

## University of Essex

### Satisfactory Academic Progress Policy (Federal Aid)

#### Overview

1. To be eligible for US federal student loans, a student must make satisfactory academic progress (SAP) whilst studying at the University of Essex. This policy applies to all students taking federal student loans (also known as 'Direct Loans', 'Title IV' loans and 'federal aid') such as Subsidised loans, Unsubsidised loans, Graduate PLUS loans and Parent PLUS loans.
2. It applies to undergraduate, postgraduate taught, full-time and part-time students and postgraduate research students. 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.
3. Satisfactory Academic Progress issues are addressed within the standard University of Essex regulations, policies and procedures:  
<https://www1.essex.ac.uk/about/governance/regulations/default.aspx>

#### Frequency of SAP

4. SAP will be evaluated at the end of each payment period – at the end of the Autumn term, Spring term and if the student is continuing into the next academic year, at the end of the Summer term.
5. SAP will be checked with your Academic Department/School. Students will only be notified of the outcome, if they have not met SAP standards and are to be placed on **SAP Probation**. In this instance, the Funding Team will notify students of this outcome in writing (by email).
6. The University does not have the right to waive the SAP requirement for any student.

#### Meeting SAP

7. All new undergraduate, postgraduate taught and postgraduate research students are deemed to be meeting SAP requirements for their initial disbursement (payable on registration) by their being accepted by the University of Essex and meeting University of Essex entry criteria.
8. Satisfactory Academic Progress is measured at the end of each payment period for all students, based on two measures, Qualitative (grade-based) and Quantitative (time-based).
9. *Qualitative measures (grade based)* – Under Federal Student Aid regulations, the policy states that institutions must require students to achieve an average grade equivalent to a U.S. "C" grade or GPA of 2.0.
  - At Essex, we require that all students are making steady progress on all registered modules and are meeting the Grade Point Average (GPA).
  - Students are expected to pass with a minimum grade of 40 for all modules for undergraduate courses and at least 50 for all modules for postgraduate taught and research courses. Credits are only awarded if the module is passed.

UK Class	UOE Percentage	US Grade	US GPA
First	70 - 100	A	4.0
Upper Second	60 - 69	B+/B	3.0 - 3.33
Lower Second	50 - 59	B/B-	2.8 - 3.0
Third	40 - 49	C	2.0
Marginal Fail	35 - 39	D	1.0
Fail	0 - 34	F	0.0

10. Postgraduate research students are expected to be making steady progress, as outlined in the Code of Practice for Research Students:

<https://www1.essex.ac.uk/about/governance/regulations/codes-higher.aspx>

11. *Quantitative measures (time-based)* – Students are expected to complete on time with the pace being the standard course length. However, going outside the standard pace of completion is deemed acceptable when the course can still be completed within the maximum timeframe, 150% of the published standard course length, i.e. a 3 year standard degree programme must be completed within a maximum of 4.5 years.

Programme type	Maximum timeframe to complete
<b>Bachelor's Degree</b>	<b>150% of standard course duration</b>  The standard course duration is 360 credits for a 3 year bachelor's degree. Students are eligible to Title IV Aid up to their first 540 credits attempted
<b>Master's Degree</b>	<b>200% of standard course duration</b>  E.g. 2 years to complete a 1 year full-time MA degree
<b>PhD</b>	<b>250% of standard course duration</b>  E.g. 7.5 years to complete a 3 year PhD programme.

12. If a student transfers from another institution, then credits or courses that will count towards the student's final degree will be used to calculate a student's pace of completion. Periods of interruption will not count towards this calculation.

13. Undergraduate students are expected to successfully complete 75% of courses attempted during a payment period. At each period, we will evaluate whether the student is within the maximum timeframe for completing their studies, and is completing their studies at the required pace. A student must also remain registered at least half-time in order to be eligible for Federal Aid.

14. We will consult with the relevant Departments and when necessary programme supervisors to assess if a student is making Satisfactory Academic Progress.

15. Below are some examples of changes that **will** affect a student's SAP:

- **Repetition or reassessment due to academic failure**  
Students who are resubmitting work or resitting examinations but who are not in attendance are not eligible for federal loans. A student who is required to retake an academic year and is attending at least half time will be eligible for aid for this repeat year, subject to meeting required pass rates, SAP warning/probation rules and 150% timeframes as detailed in this document.
- **Incomplete grades**  
Students who have not submitted assessments may have their federal loans withdrawn as they may not have met the minimum pass rates and pace of credit completion.
- **Transfer credits**  
Transfer credits for the same grade level will count towards the 150% timeframe as detailed in this document.
- **Fail/ Repeat/Pass and Progress**  
The Academic Faculty/Department and Board of Examiners are responsible for determining a student's onward progression in accordance with University regulations as detailed here: [www.essex.ac.uk/-/media/documents/about/governance/regulations-academic-affairs.pdf](http://www.essex.ac.uk/-/media/documents/about/governance/regulations-academic-affairs.pdf)

16. Other aspects pertaining to progress are addressed through over-arching regulations or supporting policies and procedures. For example, students are monitored in terms of their attendance on the individual elements of the curriculum (modules); there are policies within which a student may intermit, and there are policies for submitting claims of extenuating circumstances in relation to assessed work. See the relevant University regulations, policies and procedures:  
<https://www1.essex.ac.uk/about/governance/regulations/default.aspx>
17. Copies of the relevant sections are made available to new students on registration with the University and on subsequent re-registration at the start of each academic year. Regulations, policies and procedures apply without exception to all students, including those receiving Title IV aid.
18. Where variations exist between the ways in which these regulations, policies and procedures apply to different programmes (undergraduate, postgraduate taught and postgraduate research), these variations are detailed within the structure and scope of the regulations, policies and procedures.

## Failure to meet SAP

19. The University employs a number of different and robust measures to monitor attendance and performance, enabling early intervention where students are not attending or performing as expected.
20. Where a potential issue with a student is identified, Student Progress Team staff and colleagues from the relevant Department will discuss the situation. At this point, the student will be placed on a **Financial Aid Warning** status.
21. A student who has been placed on **Financial Aid Warning** will continue to receive aid for a one payment period and will have their SAP evaluated at the next evaluation point. If at the next evaluation point, the student is determined to be back in good SAP standing, they will continue to receive their federal student aid as normal.

22. If at the next evaluation point the student is not considered to be back in good SAP standing, the student then enters **Student Loan Denied status** and is no longer eligible for federal student aid until the student is back in good SAP standing. The Funding Team will notify students of this in writing (by email).

## Appeals

23. A student can regain eligibility for a federal loan, only by submitting a successful appeal to be placed on probation or by taking action that brings them into compliance with the SAP standards. The appeal to reinstate a federal loan is separate from any mitigating circumstances or academic appeal that may be submitted. Reinstatement of a loan eligibility should not be interpreted as confirmation of acceptance of a student's mitigation or a successful outcome of any academic appeal.

24. A student who fails to meet SAP standards may submit an appeal if exceptional circumstances can be demonstrated (e.g. injury, illness, death of a relative, or other special circumstances). The appeal must explain why the student failed to make SAP and what has changed in their situation that will allow them to make SAP at the next evaluation point. Evidence should be provided where possible (e.g. medical notes, death certificates, letters from a social worker etc.).

25. Students can appeal for their federal loan to be reinstated by contacting the Funding Team ([funding@essex.ac.uk](mailto:funding@essex.ac.uk)).

26. The decision of the appeal will be communicated to the student in writing (via email), if all necessary supporting evidence is complete. Please note that there may be a need on occasion to refer to the US Federal Loans for a decision.

27. If a student appeals their **Student Loan Denied** status and this is accepted and approved, they will be placed on a **Financial Aid Probation**.

28. The outcome of an appeal is final.

*Owner: Funding Team (Student Services)*

*Information correct: August 2020*

*Review date: August 2021*