Satisfactory Academic Progress Policy

US Federal Student Loans

It is a student's responsibility to read and understand this Satisfactory Academic Progress Policy.

Students attending the University of Reading and in receipt of US Direct Loans (Title IV Aid) are required to make satisfactory progress in their degree programme. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner towards fulfilling degree requirements.

The University of Reading's academic programmes are governed by the regulations as set out at www.reading.ac.uk/cqsd/QualityAssurance/PoliciesandProcedures/cqsd-PoliciesandProcedures.aspx and www.reading.ac.uk/cqsd/QualityAssurance/PoliciesandProcedures/cqsd-assessmenthandbook.aspx for further details.

Measuring SAP

Qualitative standard (grades): In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to proceed as per the University's progression requirements.

The University's Title IV SAP policy applies the same rules for students enrolled on the same programme but not receiving Title IV Aid, however, students who do receive Title IV Federal Aid are subject to additional checks on their progress prior to disbursements during the academic year.

Students on undergraduate degree programmes must maintain a minimum cumulative grade of 40% and for those on taught postgraduate programmes the minimum cumulative grade is 50%.

For programmes of 12 months or more in duration, students will have their academic progress reviewed at the end of each academic year. Students who have not fulfilled the SAP requirements will not be eligible for US Direct Loan funds for the subsequent academic year(s).

Quantitative standard (pace): Students must complete their course at a pace that ensures they will graduate within the maximum timeframe and must maintain a minimum cumulative completion rate of 67% as calculated by dividing the number of completed credits by the number of attempted credits, in order to meet SAP maximum timeframes.

Federal regulations for undergraduate students specify that students must complete within 150% of the published length of the programme as measured in credits, see table below:

STANDARD PUBLISHED PROGRAMME LENGTH	PROGRAMME LENGTH IN CREDITS	MAXIMUM FEDERAL TIMEFRAME FOR COMPLETION	PACE
3-year undergraduate degree	360	4 years, 6 months (540 credits)	67%

4-year undergraduate degree	480	6 years (720 credits)	67%
12 month postgraduate taught degree	180	18 months (270 credits)	67%
Postgraduate research degree (PhD) (4 years)	Not applicable	4 years, 6 months	
Postgraduate research degree (PhD) (4 years)	Not applicable	6 years	

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

Both the qualitative and quantitative SAP standards are reviewed at each evaluation point. For students on courses lasting 12 months or less, SAP is evaluated towards the end of each payment period, ie October - December; January - March; and April - June. For students on programmes lasting more than 12 months, SAP is evaluated annually towards the end of the summer term ie April - June.

Credits transferred from another programme or a change of course/modules at the same grade level will count towards the 150% timeframe (quantitative standard – pace). Only those credits, which contribute towards the final award, will be considered for the purposes of Satisfactory Academic Progress. When all elements of the new programme are unrelated to the previous programme, then credits will not be included in the quantitative standard - pace.

This time scale includes any previous period of study at other institutions for the same programme (for example an undergraduate student with 1 year of previous study at another institution must complete their studies within 3.5 years at the University of Reading.

A student must attempt to complete a set number of credits (Modules) per payment period and must attempt to complete all modules they enrol onto. Where a student fails to complete a module, this will be reflected in their progression or classification result and therefore negatively affect their cumulative average grade and academic progress impacting on both the quantitative (pace) and qualitative (grades) standards.

Students may be permitted to resit failed modules. As set out in the University's regulations resit marks may be capped for the purpose of calculating the progression result, or the overall degree result may be capped for resit candidates. Resitting a module involves being reassessed without taking further classes, normally during the student's current academic year. If a student is required to retake part/full year of study this will count towards the 150% timeframe (quantitative standard-pace).

Students must pass all Part 1 and Part 2 modules at Grade C or above to confirm satisfactory academic progression. Students not fulfilling this requirement will go onto Financial Aid Probation in order to satisfy this requirement. If after this probation period they do not meet the requirement, the student will lose their entitlement to Financial Aid. The University of Reading translates Grade C as 40% or a GPA of 2.0.

Students considering withdrawing from their programme are encouraged to seek advice from the Student Financial Support team [USLoans@reading.ac.uk] regarding the effect the withdrawal will have on loan eligibility. If a student withdraws part-way through the academic year, any credits completed would be counted in the quantitative standard (pace). A student may also receive credits for any full Module they have completed and may be eligible for an Exit or Lesser Award, qualitative standards (grades). Further information regarding withdrawing from your programme can be obtained at http://student.reading.ac.uk/essentials/_the-important-stuff/rules-and-regulations/withdrawing-from-study.aspx.

Failure to Make Satisfactory Academic Progress:

- If the student fails to meet Satisfactory Academic Progress, they will no longer be eligible for US Direct Loans (unless the student appeals) and funds will not be disbursed.
- The student can appeal the decision within 14 days of being notified that their aid has been suspended by submitting a letter to the Head of Student Financial Support, University of Reading, Carrington Building, Reading, RG6 6UA explaining why they did not meet SAP (e.g. injury, health, family reasons etc.) and what has changed that will allow them to meet the requirements. Supporting documentation relevant to the appeal should also be included.
- The Student Financial Support team will discuss with the relevant academic school and/or Student Support Co-ordinator and a decision and response will be sent to the student within 14 days.
- If the appeal is unsuccessful, the student is no longer eligible for US Direct Loans with immediate effect.
- If the appeal is successful the student will be placed on a Financial Aid Probation. They will be given specific requirements to meet e.g. re-sitting and passing exams/submitting dissertations/making up lost module time etc. Eligibility for financial aid will be granted for one payment period only, after which SAP will be re-evaluated to ensure student has met the requirements specified. Provided the requirements have been met the student will continue to receive funding.
- If the above specific appeal requirements are not met then the student will again become ineligible for US Direct Loans.
- If a student is denied US Direct Loans after an appeal but in subsequent years meets SAP requirements, it is the student's responsibility to notify the Student Financial Support team by email [USLoans@reading.ac.uk], that SAP requirements have been met and to apply for US Direct Loans. The Student Financial Support team will verify SAP requirements have been met prior to originating any US Direct Loans.
Please note: Regardless of the above, students who exceed 150% of the published length of their programme are no longer entitled to receive Federal Aid.