

SATISFACTORY ACADEMIC PROGRESS

(SAP) POLICY FOR FEDERAL AID

RECIPIENTS

London Metropolitan is required to make sure that all students receiving U.S. financial aid are registered on an eligible programme of study and maintaining a minimum level of academic progress. This policy outlines a number of specific points which applies to all students in receipt of Federal loans (also known as “financial aid” and “Title IV aid”). In registering, students agree to be bound by the Academic Regulations and associated policies and procedures. These Regulations incorporate the key progression criteria and are summarised below. Full Regulations are available [here](#). In addition, U.S. Federal regulations (**34CFR 668.16, 668.32, 668.34, 446.42**) require that all students, who are in receipt of U.S. Federal Student Aid, must maintain Satisfactory Academic Progress (SAP). Failure to do so can result in the loss of eligibility to receive further funding. SAP will be checked at the end of the term.

Payment Periods

The payment periods for Undergraduate students will be divided into two separate disbursements per academic year Winter and Spring. Postgraduate students will be divided into three separate disbursements per academic year Winter, Spring and Summer. The School will check SAP officially at the end of each term and US financial aid office will check prior to each disbursement. If appropriate academic progress is being made, disbursements will be made. Assessing SAP correlates to the current academic regulations of the School. This is split by qualitative (grades) and quantitative (pace) standards.

Measuring SAP Qualitative requirement (Grades)

To access quality of academic work using standards measurable against a norm. Students must achieve minimum standard as required by the Academic Department. Minimum standards should be equivalent of at least a Lower Second Class degree for undergraduate courses (40%), at least a pass for postgraduate taught courses (50%) and at least at the level to allow a postgraduate research student to progress to the next research degree stage, it is cumulative. These minimum grades will need to be achieved to ensure that students are compliant with SAP and eligible to receive Title IV aid / Financial aid. **Academic progression** requirements can be found [here](#) for undergraduate students and [here](#) for postgraduate students.

Quantitative Requirement (Pace)

Students must progress through their course at a pace which ensures that they will graduate within the maximum timeframe. The maximum timeframe for completion is 150 per cent of the published length of the course as measured in credit hours. The School takes each year of full-time undergraduate study to equal 120 UK credits and 180 UK credits for postgraduate study according to the Higher Education Credit Framework for England.

Reassessment opportunities

Students are entitled to one opportunity to re-sit each module that they have failed (obtained a mark less than 40%). Reassessment/re-sits will normally take place during the summer re-sit period (July) following the academic session in which the module was taken. In order to regain eligibility for financial aid, students will be required to re-sit and pass each module with a minimum of 40%. Eligibility for financial aid will not be restored until there-sit grade for each module is published and the student is able to progress to the next level of study.

If a student does not pass a module at the second attempt then he or she will need to retake the module and all relevant components again. Re-sits and retake periods are not eligible for further financial aid. If students have failed a particular module the student would have failed SAP for that particular payment period (qualitative requirement.) If re-sits are undertaken and passed during the break /school holiday this will not have any effect on the pace (quantitative requirement), however if the student undertakes a repeat module during the following term or academic year this will affect the pace (quantitative requirement) of the course and students are required to complete the course at a maximum time frame of 67% pace.

Non-EU nationals are subject to British immigration regulations, which stipulate that all international students must be enrolled on a full-time course of study, or possess appropriate UKVI permission to retake modules. Consequently, any resulting part-time study status may compromise a student's Tier 4 student visa status.

Degree and Course length Credits for Completion Maximum Timeframe Pace	Degree and Course length Credits for Completion Maximum Timeframe Pace	Degree and Course length Credits for Completion Maximum Timeframe Pace	Degree and Course length Credits for Completion Maximum Timeframe Pace
Undergraduate 3 years	360	540 Credits (4.5 Years)	67%
Undergraduate 4 years	480	720 credits (6 years)	67%
Taught Masters 9 months	135	202.5 Credits (13.5 months)	67%
Taught Masters 12 months	180	270 Credits (1.5 years)	67%
Research/PhD 12 months	180	270 Credits (1.5 years)	67%

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

All students are expected to maintain SAP throughout their programme, this will be checked each term. Students are expected to be in attendance at the School for the full duration of each term of their programme. All seminars, tutorials and other small-group classes are compulsory. Any student who wishes to be away for a short period and for a good reason during term time must first obtain the consent of their Academic department. Students away through illness must inform their Academic department and each member of academic staff leading the compulsory sessions from which they are absent. Students who miss two consecutive occasions or are regularly absent without prior approval/evidence of illness, will be reported to their Academic department. A

warning will usually be issued to enable students to seek support or improve their attendance patterns.

If attendance engagement and grades continue to be unsatisfactory. Students who are unable to meet the progression criteria are deemed unable to progress and will be suspended for the purpose of Federal Aid until they have met the progression requirements at the next available attempt. Students who meet the progression criteria are placed in good standing for Financial Aid. Pace is determined how earned credits divided by attempted credits. BA/BSc students must pass at least three of four course units (or their equivalents) taken in year one to progress to year two. BA/BSc students must pass at least seven of eight course units (or their equivalents) taken by the end of year two in order to progress to year three. Students who fail one unit at either progression point are permitted to progress but are required to resit the failed unit at the next available attempt. Pace will need to be 67 per cent to meet SAP. Postgraduate students are expected to maintain SAP throughout their programme, including prompt submission of all formative and summative coursework. Undergraduate programs, must be no longer than 150 per cent of published length of educational program as measured in credit hours. Student is ineligible at the evaluation point where indicated and where they will exceed max timeframe. Repeat courses will count towards quantitative measure.

Financial Aid Warning

Students that fail to make SAP will firstly be issued with a “Financial Aid Warning”. This warning will last for 1 payment period (ie, until the next disbursement), during which time a student can still receive Financial Aid. Students that fail to regain SAP by the next disbursement will no longer be eligible for Aid, unless they are successful in an appeal (see below). It is possible to receive more than one warning period during academic **career**, but this cannot be consecutively. Students who fail to make SAP will have their electronic record amended accordingly throughout the academic year.

These records are referred to before each Federal Aid disbursement. If a student does meet SAP standards for attendance, engagement and grades they will no longer be under financial aid warning and will continue to receive their disbursements as usual.

Examples of changes that may affect SAP

- If students have not submitted assessments, the School may withdraw their Title IV loans due to not meeting the progression rules. Therefore, this will make the student fail SAP and ineligible to receive Title IV loans on the Quantitative measure.
- If students are resitting assessments or examinations, but are not attending classes, they are not eligible to receive Title IV loans until they pass the relevant units and meet SAP requirements, any failed modules that require re-sits will determine that the student has failed SAP as they would not have achieved the required grade for progression for that term.
- If students withdraw from the University at any point during their course, this will make them ineligible for Title IV loans.
- Students are eligible to receive aid for a repeat year as long as they are enrolled at least half-time but would not have been eligible for a disbursement when the module(s) were initially failed as they would not have met the SAP.
- We do not allow any incomplete modules or courses, any incomplete modules/courses will be deemed as a fail and not adhere to the SAP policy, any incomplete modules will be counted towards your attempted credits with a maximum of 67% pace, refer [here](#) for more information.

- Transfer Credits from another institution of higher education are approved on an individual basis. Any transfer credits accepted/applied by the university will count towards attempted and completed credits.

Appeal

To appeal the financial aid suspension, a student must, within 14 calendar days of notification, submit to the US financial aid office (usfinancialaid@londonmet.ac.uk) a signed and dated letter of appeal explaining why they should not have Financial Aid suspended. A student may appeal due to an emergency condition (eg, health, family, catastrophe, etc.) and state what has changed in their situation that will allow them to meet Satisfactory Progress at the next evaluation date.

Documentation verifying the situation may be requested. The Federal Aid officer will consider the appeal and render a decision, which will be conveyed in writing to the student within two weeks of the student's appeal. The decision of the officer is final.

Probation

A student can only be placed on probation if; the student has appealed a financial aid suspension and an appeal has been approved by the School and, the student is expected to be making SAP in next payment period or is successfully following an academic plan designed to ensure they will be able to meet SAP by a specific point in time. Probation will only last for 1 payment period (Term). After the term, if the student meets SAP, they will become eligible, if the student does not meet SAP they will become ineligible. To regain eligibility, students will need to use their own money to continue and meet SAP at a later time to become eligible.

Re-establishing Eligibility

After being sent a financial aid warning if a student still does not meet the SAP criteria funding will be withdrawn. To re-establish eligibility for Title IV aid students will be required to meet SAP for the term following two failed SAP periods, this would mean students would need to meet the attendance, engagement and grade criteria at their own expense. Information regarding what is acceptable for attendance, engagement and grades can be found above, for further information regarding progression, attendance engagement and grade requirements, students can refer to this [page](#). Students may also re-establish eligibility after a successful appeal, the appeal procedure can be found above.