for the purposes of eligibility for Federal Loan support is distinct from, but informed by, decisions on student progression and achievement under the University's *Academic Assessment Regulations* and related procedures and assessment policies. A decision on SAP does not guarantee the outcome of a student's course.

Responsibilities

- 8 Day to day management of the policy is delegated to the Compliance Team based in the International Student Recruitment Team in the Marketing & Student Recruitment Directorate to whom all inquiries should be addressed.

Evaluation and Review of Satisfactory Academic Progress

- 9 SAP will be evaluated by the Compliance Team prior to each loan disbursement point, based on the following criteria. This will normally be an termly exercise.

Student status

- 10 Students must be enrolled on an eligible University programme, at least part-time (0.5 FTE).
- 11 All students are expected to maintain satisfactory progression throughout their programme of study and by the end of an academic year achieve the standard required by the relevant Board of Examiners.

Qualitative Measurement - Academic achievement

- 12 To pass an assessment element, a student must achieve a minimum mark of 40% (equivalent to a GPA of 2.0) or a Pass grade where marks are not awarded.
- 13 To pass a module, a student must achieve an overall weighted aggregate of 40% in addition to any module specific requirements set out in the relevant module descriptor.
- 14 To progress to the next stage of the programme a student must successfully complete all modules in that stage. No credits may ordinarily be trailed between levels.
 - a Full-time undergraduate students will study 120 credits per year, which is the equivalent of 1200 notional learning hours. A degree programme will typically consist of 360 credits to be completed over the course of three years
 - b Full-time postgraduate students will study 180 credits over the course of one year programme. This is the equivalent of 1800 notional learning hours.
- 15 Student who Marginal failure (35%-39% - 1.0 GPA) in up to 30 credits may be compensated by a Board of Examiners based on satisfactory performance in other modules at that level. Students will be offered reassessment in any marginal modules at the end of the academic year prior to a decision on progression. To pass a module, student must achieve a minimum mark of 40% (equivalent to a GPA of 2.0) in the reassessment. If the student is failed the reassessment and have not achieved the required credits will not be eligible for progression.
- 16 Students who, following a reassessment opportunity and/or compensation, have not achieved the required credits will not be eligible for progression and will be required to resit all or part of a year.

Quantitative Measurement - Pace of completion

- 17 Students must maintain sufficient progress to complete their programme within 150% of the normal full-time duration.
- 18 The normal and maximum completion timeframes are summarised in the table below. Students must maintain a pace of completion which enables them to meet these timeframes:

Normal completion timeframe (100%)	Maximum completion timeframe for SAR (150%)	Credits attempted in Maximum completion timeframe for SAR (150%)
3 year undergraduate degree (360 credits)	4.5 years	540 credits
4 year undergraduate degree (480 credits)	6 years	720 credits
1 year postgraduate degree (180 credits)	1.5 years / 18 months	270 credits

- 19 Students may not receive aid once they have taken more than 150% of the normal duration of the programme and will be ineligible for aid once they reach a point where it is not possible to complete the programme within this timeframe.
- Periods of formal interruption of studies will not count towards this calculation
 - Periods where a student is required to resit all or part of the year will be counted
 - Timeframes will be calculated on a pro-rata basis, based on the number of credits studied, not including credits awarded under APL processes
- 20 If a student withdraws from the programme, incomplete modules will be considered to have been failed and will be counted accordingly. There is no incomplete status for modules.

Impact of Transfers, Withdrawals, Interruptions, Repeats or Fails on SAP Standing

- 21 Student should consider the SAP policies below alongside University regulations and student visa restrictions, if applicable.
- **Transfer Credits:** Approved credits transferred from other institutions will be included in the number of credits attempted and earned, and will thus count toward the maximum timeframe for completion (quantitative SAP requirement). However, transfer credits will not be used in grading calculations (qualitative SAP requirement).
 - **Programme/Route/Award/Degree Changes:** The 150% maximum completion timeframe rule is applicable to students who change programme, route, award or degree. Such changes can sometimes be completed within the original programme timeframe, but students are advised to seek counsel from Student Services and Compliance Team Manager prior to requesting changes.

- **Module Changes:** It is only possible to change modules without consequence to academic records within specific timeframes; see the relevant BNU policy document linked below for full details.
- **Programme Withdrawals:** Students considering withdrawing from their programme are encouraged to seek counsel from their Head of School, Course Leader, Personal Tutor, Finance Office, Compliance Team Manager, Student Services, as appropriate. These services can advise you of the effect that your withdrawal can have on loans eligibility and repayment options.
- **Failures/Incompletes:** There is no 'incomplete' status at Buckinghamshire New University. Rather, there is the possibility that student will be given a Fail status for non-submission of work or not meeting the required pass threshold. Failures will be treated as unearned but attempted credits, and thus included in both grade and maximum completion timeframe calculations. Students would be 'referred' with one re-submission opportunity that would be capped at 40% (the minimum passing grade). If students are deemed to have non-submission owing to mitigating circumstances, they are 'deferred' for that particular assessment.
- **Repeats:** For courses that are repeated, grade calculations will take account of the most recent grade earned. Students cannot attempt to repeat an assessment or course for which they have already received a passing grade.

Financial Aid Warning

- 22 Financial Aid Warning is a temporary, one payment period status which allows a student who failed to achieve Satisfactory Academic Progress (SAP) to continue receiving aid. If the student fails SAP at the next payment period, they will lose eligibility for Direct Loan funds unless their appeal has been approved.
- Students will be informed by email if they placed on Financial Aid Warning and will be advised of the conditions they need to meet in order to re-establish eligibility.
 - Students may appeal for the reasons listed; see below for details.

Appeals process

- 23 Students who fail to make SAP will no longer be eligible to receive financial assistance unless they are successful in an appeal. The University does not have the right to waive this requirement for any student.

Grounds for raising an appeal are limited to the following:

- Death of a close family member (parent, spouse, sibling, child)
 - Serious and/or extended illness of, or injury to a close family member (parent, spouse, sibling, child)
 - Serious and/or extended illness of, or injury to the student
 - Other exceptional circumstances as determined by the Compliance Team manager
- 24 Separate to the *Academic Appeals Procedure*, a student may appeal in writing within 15 working days a decision that they have not made SAP resulting in the withdrawal of financial aid. No financial aid will be disbursed while an appeal is being processed.

- 25 Students will be required to indicate why they believe financial aid should not be terminated and state what has changed in their situation that will allow them to meet SAP at the next evaluation date.
- 26 All grounds for appeal must be accompanied by appropriate evidence supporting their appeal. Evidence may include:
 - A copy of a death certificate
 - A medical certificate from a registered doctor or psychiatrist
 - A statement from the personal tutor or other senior University manager
 - Bank statements or Financial accounts
 - Other relevant evidence specific to the appeal
- 27 Appeals will be considered by the Compliance Team manager and a decision will be communicated in writing within 15 working days. The decision of the Compliance Team Manager will be final.

Financial Aid Probation

- 28 A student who has successfully appealed against a SAP decision will be placed on Financial Aid Probation until the next disbursement period.
- 29 While on probation the student is entitled to receive aid for one further payment period, with the understanding that the student must meet SAP at the end of that payment period. If the student is successful in satisfying SAP, they will no longer be on Financial Aid Probation.
- 30 A student that has their Financial Aid suspended but continues to self-fund their studies can regain probationary status should they reach SAP in the future. They are entitled to apply for and receive Financial Aid.
- 31 Students cannot have two consecutive periods of probation. Students that fail to meet SAP after a period of probation cannot receive aid unless they are successful in a further appeal and develop an academic plan approved by their supervisor.