

## US Loans: Satisfactory Academic Progress Policy

### 1. Introduction

- a. In order to maintain eligibility for US loans funding, all students who are in receipt of US loans must make Satisfactory Academic Progress (SAP) in their studies. This policy applies to all students taking federal student loans (also known as 'Direct Loans', 'Title IV loans' and 'federal aid') including full-time, part-time, undergraduate and postgraduate students and covers the following loans:
  - i. Subsidized loans
  - ii. Unsubsidized loans
  - iii. PLUS loans (Graduate and Parent)
- b. This policy is in line with the [University's academic regulations](#) and the same standards apply to those who are in receipt of US loans than those who are not in receipt of US loans.
- c. Satisfactory Academic Progress (SAP) for US loans students will be reviewed using two measures, quantitative and qualitative. You must meet both standards to continue receiving financial aid.

### 2. Satisfactory Academic Progress (Quantitative Assessment)

- a. A student's pace of progression will be measured prior to loan disbursement to ensure that each student is still on track to complete within the maximum timeframe.
- b. Maximum Completion Time Frames: in order for undergraduate, postgraduate taught and postgraduate research students to remain eligible to receive financial aid, they must complete their programmes within the following maximum timeframes:
  - i. Undergraduate: cannot exceed 150% of the published length of the course. For example, a student on a four-year undergraduate degree programme would have a maximum of 6 years to complete their studies. This equates to a pace of 67.7%, which will be assessed at each SAP evaluation point. The pace of completion is calculated by dividing the number of credit hours attempted by the number of credit hours completed. At the end of each payment period, the number of credits obtained will be checked to ensure the student is making SAP – that is, they are on progress to meeting the below credit requirements to progress to the next academic year (not calendar year):
    1. 100 SCQF credits by the end of academic Year 1 (SCQF Level 7)
    2. 220 SCQF credits by the end of academic Year 2 (SCQF Level 8)
    3. 340 SCQF credits by the end of academic Year 3 (SCQF Level 9)
    4. 460 SCQF credits by the end of academic Year 4 (SCQF Level 10)
  - ii. Postgraduate Taught: cannot exceed 150% of the published length of the course. For example, a student on a 1-year Master's degree programme would have a maximum of 1.5 years to complete their studies. Students must obtain 180 SCQF credits by the end of the programme (within the 150% time limit). This equates to a pace of 67.7%, which will be assessed at each SAP evaluation point. The pace of completion is calculated by dividing the number of credit hours attempted by the number of credit hours completed.

- iii. Postgraduate Research: cannot exceed a maximum of 4 years (48 months) to complete their degree requirements – this is 133.3% of the published length of the course (3 years), in line with Section D: Research Degree Regulations of the [University's Academic Regulations](#). This equates to a pace of 75%, which will be assessed at each SAP evaluation point. No credits are attached to our Research degrees as they are all formally assessed at the end of the programme. Confirmation that the student is progressing is confirmed at various points throughout the programme by the relevant School.

### 3. Satisfactory Academic Progress (Qualitative Assessment)

- a. In line with all other students at Edinburgh Napier University, all students in receipt of US loans must meet the minimum credit requirements for academic progression, as outlined in the University regulations.
- b. The credit requirements for awards, degree durations and progression will vary according to the degree being studied.
- c. Undergraduate Students: For credit requirements and regulations relating to the award of an undergraduate degree (including Undergraduate Integrated Master's degrees), please refer to Section B: Undergraduate Regulations of the [University's Academic Regulations](#).
  - i. Annually, the number of credits obtained will be checked to ensure the student is meeting academic requirements. The cumulative grade will also be calculated at the end of each payment period in order to meet SAP requirements – the following number of credits and cumulative grade must be achieved:
    - 1. 100 SCQF credits by the end of Year 1 with a cumulative grade of 40% or above
    - 2. 220 SCQF credits by the end of Year 2 with a cumulative grade of 40% or above
    - 3. 340 SCQF credits by the end of Year 3 with a cumulative grade of 40% or above
    - 4. 460 SCQF credits by the end of Year 4 with a cumulative grade of 40% or above
  - ii. At undergraduate level, grades are calculated using a simple percentage scale. Students must achieve 40% in order to pass the module with the below regulations:
    - 1. If only one component of assessment is used, a student must achieve a minimum of 40% in that component.
    - 2. If two components of assessment are used, a student must achieve a minimum module mark of 40% based on the weighted marks achieved for each component of assessment with no individual mark for a component of assessment falling below 30%.
    - 3. There is no minimum mark requirement for individual elements of any component of assessment.
    - 4. A grading scale is provided below for Undergraduate students:

Overall Grade	Scale Grade
Merit	65% - 100%
Pass	40% - 64%
Fail	0% - 39%

- iii. At all times, the cumulative grade of 40% or above ensures students have an academic standing in line with the University's requirements to graduate.
  - iv. This number of credits and cumulative grade must be obtained following the resit exam diet. Credits and grades will be gained as and when specific modules are passed at the end of each trimester. Students may have failed any number of modules in Trimester 1 or 2 but they will still be allowed to progress, as long as their School confirm they are making satisfactory academic progress, without receiving a financial aid warning until they have taken their second attempt(s) at the resit exam diet.
  - v. Each module is worth 20 credits with the exception of the dissertation/research project which is worth 40 credits and to obtain the credits students must achieve an overall pass mark of 40% or above.
  - vi. At the end of the first payment period, Schools will provide an academic report to the US loans team to determine whether Satisfactory Academic Progress is being made as exam results will not be available at this time.
- d. Postgraduate Taught Students: For credit requirements and regulations relating to the award of a postgraduate taught degree, please refer to Section C: Taught Master's Regulations of the [University's Academic Regulations](#).
- i. Students must obtain 180 SCQF credits by the end of the programme (within the 150% time limit) with a cumulative grade of 50% or above (grade P1 or above).
  - ii. Each module is worth 20 credits with the exception of the dissertation/research project which is worth 40 credits and to obtain the credits students must achieve an overall grade of P1 or above.
    1. The grading scale for Postgraduate Taught students is as follows:

Overall Grade	Scale Grade	Overall Grade	Scale Grade	Overall Grade	Scale Grade
<b>Distinction</b>	D5 (95%-100%)	<b>Pass</b>	P5 (70%-74%)	<b>Fail</b>	F1 (40%-49%)
	D4 (90%-94%)		P4 (65%-69%)		F2 (30%-39%)
	D3 (85%-89%)		P3 (60%-64%)		F3 (20%-29%)
	D2 (80%-84%)		P2 (55%-59%)		F4 (10%-19%)
	D1 (75%-79%)		P1 (50%-54%)		F5 (0%-19%)
					F6 (non-submission)

- iii. At all times, the cumulative grade of P1 or above ensures students have an academic standing in line with the University's requirements to graduate.
  - iv. At the end of the first payment period, Schools will provide an academic report to the US loans team to determine whether Satisfactory Academic Progress is being made as exam results will not be available at this time.
- e. Postgraduate Research Students: For credit requirements and regulations relating to the award of research degrees, please refer to Section D: Research Degree Regulations of the [University's Academic Regulations](#). As research degree students are only formally assessed at the end of their studies by a viva voce examination, prior to all disbursements (with the exception of disbursement 1 in year 1 as no study will have taken place yet), Schools will provide an academic report to the US loans team to determine whether Satisfactory Academic Progress is being made. No formal grades are provided.

#### 4. Situations affecting SAP evaluation

- a. Study suspend: any time spent on an approved suspension of studies will not count towards the SAP evaluation.
- b. Course incompletes: if a student fails to complete a mandatory component of a module, the module may be failed in line with the University academic regulations and this would count towards both the quantitative and qualitative SAP evaluation.
- c. Withdrawal: any withdrawal from a module will still count towards the pace of completion/quantitative evaluation, except in the circumstance where the module is replaced with a different module at the time of withdrawal. This will not count toward the qualitative SAP evaluation as no grade will be achieved.
- d. Repetitions: any time spent on repetition of specific modules, trimesters, full years or re-assessments will count towards the quantitative SAP evaluation. Only the re-assessment results will count towards the qualitative SAP evaluation.
- e. Transfer of credit from another institution: credit hours that have been attempted and/or completed from another institution which have been approved by the University for exemption from specific credits or modules will count towards the quantitative SAP evaluation, but not the qualitative SAP evaluation.

#### 5. Frequency of SAP evaluation points

- a. Both quantitative and qualitative assessments are reviewed at each of the SAP evaluation points outlined below (including the pace of completion).
- b. The University operates a trimester system. However, as undergraduate students normally only study in trimesters one and two, they only have two payment periods. Cumulative SAP will be assessed at the end of each payment period.
- c. The below evaluation points apply to all students in receipt of US loans, regardless of the length of their programme:
  - i. Undergraduate: December and early September
  - ii. Postgraduate Taught: December, May and early September
  - iii. Postgraduate Research: December, May and early September
- d. Students will only be notified of the outcome if they have **not** met SAP requirements.

#### 6. Failure to meet SAP

- a. At any evaluation point, if a student is not meeting either the quantitative or the qualitative assessment for SAP, the student will be put on a Financial Aid Warning status for the next payment period (trimester) and will be issued a copy of the University's Satisfactory Academic Progress Policy. For undergraduate students who fail to meet SAP in trimester 2, they will be placed on financial aid warning for their next payment period which will be trimester 1 of the following academic year (September – December).

- b. A student will be placed on Financial Aid Warning for one payment period only and can continue to receive direct loans throughout this payment period despite the determination that the student is not meeting SAP.
- c. If at the next evaluation point the student is determined to be back in good SAP standing by meeting both quantitative and qualitative assessments, they will have regained their eligibility and will continue to receive their federal student aid as normal, without being on a warning status.
- d. 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 federal student aid ceases until the student is back in good SAP standing. Students will be notified in writing by the US loans team if they are to be placed on Student Loan Denied status at the end of a SAP Warning period.
- e. Maximum Financial Aid Warning statuses a student can be placed on throughout their entire programme are listed below. Please note that students are not allowed two consecutive financial aid warnings. Following a financial aid warning, a student will either regain loan eligibility or will cease to be eligible for loans. Financial aid warnings only last for one payment period (trimester).
  - i. Undergraduate: 1 per academic year
  - ii. Postgraduate Taught: 1 per academic year
  - iii. Postgraduate Research: 1 per academic year
- f. For example, if a Postgraduate student fails to meet either SAP assessment in trimester one, they will be placed on financial aid warning for trimester 2. If the student regains good SAP standing, they will continue to receive financial aid for trimester 3. However, if the student does not regain eligibility, they will cease to receive student aid for trimester 3 – students are not able to remain on financial aid warning for another trimester.

## 7. Appeals

- a. When a student is notified that they have entered a Student Loan Denied status and are no longer eligible to receive federal aid. If exceptional circumstances can be demonstrated, they have the right to appeal. A student is entitled to one appeal per academic year.
- b. Students must put their appeal in writing to the US loans team, within 14 days of receiving written notification of being placed on Student Loan Denied status. These should be addressed to:
 

US Loans  
Room 7.B.14  
Edinburgh Napier University  
Sighthill Campus  
Edinburgh  
EH11 4BN
- c. Mitigating or extenuating circumstances as determined by the Programme Board of Examiners will be considered in line with the [University's Academic Regulations](#).

- d. The appeal should include the circumstances in which the student failed to meet SAP requirements, what has changed in the student's situation that will allow the student to demonstrate SAP at the next evaluation point and the student will also need to provide documentation with their appeal letter to support the exceptional circumstances which may include: copy of a death certificate; medical certificate or letter from a registered doctor or other medical authority; other relevant evidence specific to the appeal.
- e. The appeal will be considered by the SAP Appeals Panel and the decision of the appeal will be communicated to the student in writing within 14 days of submission, if all necessary supporting evidence has been provided.
- f. The appeal panel will reach one of two decisions: either the appeal will be successful or denied:
  - i. Successful: if the panel accepts the student's appeal and the University determines that SAP standards will be met at the next evaluation point, the student will be placed on SAP Probation for one payment period. The student's federal aid will continue as normal whilst the student is on SAP Probation. This means the student can continue to receive federal aid but they may enter Student Loan Denied Status and cease receiving aid at the next evaluation point as they are on a probationary period.
    - 1. If at the end of the SAP Probation phase the student returns to good SAP standing by meeting both quantitative and qualitative assessments, federal aid will continue as normal. If the student is not back in good SAP standing at the end of the SAP Probation evaluation point, the student enters Student Loan Denied status, where federal student aid ceases until the student is back in good SAP standing.
  - ii. Denied: if the appeal is denied, the Student Loan Denied status remains and federal student aid ceases until the student is back in good SAP standing which will be re-evaluated at the next evaluation point as outlined in 5.a.

## **8. Important Information**

- a. Please note that students undertaking any part of their course in the USA or drop below 50% full time study are not entitled to federal aid. Failure to meet either of these requirements will result in immediate loss of eligibility for federal aid.
- b. Financial Aid Warnings are related solely to students' eligibility to receive Federal Student Aid from the US Department of Education and will not affect your enrolment status.
- c. Tier 4 visa students should be aware that visa policies may not align with SAP and/or University policies.