

Satisfactory Academic Progress (SAP)

In order to receive funding from the Direct Loan Programme, enrolled students must maintain Satisfactory Academic Progress (SAP). This applies to **ALL** students in receipt of Title IV Funding. Loan programs governed by these regulations are:

- Subsidised Loan
- Unsubsidised Loan
- PLUS Loans.

The student should acquaint themselves with the Marking and Progression chapters of the University of South Wales [Regulations for Taught courses](#) .

Definition of Satisfactory Academic Progress

Satisfactory Academic Progress for the purposes of receiving Direct Loans is measured quantitatively and qualitatively requirements which are outlined below:

Quantitative (Timeframe)

Time frame – that is the maximum time allowed in completing an academic programme. The programme length must not exceed more than 150% of the normal time to complete the programme as measured in ETCS credit (e.g. a 3 year undergraduate must be completed in no more than 4.5 years and a 1 years Master's degree in 1.5 years).

Full-Time Undergraduates : the maximum timeframe for an undergraduate degree totalling 360 credits is completion of at least 80 credits per academic year, where 120 credits have been attempted within an academic year. Students may attempt up to 540 credits, to achieve the 360 credits needed to complete the undergraduate degree.

Full-Time Postgraduate Taught : the maximum timeframe for a Taught Masters course totalling 180 credits is completion of at least 120 credits per academic year, where 180 credits have been attempted within an academic year. Students may attempt up to 270 credits, to achieve the 180 credits needed to complete the postgraduate taught course.

Pace of Progression : Students must maintain a minimum cumulative completion rate of two-thirds of credits attempted which equals 67%, for progression to the following year of study in order to meet the SAP maximum completion timeframes. For example :

- Undergraduate : 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 60 credits into the next academic year as trailing units.
- Postgraduate Taught : where full-time students pursuing a 1 year Masters degree would typically attempt 180 credits over one academic year, students must complete a minimum of 120 out of 180

credits per year to meet SAP standards, and carry forward no more than 40 credits into the next academic year as trailing units.

Qualitative (Grade based)

All students must be enrolled at least half time.

The University of South Wales, as a UK Higher Education Institution, does not use Grade Point Average (GPA) assessments. Student are requires to achieve the following results to pass modules and to achieve these overall averages

- **40% minimum for undergraduate students**
- **50% minimum for postgraduate taught students**

Some programmes at the University of South Wales require students to pass specific modules in order to progress on the course.

If a student is on a course longer than 2 years, at the end of the second academic year the student must have achieved at least 40% for undergraduate programmes and 50% for postgraduate taught programmes, or have academic standing consistent with the University of South Wales's graduation requirements.

Frequency of SAP Evaluation Points

September starters

For Undergraduate and Postgraduate students receiving financial aid their SAP will be evaluated prior to each disbursement of Direct Loans (with the exemption of the first disbursement). For example SAP will be checked at during the winter term (January) and if the student is continuing in to the next academic year, at the end of the Summer Term. Postgraduates SAP will also be checked at the end of the summer term before they proceed with their dissertation. SAP will be checked by student's requesting for a form to be completed by their Academic department/school or via the student system when results have been published.

For January starters

For Undergraduate and Postgraduate students receiving financial aid their SAP will be evaluated prior to each disbursement of Direct Loans (with the exemption of the first disbursement). For example SAP will be checked at during the Spring term (April) and if the student is continuing in to the next academic year, at the end of the Summer Term. Postgraduates SAP will also be checked at the during the winter term before they proceed with their dissertation. SAP will be checked by student's requesting for a form to be completed by their Academic department/school or via the student system when results have been published.

Student Financial Aid Warning

If a student is unable to confirm making SAP the student will be issued with a Financial Aid Warning for the next academic term. The student will continue to receive federal aid during this period but will be expected to resume SAP prior to the next evaluation point.

If a student who has been placed on Financial Aid Warning at the next evaluation point is determined to be back in good SAP standing, they will continue to receive their Federal Aid as normal.

Should the termly evaluation determine that a student has failed to meet SAP, the US Loans Administrator will contact the student to advise that they have been placed on **Student Loan Denied Status** which will affect their eligibility for federal aid.

Student Loan Denied Status Appeal

If placed on Student Loan Denied Status the University cannot waive the satisfactory academic progress requirement. However, an appeal may be submitted to the US Loans Administrator if exceptional circumstance can be demonstrated.

Exceptional circumstances may include:

- Death or extended illness of an immediate family member (parent, spouse, sibling, dependant child)
- Extended illness or personal injury of student
- Extended illness of an immediate family member
- Other special circumstances.

The student must indicate why they believe that financial aid should continue and provide reasons why the student failed to meet SAP requirements.

The student should provide supply documentary evidence to support their appeal and this may include:

- Copy of death certificate
- Relevant medical certificates from a registered doctor or other medical authority
- Statement of support from tutor or other senior University official
- Bank statements
- Financial Accounts
- Other relevant evidence specific to the case.

All appeals should be made in writing and emailed to usloans@southwales.ac.uk within 10 days of receiving written notification.

The decision of the appeal will be communicated to the student by email within 21 days of the submission of a complete appeal (all necessary supporting evidence). The decision of the appeals panel is final.

Successful Appeals.

If the panel accepts the student's appeal, the student will be placed on Financial Aid probation for the next payment period and will continue to receive Federal Aid during this period.

If at the end of the Financial Aid Probation phase the student returns to good SAP standing, Federal Aid will continue as normal.

If the student is not back in good SAP standing at the end of the Financial Aid probation evaluation point, the student enters Student loan Denied status, where Federal Student Aid ceases until the student is back in good SAP standing. The US loan Administrator will continue to monitor the student at each evaluation point and notify the student by email when they are back in good SAP.

Unsuccessful Appeals

Following an unsuccessful appeal the student's Financial Aid will be terminated, and they will be liable to pay any remaining tuition fees and/or living costs as appropriate. The panels decision in relation to a Satisfactory Academic Process appeal is final although the student may still engage with the University of South Wales formal [Student Complaints procedure](#).