
Satisfactory Academic Progress (SAP) policy for students in receipt of Federal Title IV Direct Loans

This policy relates specifically to students in receipt of Title IV direct loans, and assessing whether US students are meeting the satisfactory academic requirements to continue receiving Title IV direct loans. It is the students responsibility to meet this Satisfactory Academic Progress policy.

Loan programmes governed by these regulations are:

- Federal Stafford Subsidised Loan
- Federal Stafford Unsubsidised Loan
- Federal PLUS Loan

Students are advised to familiarise themselves with these SAP guidelines in order to successfully complete their academic programme and continue to receive federal student loans.

Overview

It should be noted that Swansea University's policy on assessment and progression is detailed fully in the Academic Guide, which can be found on the following web page: [Assessment and Progress - Swansea University](#).

This SAP policy is applied alongside the University's policy on assessment and progression, and is not a replacement for University academic regulations.

US Federal loan regulations state that a student is required to be in good standing and making satisfactory academic progress towards completing their programme in order to be eligible to receive federal aid from the US Department of Education. If a student does not meet this then they may not be eligible to receive further Title IV loans. It is the student's obligation to meet SAP.

Evaluating Progress

Academic progress is evaluated annually at the end of each academic year for all of our degree programmes. Swansea University do not issue/conduct **Financial Aid Warnings**. Students failing to meet the minimum standards as defined in this policy will be placed straight onto **Student Loan Denied status** and will no longer be eligible for federal student aid until the student is back in good SAP standing. The student can **Appeal** (See Appeals section below), and if successful will be placed on a **Probation Status**.

The University does not have the right to waive the SAP requirement for any student.

The US Loan Administrator will seek confirmation from the Academic Services Department/School that satisfactory academic progress has been made under the following criteria in line with US Federal regulations:

1. You are on track to complete your academic programme in no more than 150% of the published length of the programme measured by the number of credits required to complete the programme and achieve the qualification.
2. Your progress is in line with the level expected for your academic programme, as defined in the University's Assessment Regulations, and sufficient to enable continued academic progression on your course.
3. You have appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of your programme.

Where SAP is confirmed as satisfactory, your student loans will be processed as normal.

Students will only be notified of the outcome if they have **not** met SAP standards. Should this evaluation determine that a student has failed to meet SAP, the US Loan Administrator will notify the student by email, advising they have been placed on **Student Loan Denied Status** (or the student has appealed and has been placed on **Financial Aid Probation**). These procedures are outlined below.

Definition of Satisfactory Academic Progress

Our definition of SAP for the purposes of receiving Title IV loans is measured by:

- **Timeframe/Pace (quantitative)** – maximum time allowed in completing an academic programme
- **Performance/Grades (qualitative)** – student grade level average or equivalent

Both Timeframe/Pace (quantitative) and Performance/Grades (qualitative) are measured cumulatively

How SAP is assessed

Undergraduate students and **postgraduate taught master's students** receiving federal student loans must achieve Swansea University's minimum standards as required by the academic department and supervisor/tutor, and academic standing consistent with graduation requirements, for minimum satisfactory performance. These are defined as follows:

Qualitative Standard (grades)

Swansea University, as a UK Higher Education institution, does not use Grade Point Average (GPA) assessments. Students are required to achieve the following results to pass individual modules (including dissertations), and to achieve these overall averages:

- 40% minimum for undergraduate students and
- 50% minimum for postgraduate taught students.

In addition, some programmes will require students to pass specific modules in order to facilitate their progression on the course. These will be outlined in the relevant programme specification.

Non-credit bearing optional assessments, where offered by programmes, will not be taken into consideration as part of this measure.

Educational programmes of more than two academic years

If a student is enrolled in an educational programme of more than two academic years, at the end of the second academic year, the student must have achieved at least 40% for undergraduate programmes and 50% for postgraduate taught programmes, or have academic standing consistent with Swansea University's graduation requirements.

To pass the qualitative measure of progress students must have passed all module assessments taken in the relevant payment period; where no assessments have been taken progress is assessed on the relevant academic department's predictions (pass or fail) for upcoming assessments. Predictions will be based on a number of factors including attendance, engagement on the course, and submission of any assignments (including formative assignments).

Quantitative Standard (pace)

The Federally mandated maximum time frame to complete an undergraduate programme is 150% of the published length of the educational programme. Postgraduate programmes of study also have a maximum period of 150% of the published length of the programme. These are measured by the number of credits required to complete the relevant programme and achieve the qualification.

All academic programmes at Swansea University have a published length of study. In order to be considered as making SAP, students in receipt of Federal Student Aid must be in a position to complete the programme within the published length of study as measured by the number of credits to complete the programme and achieve the qualification.

The published length of study for undergraduate degrees is usually 3 years for full-time study. Some programmes are 4 years.

The published length of study for postgraduate taught degrees (Masters programmes) is usually 1 year for full-time study. Some programmes are 2 years.

The published length of study for doctoral degrees is usually up to 4 years for full-time study.

It should be noted that American students are usually ineligible to study on part-time programmes at all qualification levels, due to current UK visa restrictions.

You must also be studying at least half-time in order to be eligible for federal loans.

The pace of student progress is measured by the number of credits required to complete the programme and achieve the qualification, divided by the published length of the programme. As an example, an undergraduate programme requires 360 credits for the qualification to be awarded; its published length of study is 3 years so students would be expected to achieve an average of at least 120 credits per academic year in order to be progressing at an acceptable pace.

For the purposes of SAP only, a student should earn 67% of their credits attempted in each year, to be on pace to complete the programme within the maximum time frame. For example:

- A 3 year undergraduate degree = 3 x 120 credits = 360 credits for graduation
- 150% Maximum Time Frame: 150% x 120 = 180 credits = 540 credits
- Pace of completion: $360/540 = 0.666 = 0.67 = 67\%$

The programme length cannot exceed 150% of the normal length of the programme.

For a PhD programme, this includes time for writing a thesis and viva examination. So a 4 year PhD should be completed in 6 years. This timescale includes any previous period of study at other institutions for the same programme.

The quantitative standards for Federal Student Aid Satisfactory Academic Progress may be stricter than those applied to other students (i.e. those not receiving Federal Student Aid) as the US Department of Education requirements have priority for these students.

Postgraduate Research Students Pace

Postgraduate Research Students receiving federal student loans must meet Swansea University's requirements for minimum satisfactory performance. These are defined as follows:

1. The programme length cannot exceed 150% of the normal length of the programme (for example a four year PhD programme must be able to be completed in no more than 6 years). This includes time for writing a thesis and viva examination. This time scale includes any previous period of study at other institutions for the same programme.
2. The student must have met all University progress deadlines plus any written deadlines agreed with the supervisor. The supervisor must agree that progress with research is satisfactory for Satisfactory Academic Progress to be achieved.

Where programmes do not involve regular assessments so are not awarded on credit (such as PhDs) the quantitative measure is based upon the relevant academic department's predictions of the student's ability to achieve the qualification within the published length of study, in line with the predictions for the qualitative measures. Students' work is monitored by an academic supervisor and subject to an annual review before a final assessment (such as a dissertation or viva voce). Predictions will be based on a number of factors including engagement on the course and submission of any regular progress reports.

Transfer Credits

Credits transferred from all other credit sources will be considered as attempted/completed credits in the evaluation of the completion rate standards, but these do not affect the calculation of the grade point average.

For example:

40 accepted transfer credits

40/40 is 100% pace of progression

Student takes 80 credits in first year and completes 40. That's 40/80 or 50%

Required pace of progression is 67%

Cumulative pace is $80/120 = 67\%$

In all cases where attempted credits, including transfer credits, exceed the 150% time frame, or a student has not maintained the minimum requirement of 40% for an undergraduate and 50% for a postgraduate at Swansea University, a student will be placed on Student Loan Denied Status.

No financial aid will be disbursed for the student during subsequent semesters.

Students who have completed their degree requirements, but who are still attending courses, are not eligible to continue to receive aid even if they are below the maximum time frame.

Academic Situations that may affect Qualitative and/or Quantitative measurements:

Incompletes:

If a student fails to complete a mandatory assessment this may result in them failing that module, subject to the relevant programme specification. This will be considered as part of the qualitative measurement and may result in the student being evaluated as not making Satisfactory Academic Progress.

Retaking assessments:

Where a student fails an assessment they may be provided an opportunity to re-take that assessment later in the same academic year. This is permissible within this Satisfactory Academic Progress policy. The student must have passed, or be predicted to pass the retake by the SAP evaluation at the end of the academic year, in addition to any other assessments that may normally be due. Retaking assessments the same academic year will not have any immediate effect on the quantitative measure of progress, but may be taken into consideration for the final assessments in the relevant academic year.

Retaking individual modules:

Where a student fails a module they may be provided with an opportunity to repeat the entire module the following academic year, at the discretion of the relevant academic department. This is permissible within this Satisfactory Academic Progress policy, however the published length of study will not be extended by an additional year where single modules are being retaken alongside other modules.

Retaking full academic years:

Where a student fails a full academic year (e.g. through failing several individual modules) they may be provided with an opportunity to repeat the entire module the following academic year, at the discretion of the relevant academic department. This is permissible within this Satisfactory Academic Progress policy and the published length of study will be considered extended by an additional year.

'Examination-only' status:

Where students are required to re-take an assessment element only (e.g. re-sit an examination) before progressing on their programme, and attendance at class is not required, the student will be considered as enrolled on an 'Examinations-only' basis. This is not a full enrolment and is considered as 'less than half time' study under US Department of Education regulations. Examinations-only students are not eligible for any Federal Student Aid for the duration of the Examinations-only enrolment (usually one full academic year) and the Satisfactory Academic Progress policy will therefore not apply. This period will also not be considered in either the qualitative or quantitative evaluations.

Credit transfer:

Students may receive academic credit or exemption from some modules due to previous study at Swansea University or another Higher Education institution, at the discretion of the relevant academic department. Any credit/exemption achieved in this way will not be counted as the equivalent of credit achieved through normal study on the programme, however the credit amount will be deducted from the total required to meet the quantitative measures (e.g. 30 credits exemption awarded would result in a 120 credit requirements being decreased to 90 credits).

Withdrawal:

If a student withdraws from a module any marks gained will no longer be considered in the Satisfactory Academic Progress evaluation unless the marks are transferred to an alternative module. Withdrawal from a module may also affect the student's pace of study depending upon the point in the year that the withdrawal is completed and whether an alternative module is registered. Where the student has registered on a new module in place of the withdrawn module, the replacement module will be used in all future Satisfactory Academic Progress evaluations and the withdrawn module will be disregarded.

Compensated Fails / Compensated Passes:

Some modules and programmes allow a student to fail an element or module but still be considered a pass overall, where other marks are sufficient to demonstrate the relevant academic requirements. If a student is considered to have failed either the qualitative and quantitative element of SAP, but the academic department has advised that a compensated mark is likely/allowed, the student may be assessed as still making SAP overall.

The University's Progression Board are responsible for determining your onward progression, in accordance with our [Academic Guide](#). In the case where you are not permitted to progress onto the next year/semester, then no further loans will be payable.

Examples of changes that will not affect your SAP progress:

- period of approved leave of absence (LOA), for PhD students only
- change of programme of study (unless elements contribute towards the new programme and/or maximum timeframes allowable)

If at any time it becomes impossible for the student to complete their programme within the maximum timeframe allowed, their eligibility for Federal Student Aid administered by Swansea University will be terminated.

Failure to meet SAP

Students failing to meet the minimum standards as defined in this policy will be placed straight onto **Student Loan Denied status** and will no longer be eligible for federal student aid until the student is back in good SAP standing. The student will be advised by the US Loans Administrator via email. The student is able to appeal the **Student Loan Denied** status. (See Appeal section below).

Swansea University's CAS Team will be notified of all students placed on Student Loan Denied Status, as this may affect the student's immigration/visa status.

If a student has experienced ill health or has extenuating circumstances when on **Student Loan Denied Status**, which affected their ability to regain good SAP standing, the student may appeal the **Student Loan Denied** status.

The University does not have the right to waive the satisfactory academic progress requirement for any student. However, an appeal may be submitted to the US Loans administrator if exceptional circumstances can be demonstrated (see Appeals section below).

A **Student Loan Denied Status** does not affect a student's ability to attend their programme and will have no bearing on a student's academic results (e.g. the grade of degree awarded).

Appeals:

Students who fail to meet the institution's satisfactory academic progress standards, can petition the institution for reconsideration of their eligibility for Title IV, HEA programme assistance.

Students who have received written notification that they have been placed on **Student Loan Denied Status** may appeal this outcome (within 10 days of receiving written notification) where they believe exceptional circumstances can be demonstrated as to why they did not meet good SAP standing.

Students must state what has changed in their situation that will allow the student to demonstrate SAP at the next evaluation, and provide supporting documents or relevant evidence specific to the appeal.

Exceptional circumstances may include:

- Death of an immediate family member (parent, spouse, sibling, dependant child).
- Extended illness of an immediate family member
- Extended illness or personal injury of the student.
- Other exceptional circumstances as determined by the US loans Administrator.

Students will be required to indicate why they believe financial aid should not be terminated and provide reasons for failing to meet the satisfactory academic progress requirements. Students will also be required to supply documentary evidence in support of their appeal. This may include:

- Copy of death certificate
- Medical certificate from a registered doctor or psychiatrist
- Statement from tutor or other senior School official
- Bank statements or Financial accounts
- Other relevant evidence specific to the appeal

Appeals will not be considered on the strength of a student's formal statement alone, and students must demonstrate their exceptional circumstances with relevant official documentation, such as a doctor's note or death certificate. Documentation does not have to be an original, however it must be a legible copy (e.g. photocopy or scanned document) and the original document must be available on request.

Students can appeal in subsequent semesters, but it cannot be for the same reason.

All appeals should be submitted in writing along with supporting documentation to:

The International Development Office usloans@swansea.ac.uk

Telephone appeals will not be accepted.

Appeal Decision

Disbursement of loan funding will not be made while an appeal is being processed. The decision of the appeal will be communicated to the student in writing within 21 days of submission, if all necessary supporting evidence is complete. **The decision of the appeals panel is final.**

Successful Appeals:

Financial Aid Probation Status:

Students who fail to make satisfactory academic progress as defined in this policy, but has appealed and has had eligibility for aid reinstated, will be placed on **Financial Aid Probation**. The student will be advised by email by the US Loans Administrator or the Head of International Administration and Compliance, who will advise the student they can receive financial aid under the Title IV, HEA programme for the subsequent payment period, if:

- a) The University determines that the student is now making satisfactory academic progress
- b) The students appeals the determination
- c) The university determines that the student should be able to make satisfactory academic progress during the subsequent payment period and achieve the required satisfactory academic progress standards at the end of the payment period.
- d) The university develops an academic plan for the student that if followed, will ensure that the student is able to achieve the university's satisfactory academic progress standards by a specific point in time.

Swansea University's CAS Team will be notified of all students placed on Financial Aid Probation Status, as this may affect the student's immigration/visa status.

Students cannot be placed on a Financial Aid Probation for two consecutive periods.

At the end of one period on Student Financial Aid Probation, the academic progress of the student will be reviewed again:

If the student has made satisfactory academic progress as required by the University, i.e. meeting the minimum standards as defined in this policy, the Probation status will be lifted.

If the student has **not** made satisfactory academic progress by meeting the specific requirements of the University i.e. meeting the minimum standards as defined in this policy, at the end of the **Financial Aid Probation** evaluation point, the student enters **Student Loan Denied** status, where federal aid ceases until the student is back in good SAP standing. The Financial Aid Administrator will continue to monitor the student at each evaluation point and notify the student by email when they are back in good SAP standing.

To pass the qualitative measure of progress students must have passed all module assessments taken in the relevant payment period; where no assessments have been taken progress is assessed on the relevant academic department's predictions (pass or fail) for upcoming assessments. Predictions will be based on a number of factors including attendance, engagement on the course, and submission of any assignments (including formative assignments).

Unsuccessful appeals

Following an unsuccessful appeal the appellant's Financial Aid will remain terminated, and they will be liable to pay any remaining tuition fees and/or living costs as appropriate. The Head of Academic Services' decision in relation to a Satisfactory Academic Progress appeal is final although the student may still have recourse through Swansea University's Student Complaints Policy and Procedure.

Reinstatement of Aid after Student Loan Denied Status

Reinstatement of financial aid after a student is placed on **Student Loan Denied** status is achieved in one of the following ways:

1. The student submits a written letter of appeal in accordance with the appeal process, and the appeal is granted. The student is placed on **Financial Aid Probation** for the following academic year.
2. The student attends Swansea University, pays for tuition and fees without the help of student financial aid, and meets all the Satisfactory Academic Progress standards. The student regains aid eligibility. Students whose attempted credits have exceeded 150% of their program cannot regain financial aid eligibility except through the appeals process.

15th October 2020 (updated as per Recertification)

June 2023 Reviewed

September 2024 Reviewed and passed as part of Recertification

February 2025 Reviewed (updated weblinks)