



US federal student loans: Satisfactory academic progress (SAP) policy

To be eligible for US federal student loans, a student must make satisfactory academic progress (SAP). This policy applies to all US federal loan recipients, including postgraduates, undergraduates, part-time and full-time students. It applies to all types of US federal loans (also known as 'financial aid' and 'Title IV aid'), specifically Direct Subsidised, Unsubsidised, Grad PLUS and Parent PLUS loans. Students who take out a US federal loan for the first time part-way through their programme of study will also need to demonstrate that they have met the SAP policy requirements.

Measuring SAP

SAP is assessed as follows:

Qualitative standard (grades): Students must achieve minimum standards as set out in the university's academic regulations (and any programme-specific regulations). Students on taught programmes must achieve a pass in all modules in order to accumulate sufficient credits to progress from one SCQF1 level to the next, and to achieve their final award. Minimum pass mark for undergraduate modules is 40%; for postgraduate taught modules it is 50%. Students must achieve a cumulative mark (ie across all scores during the entire period) of at least 40% for undergraduate, and at least 50% or above for postgraduate.

Postgraduate research students are required to meet regularly with their Director of Studies to review progress and milestones, in accordance with the university's Postgraduate Structured Management Framework (PSMF). **The Director of Studies completes Progress monitoring reports every 6 months and these must demonstrate that the student is making satisfactory progress.**

Quantitative standard (pace): The university quantifies student workload on a full time equivalent (FTE) basis. Pace is determined by credits earned divided by the credits attempted. Full-time study (1.0FTE) is considered to be a minimum 120 SCQF credit points per year. Each SCQF credit point represents the outcomes of learning achieved through ten (10) notional hours of learning activity. It should be noted that all learning activities are included within this, ie managed learning time, directed student activities and time spent in private study, revision, preparation for assessments etc. Students must be studying at least 0.5FTE in order to be eligible for federal loans.

¹ Scottish Credit and Qualifications Framework <https://scqf.org.uk/>

The maximum timeframe for completion is 150% of the normal duration of the programme as measured in SCQF credit points (120 credit points or 1.0FTE for full-time, or 60 credit points or 0.5FTE for part-time).

Degree programme	Minimum credit requirements	Maximum timeframe for full-time programmes (150% of 1.0FTE)	Pace
Bachelor degree (Ordinary)	360	540 credits (normally 4.5 years)	67%
Bachelor with Honours	480	720 credits (normally 6.0 years)	67%
Taught Masters	180	270 credits (normally 1.5 years)	67%
Masters by Research ²	N/A	normally 1.5 years	67%
PhD ²	N/A	normally 4.5 years	67%

Both the qualitative and quantitative SAP standards are reviewed at each evaluation point. SAP is evaluated annually towards the end of the summer term ie May-July.

Generally, all periods of a student's enrolment count when assessing progress, even periods when the student did not receive loan funds. Some examples of changes to enrolment and how these impact on the measurement of SAP are outlined below:

Change to enrolment	Counts towards SAP measurement?
Period of approved suspension/ suspension of status, including maternity/paternity/adoption leave	No, and therefore the period while suspended would not be counted towards the quantitative standard.
Change of programme	If credits from the original programme contribute toward the new programme, then these will be included in the quantitative standard.
Withdrawal or non-completion and subsequent re-enrolment	If a student withdraws during the academic year, any credits achieved would be counted in the quantitative standard.
Repeating modules or reassessment due to academic failure	Credits achieved would be counted in the quantitative standard.
Recognition of Prior Learning (RPL) credits	Credits awarded for previous study would be counted in the quantitative standard.

Failure to meet SAP and regaining eligibility

A student who fails to meet SAP standards will be notified that they are ineligible for further disbursements of US federal loans. Reinstatement of eligibility for these loans is not automatic.

² Postgraduate research degrees are not credit-bearing; they are only awarded as final qualifications.

A student can regain eligibility only by submitting a successful appeal to be placed on probation or by taking action that brings them into compliance with the SAP standards.

Appeals

A student who fails to meet SAP standards may appeal on the basis of 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 attached where possible (eg medical notes or death certificates). Appeals must be submitted in writing via the online mitigating circumstances process.

Receipt of the appeal will be acknowledged within seven (7) working days. An Appeal Panel will be convened, consisting of at least two members of staff from the relevant Faculty, and the Panel will aim to hold a review within thirty (30) days of the date of the acknowledgement. The student will be notified of the outcome within seven working days of the review. The Appeal Panel may require extra evidence, documentation or contributions from the student's Personal Academic Tutor or Director of Studies, in which case these timescales may be extended. The decision of the Appeal Panel is final.

If the Appeal Panel determines that the student will not be able to meet the SAP standards, then the student will be ineligible for further disbursements of US federal loans until they are able to take action that brings them into compliance with the SAP standards.

If the Appeal Panel determines that the student should be able to meet the SAP standards by the end of the subsequent payment period, the student will be placed on probation. The student's progress will be reviewed at the end of the payment period, as probation status is for one payment period only. If the student is not meeting the SAP standards at this point, then they will not be eligible for further disbursements of US federal loans until they are able to take action that brings them into compliance with the SAP standards.

If the Appeal Panel determines that the student will require more than one payment period in order to meet the SAP standards, the student will be placed on probation and an academic plan will be drawn up, in collaboration with the student's Personal Academic Tutor or Director of Studies. The student's progress will be reviewed at the end of the payment period to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive US federal loans as long as they continue to meet those requirements. If the student fails to meet the requirements of their academic plan, then they will not be eligible for further disbursements of US federal loans.

Please refer to our Academic Standards and Quality Regulations -

<https://www.uhi.ac.uk/en/about-uhi/governance/policies-and-regulations/regulations/>

Definitions

Appeal: a process by which a student who is not meeting SAP standards petitions the university for reconsideration of their eligibility for US federal loans.

Probation: A status the university assigns to a student who is failing to make SAP and who successfully appeals. Eligibility for US federal loans may be reinstated for a limited period.

Further Information

Please contact the Student Records Office for more information: sro@uhi.ac.uk

Fees Policy - <https://www.uhi.ac.uk/en/t4-media/one-web/university/about-uhi/governance/policies-and-regulations/policies/he-fees-policy.pdf>

Admissions Policy - [https://www.uhi.ac.uk/en/t4-media/one-web/university/about-uhi/governance/policies-and-regulations/policies/Admissions-Policy-\(Higher-Education\).pdf](https://www.uhi.ac.uk/en/t4-media/one-web/university/about-uhi/governance/policies-and-regulations/policies/Admissions-Policy-(Higher-Education).pdf)

Academic Standards and Quality Regulations - <https://www.uhi.ac.uk/en/about-uhi/governance/policies-and-regulations/regulations/>

Assessment Policy - [https://www.uhi.ac.uk/en/t4-media/one-web/university/about-uhi/governance/policies-and-regulations/policies/Assessment Feedback Feedforward Policy.pdf](https://www.uhi.ac.uk/en/t4-media/one-web/university/about-uhi/governance/policies-and-regulations/policies/Assessment%20Feedback%20Feedforward%20Policy.pdf)

Recognition of prior learning (RPL) Guidance - <https://www.uhi.ac.uk/en/studying-at-uhi/first-steps/recognition-of-prior-learning-and-credit-transfer/>