



Advisory Service | US Direct Loans | Satisfactory Academic Progress (SAP)

The Satisfactory Academic Progress (SAP) Policy for the purpose of Assessing Continuing Eligibility for US Direct Loans for students attending Abertay University.

The US Department of Education Federal regulations requires any student in receipt of Direct Loans¹ must be registered and enrolled on an eligible course of study and who is making satisfactory progress in order to receive and continue to receive Title IV funds. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements. SAP includes two standards: qualitative and quantitative. Students must meet both standards to continue receiving financial aid.

Both the qualitative and quantitative SAP standards are reviewed at each progression point.

The process requires Abertay to check progression at various points throughout the academic year. This policy is not linked with the [University Academic Regulations](#) that may impose a more onerous definition of SAP and, is measured by duration of course, attendance and progression in terms of coursework submission and examinations.

Progression of study

- Student progression will be considered at the end of each term. The main progression point will be at the end of each stage of study. However, interim progression decisions may be taken where a student has failed to engage or does not have the academic prerequisites to continue. Students who have received grades of NS in all modules in a term will normally be required to withdraw.
- The Student Progress Panel oversees student progression. A student has the right to appeal against a decision of the Student Progress Panel, in line with the [Academic Appeals Procedure](#).

Financial Aid Suspension or Withdrawal

Academic Progression will be reviewed at the completion of each semester to determine eligibility for the following semester/academic year. Students will only be notified of the outcome if they have not met SAP requirements. In this instance, students will be notified in writing by the International Student Support Manager.

Progress/grades are noted within the student record system (SITS). Any student who does not progress satisfactorily at the time of review will be placed on probation for the following term. If SAP has not been reached during the period of probation the student will then become ineligible for Direct Loans (Federal Aid) for the following term and a 'notification of ineligibility' will be issued.

Please note in addition, all students will be subject to UK Visas and Immigration legislation and requirements.

Qualitative

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at Abertay University. The Student Progress Panel will conduct a review at each

¹ Subsidised, Unsubsidised and Parent PLUS

progression point, to determine the student's successful progress toward obtaining a degree by comparing the modules passed and credits accumulated for the level of study.

Undergraduate

Standard progression at the end of a stage of full-time study is completion of 120 credits with passing grades. Such students will be eligible to proceed to the next stage of the degree programme. Students progressing from stage 3 of an integrated Master's degree programme require passing grades in 120 credits in stage 3, with a stage GPA of at least 2.5. Students in stage 4 of the MSci programme must maintain a stage GPA of at least 2.5 to progress to stage 5.

Quantitative

Maximum Completion Timeframes and Pace of progression

Eligible undergraduate students are entitled to receive financial aid for up to 150% of the published course length as measured in credits. Students are required to complete their course of study within the following time frames

Award	Full-Time (maximum years)	Part-Time (maximum years)
Bachelor's Degree	5	7
Honours Degree	6	9
Integrated Master's Degree	7	10

Undergraduate students will be assessed at Evaluation Points to determine if they are on pace to complete their degree within the specified timeframe. In order to maintain eligibility for Federal Aid, Students must maintain a minimum cumulative completion rate of two-thirds of credits attempted, 67%, for progression to the following year of study in order to meet the SAP maximum completion timeframes. For example:

Where full-time students pursuing a 3 year Bachelor's degree would typically attempt 120 credits over one academic year, students must complete a minimum of 80 out of 120 credits per year to meet SAP standards, and carry forward no more than the maximum number of credits as stipulated in the assessment regulations governing the program of study into the next academic year.

Where a student transfers between full-time and part-time modes of study the maximum period of enrolment will be calculated on a pro-rata basis. This does not apply in cases where a student is required to register part-time in order to repeat failed modules.

Postgraduate students are required to complete their course of study within 150% of the standard timeframe for that programme. Postgraduate students enrolled in programs of more than two years in length must at the end of two years have achieved academic standing that will allow for completion within the maximum timeframe.

Students attending full time courses are not eligible for student aid if their enrolment is below 50% (less than half time).

Students who have passed 100 credits of a stage will be permitted to proceed to the next stage, but will be required to take the failed module, or an agreed substitute module, in the next academic year as a carried module, unless the failed module is a prerequisite that must be passed in order to progress to the next stage. Students may not progress to stage 5 of an integrated Master's programme carrying failed modules.

Students who have passed at least 60 credits, but fewer than 100 credits of a stage, or who have failed a prerequisite module, will be required, if eligible, to undertake repeat study in the following year in order to retake the modules in which they have not achieved a passing grade, or to take agreed substitute modules. Students who undertake repeat study in stage 4 may not progress to stage 5 of an integrated Master's programme.

Students who have passed fewer than 60 credits of a stage will normally be required to withdraw from study. Those following a degree programme on a part-time basis will progress from one stage to the next on the same basis as above, will be expected to pass at least half the credit for which they have registered in each academic year, and must be able to complete within the maximum period of study

Repeats, Failures and Withdrawals

Students must complete all required courses by the end of the degree. Students who achieve a passing grade may not repeat a course. Students who fail a required course must repeat the course and obtain a passing grade before completion of their degree. When a student repeats a course and achieves a passing grade, the original grade will not be counted in the grade average. Withdrawal or non-completion of a course does not count towards SAP quantitative or qualitative measurements in another course.

SAP Evaluation Points

Evaluation points fall at the end of each academic year. For students on courses of study lasting one year or less, that is typically in January and April of the year of study. For students who are required to re-sit a failed unit, there will be a further evaluation point at the end of the resubmission period and prior to the first disbursement for the new academic year.

Appeals and Financial Aid Probation

Short-term Absence and Mitigating Circumstances

For short-term illness and other issues that may be difficult to evidence, students are able to exercise an entitlement to a 48 hour extension for a maximum of two assessments in each academic year. For any other absence when an assessment is due, a student may apply for an extension or deferral of assessment as described in the Mitigating Circumstances Procedures. Any request for extension must be submitted on or before the date on which the assessment is due. Any request for deferral should normally be submitted in advance of the coursework deadline or examination date; where this is not possible, they should be submitted, including evidence, within 5 working days of the assessment date. Only in extreme cases, such as emergency hospitalisation, will requests be accepted later. Deferral will not be considered after the Assessment Board has met.

Where a student has completed an assessment, but believes their performance has been affected by injury or illness, death of a relative or other serious mitigating circumstances, the student should appeal to the Student Records department in writing, with supporting evidence, within 10 working days of the assessment date. The evidence may take the form of a statement from an adviser or counsellor in Student Services, or from the Students' Association Advice and Welfare Co-ordinator. The Assessment Board has discretion to set aside the attempt and allow deferral of the assessment.

Applications for extension and deferral are overseen by the Student Progress Panel.

Where deferral of an assessment has been approved, a grade of 'DF' (deferred) will be recorded, and assessment should be completed by the end of the reassessment period. If assessment cannot be completed in the reassessment period, a final grade of 'IN' will be recorded, and the module may be repeated in the following academic year, provided the student is eligible to do so.

An appeal must explain what has changed in the student's situation that will allow the student to achieve SAP at the next evaluation.

If the appeal is successful, the student will then enter Student Loan Probation status.

Student Loan Probation Status

Students who successfully appeal a failure to make SAP are placed on Student Loan Probation for the subsequent payment period at the end of which SAP will be evaluated. If the student has not made SAP, the student will lose eligibility unless they have entered into an acceptable academic plan with the University.

For students who are repeating a unit, student loans can be received during the period of probation for one payment period. Further student loan disbursements will be held until the marks or grades and module completions have been reviewed for the period of the Student Loan Probation. If the student passes the required credits, they will resume normal financial aid status and will no longer be on Student Loan Probation.

The student and the University may develop an academic plan that will allow the student to meet the SAP standards by a specific point in time. If the student needs more than a single payment period to return to a good SAP standing, the student can continue to receive federal student aid as long as he/she follows the academic plan.

A student on an academic plan will have modified SAP requirements for the duration of the plan. If the student fails to meet the terms of the academic plan, the student is not eligible for federal financial aid.

SAP will continue to be checked at the end of each payment period while the student is on an academic plan until the student is again making SAP.

Transfer Students

Transfer students' transcripts will be evaluated by the Course Leader. Any credits which can be used in advance standing on a new course will be accepted and will be used to measure the quantitative SAP requirement (150% timeframe).