

# University of Essex

## Satisfactory Academic Progress Policy (Federal Aid)

### Overview

1. The University of Essex implements a reasonable satisfactory academic progress policy for determining whether an otherwise eligible student is making satisfactory academic progress in his or her educational program and may receive assistance under the title IV, HEA programs.
2. 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.
3. 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.
4. [University of Essex regulations](#) apply to US Federal Aid students, however it is noted that when considering Satisfactory Academic Progress, both the Quantitative and Qualitative measures are stricter for US Federal Aid students. This is because the University of Essex is required to meet the regulations as outlined by the Department of Education.

### Frequency of SAP

5. SAP will be evaluated by the end of each payment period for all students at all levels. This is also the case for students with non-standard payment periods.

Level of study	Frequency
Undergraduate students (UG) – Bachelor's	SAP will be evaluated at the end of the Autumn term, Spring term and Summer term.
Postgraduate Taught students (PGT) – Masters	SAP will be evaluated at the end of the Autumn term, Spring term, Summer term, and at the end of the Summer vacation period.
Postgraduate Research students (PGR) - PhD	PhD students are on non-standard terms, and Borrower Based Academic Years, divided into two equal payment periods. Therefore, SAP will be evaluated at the end of the first payment period, shortly before the mid-point of the year, and then again at the end of the academic year.

- The frequency of SAP checks ensures that for all students continuing to the next year of study, SAP will be checked at the end of one year before progressing to the next year.

For students who are in the final term of their degree we do not check SAP as students will be receiving their final degree outcomes.

- SAP will be checked with the Academic Department/School. Students will only be notified of the outcome if they have not met SAP standards and are to be placed on a **Financial Aid Warning**. Further details regarding failure to meet SAP is identified in paragraphs 19 to 21.
- The University does not have the right to waive the SAP requirement for any student.

## Meeting SAP

- 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.
- 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).
- 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

- Postgraduate research students are expected to be making steady progress, as outlined in the [Principle Regulations for Research Degrees](#).

13. *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.

<b>Programme type</b>	<b>Maximum timeframe to complete</b>
<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.

14. A student's GPA and pace of completion are affected by course incompletes, withdrawals, or repetitions, or transfers of credit from other institutions. Credit hours from another institution that are accepted toward the student's educational program, must count as both attempted and completed hours. Periods of interruption will not count towards this calculation.
15. 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.
16. We will consult with the relevant Departments and when necessary, programme supervisors to assess if a student is making Satisfactory Academic Progress.
17. 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)

18. 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>
19. 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.
20. 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**

21. The University employs a number of different and robust measures to monitor attendance, performance and duration, enabling early intervention where students are meeting the expectations as outlined in this policy, this includes a review of both the Qualitative and Quantitative components.
22. Students that fail to make Satisfactory Academic Progress or where a potential issue with a student is identified, will be placed on a **Financial Aid Warning** status. Students with this status will continue to receive aid for a one payment period and will have their SAP evaluated at the next evaluation point.
23. Students may be provided conditions that they will need to meet in order to achieve SAP by the end of 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.
24. If at the next evaluation point, after a review, the student is not considered to be back in good SAP standing by meeting their conditions, the student then enters **Student Loan Denied status** and is no longer eligible for federal student aid. The Funding Team will notify students of this in writing (by email).

### **Appeals**

25. 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.

26. 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.).
27. Students can appeal for their federal loan to be reinstated by contacting the Funding Team ([funding@essex.ac.uk](mailto:funding@essex.ac.uk)).
28. 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.
29. If a student appeals their **Student Loan Denied** status and this is accepted and approved, they will be placed on a **Financial Aid Probation**.
30. The outcome of an appeal is final.

## Definitions

*Appeal:* Appeal means a process by which a student who is not meeting the institution's satisfactory academic progress standards petitions the institution for reconsideration of the student's eligibility for title IV, HEA program assistance.

*Financial aid probation:* Financial aid probation means a status assigned by an institution to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility for aid reinstated.

*Financial aid warning:* Financial aid warning means a status assigned to a student who fails to make satisfactory academic progress at an institution that evaluates academic progress at the end of each payment period.

*Maximum timeframe:* Maximum timeframe means:

- For an undergraduate program measured in credit hours, a period that is no longer than 150 percent of the published length of the educational program, as measured in credit hours, or expressed in calendar time;
- For an undergraduate program measured in clock hours, a period that is no longer than 150 percent of the published length of the educational program, as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time; and
- For a graduate program, a period defined by the institution that is based on the length of the educational program.

*Owner:* Funding Team (Student Services)

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