

Satisfactory Academic Progress (SAP) Policy For Undergraduate and Postgraduate Taught Students

To be eligible for US federal student loans, a student must make satisfactory academic progress (SAP) whilst studying at the University of Bristol. 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. It applies to undergraduate, postgraduate taught, full-time and part-time students (postgraduate research students have a separate SAP policy).

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.

Frequency of SAP Evaluation Points

SAP will be evaluated at the end of each payment period for undergraduate and postgraduate taught students – so at the end of the first Semester (towards the end of January) and second semester (early June). If the student is continuing into the next academic year, at the end of the Summer term. SAP will be checked with your Academic Department/School.

Students will only be notified of the outcome, if they have **not** met SAP standards and are to be placed on **Financial Aid Warning**. In this instance, the US Loans team will notify students of this outcome by email.

The University does not have the right to waive the SAP requirement for any student.

Failure to meet SAP

A student who fails to meet SAP standards at an evaluation point, will be placed on **Financial Aid Warning** for one payment period, and **will** continue to receive funding for that payment period. The student is **not** able to appeal the **Financial Aid Warning** status.

A student who has been placed on **Financial Aid Warning** will have their SAP evaluated at 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.

If at the next evaluation point the student is **not** considered to be back in good SAP standing, the student then enters **Student Loan Denied** status and is no longer eligible for federal student aid until the student is back in good SAP standing. The US Loans team will notify students of this by email.

If a student has experienced ill health or has extenuating circumstances during the Financial Aid Warning period which affected their ability to regain good SAP standing, the student may appeal the **Student Loan Denied** status.

Appeals

Students who are about to enter a period of **Student Loan Denied** status may appeal this outcome, where exceptional circumstances can be demonstrated as to why they did not meet good SAP Standing. Students must put their appeal in writing to the US Loans team, within 14 days of receiving written notification (by email) of being placed on Student Loan Denied status.

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
- Other special circumstances

The student will need to provide documentation with their appeal letter to support the exceptional circumstances which may include, copy of death certificate, medical certificate or letter from a registered doctor or other medical authority, statement from personal tutor or senior University Department member of staff, bank statements, financial accounts, other relevant evidence specific to the appeal.

All appeals should be made in writing and emailed to us-loans@bristol.ac.uk

The decision of the appeal will be communicated to the student by email within 14 days of submission, if all necessary supporting evidence (as determined by the SAP appeals panel) is complete.

The decision by the SAP Appeals Panel is final, although students have recourse to the University's student complaints procedure in the normal way.

Successful Appeal

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 Loans team will continue to monitor the student at each evaluation point and notify the student by email when they are back in good SAP standing.

Measuring SAP

SAP will be measured by ensuring students have met the following qualitative and quantitative standards as outlined by US Federal Law :

Quantitative Standards

Maximum Completion Timeframes : Eligible undergraduate and postgraduate taught students are entitled to receive financial aid for up to 150% of the published programme length. For example :

- 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.

Tier 4 visa students should be aware that visa policies may not align with SAP and/or University policies.

Qualitative Standards

Enrolment Status : all students must be enrolled at least half-time.

Academic Achievement : In order to remain in good SAP standing, the following academic pass marks need to be met :

- Undergraduates : students must achieve at least an overall pass mark of 40% or above, or 50% pass mark if studying Veterinary Science. Please see **section 17.1 and 17.2** :

<https://www.bristol.ac.uk/academic-quality/assessment/codeonline.html#passmark>

<https://www.bristol.ac.uk/academic-quality/assessment/regulations-and-code-of-practice-for-taught-programmes/pass-marks/>

If a student is enrolled in an educational program of more than two academic years, at the end of the second academic year, the student must have a GPA (Grade Point Average) of at least a "C" or its equivalent, or have academic standing consistent with the institution's requirements for graduation.

- Postgraduate Taught : students must achieve at least an overall pass mark of 50% for level 7 units, or 40% for level 6 units. Please see **section 17.3**

<https://www.bristol.ac.uk/academic-quality/assessment/regulations-and-code-of-practice-for-taught-programmes/pass-marks/>

<https://www.bristol.ac.uk/academic-quality/assessment/codeonline.html#passmark>

Impact of Transfers, Withdrawals, Interruptions, Repeat or Fails on SAP Standards

Generally, all periods of a student's enrolment count when assessing progress, even periods when the student did not receive federal student loans. 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
Change of programme of study	Not unless elements contribute towards the new programme of study (see Transfer into Bristol notes below)
Withdrawal or non-completion of a programme of study and subsequent re-enrolment	No
Repetition or reassessment due to academic failure	Yes, both qualitative and quantitative as outlined above.
Transfer into Bristol	Yes. Approved credits transferred from other Institutions will be included in the number of credits attempted and completed and will be counted towards the maximum timeframe for completion (150%). However, transfer credits will not be used in grading calculations.

Questions

Please email us-loans@bristol.ac.uk if you have any questions regarding this policy.

US Loans Team
University of Bristol
Updated November 2024

(Every effort has been made to ensure that this policy is as accurate as possible and meets the US Department of Education guidelines at the time of update. However, this policy may change in line with changes made by the US Department of Education at any time and will be updated accordingly as soon as possible).