

Satisfactory Academic Progress (SAP) Policy

The University of Hertfordshire has a Satisfactory Academic Progress (SAP) Policy for all students receiving US Federal Aid (Subsidized, Unsubsidized and PLUS) to ensure that the student is making satisfactory academic progress on their program of study and that the student may continue to receive Financial Aid under the Title IV Federal Direct Loan programme. This policy applies to both Undergraduate and Postgraduate programmes. If a student fails to meet SAP, they will be placed on financial warning. If they continue to fail to achieve the requirements, they will be ineligible for financial aid through the Title IV Federal Direct Loan programme. For new entrants on a course, SAP is accepted as meeting the entry requirements and conditions of your course offer. This policy is in addition to, and does not exclude any element of, the [UH Academic Regulations](#), or requirements from the student's school of study.

Measures

The student's SAP will be measured by both qualitative and quantitative measures. The University will check at the end of each loan payment period (semester) that students are meeting the minimum grade requirements (Qualitative measure) to progress with their degree and that their pace of progression is such that they are expected to graduate within the maximum timeframe allowed under Title IV regulations (Quantitative measure).

University of Hertfordshire has three semesters. When you join, your School of Study will inform you of the semesters in which your teaching will be conducted. The full academic calendar for year 22/23 which includes University off days, holidays and most updated start of semester dates can be found on the University [website](#). For new students, SAP will be checked before the start of the academic year to confirm they meet all eligibility to receive Federal Aid.

Semester	2022-2023
Semester A	September 2022 - January 2023 Disbursement of loan will be start of September
Semester B	January 2023 - May 2023 Disbursement of loan will be end of February
Semester C	May 2023 - September 2023 Disbursement of loan will be end of April

Satisfactory academic progress for continued financial aid eligibility

Grades are published on the student's record at the end of each semester that is attended by the student. For financial aid purposes, SAP will be checked with the academic course leader and/or individual course tutors at the end of each semester and before the loan's payment period. If academic staff deem that the student is not making SAP, the student will be placed on a financial aid warning. The student cannot appeal their financial warning status. Academic staff will use the student's cumulative grade, including assessments and submitted coursework to make the judgement.

Qualitative measure

This is based on the grades of the student's examinations, coursework and any other standards set by their academic school. If the student requires more information regarding the methods the University uses, please see [Structure and Assessment Regulations – Undergraduate and Taught Postgraduate Programmes](#).

The minimum pass mark for undergraduate students is 40%. The minimum pass mark for postgraduate students is 50%. The cumulative class of degree a student earns is in the table below:

Grade awarded				Interpretation of Grade	
100-point Numeric Grade	Grade Point ¹	19-point Numeric Grade	10-point Numeric Grade	Grade Descriptor ³	Indicative Classification Descriptor
90-100 ²	4.50	95 ²	95 ²	Outstanding	1 st Class Honours/ Distinction
80-89		85	85	Excellent	
75-79		77	75	Very good	
70-74		72			
67-69	3.75	68	65	Good	Upper 2 nd Class Honours/ Commendation
64-66	3.50	65			
60-63	3.25	62			
57-59	3.00	58	55	Clear pass	Lower 2 nd Class Honours/ Pass
54-56	2.75	55			
50-53	2.50	52			

				Levels 0, 4, 5, 6	Level 7	Levels 0, 4, 5, 6	Level 7
47-49	2.25	48	45	Marginal pass	Marginal fail	3 rd Class Honours/ Pass	Not applicable
44-46	2.00	45					
40-43	1.75	42					
37-39	1.00	38	35	Marginal fail	Clear fail	Not applicable	
34-36	0.75	35					
30-33	0.50	32					
20-29	0.25	25		25	Clear fail		
0-19	0.00	10	10	Little or nothing of merit			
		0	0				

Quantitative measure

This is based on the student's pace of progression through their course and their progress towards completing the program. This is required to ensure that the student completes their programme within the maximum time frame allowable.

Maximum timeframe for UG and PG courses

This is the maximum amount of time the student is permitted to complete their programme of study and remain eligible for Financial Aid under the Title IV Federal Direct Loan Programme.

The student's total study time must not exceed 150% of the published length of their course, in years, as measured in credit hours.

Examples of maximum timeframes:

1 year degree = 1 year 6 months

3 year degree = 4 years 6 months

4 year degree = 6 years

Please note the student will become ineligible for Financial Aid under the Title IV Federal Direct Loan Programme as soon as it becomes clear that the student will exceed the maximum timeframe to complete their program of study and **not** the point when the student reaches the maximum timeframe.

Pace of Completion

SAP is checked before each of the disbursements for both UG and PG students and therefore at the end of each semester a student attends.

Below identifies the pace of completion the student must achieve on each evaluation of SAP.

Minimum Pace of completion is done as following, for 360 credits for example:

$360 \text{ credits} \times 150\% = 540 \text{ attempted credits}$

$360 \text{ credits} / 540 \text{ credits} = 66.67\%$ (usually rounded to 67%) is the pace of completion.

Transfer and attempted credits are included in maximum timeframe.

This will be required to confirm that the student's performance is consistent in terms of their ability to complete their programme of study and graduate. Once sufficient documented evidence is received from the relevant school of student, academic or course tutor, that eligibility has been regained, then the disbursement can be made.

University minimum passing requirements and academic progression for Undergraduate students:

First year	Second year
The student must pass a minimum of 90 credits (3 full-year modules) out of an attempted 120 credits in their first year in order to progress to the second year. The minimum pass mark for each module is 40%.	The students must do minimum 120 credits in total in their first year. However, they can proceed to the 2nd year if they pass a minimum of 90 credits. The student then must go through repeats for the credits they have not passed in

	<p>first year during their second while also doing their second-year credits. Student are required to complete 210 credits by 2nd year to proceed to 3rd year. At this point (end of second year) federal regulations stipulate that the student must have an academic standing that is consistent with the University's requirements for graduation. In the 3rd year student must pass 150 credits to complete the 360 credits and to graduate.</p>
<p>Minimum undergraduate graduation requirements – unclassified (non-honours) degree</p>	
<p>An unclassified (non-honours) degree will be awarded to those who have completed and obtained a pass grade in at least 300 credits from years one, two and three. An Honours degree will be awarded to those who have obtained a pass grade in at least 360 credits. Please see the University's academic regulations for further details on requirements and indications for single subject and joint subject unclassified and classified honours degrees awards. Details about the graduation requirements for transfer students are set out in the University's academic regulations.</p>	

University minimum passing requirements and academic progression for Postgraduate students:

<p>University minimum Postgraduate academic requirements</p>
<p>To be awarded a Masters, students must pass ALL taught modules and the dissertation - a total of 180 or 240 credits. The minimum pass mark for each module is 50%. For further details, please see the Academic Regulations.</p>

Change in Enrolment

Typically, all periods of enrolment contribute when assessing progress, even periods when the student did not receive federal loan funds, however there are some exceptions and special cases as listed below:

Withdrawals

If a student did withdraw from a course, they must reapply to re-join the program. If the university did accept an application to re-join any prior credit would count against the applicable Maximum Time Frame. Likewise, the student would return at the same level of eligibility status regarding the Qualitative standards. For example, if they left on a Financial Aid Warning, they would return at the Warning level.

Incomplete Courses

If a student did not complete a course, they would be discharged from the program after their 3rd Examination. If they were to be allowed to re-join, any prior credit would count against the applicable Maximum Time Frame. Likewise, the student would return at the same level of eligibility status regarding the Qualitative standards. For example, if they left on a Financial Aid Warning, they would return at the Warning level.

Change in Program

If a student were to change programs, that is possible after the first year of study. The work completed in the previous program would count towards their Maximum Time Frame and their grades would also be considered as continuing towards their Qualitative grade measurement.

Course Repetitions

All attempted credits count towards the maximum timeframe and will be calculated as part of the quantitative standard (pace) .

Transfer Credits

Transfer credits will count towards SAP measurement. All credit hours already completed before transferring will be counted in the quantitative standard as both hours attempted and hours completed.

More information about how to transfer from and to the University of Hertfordshire can be found on the [Student transfer arrangements page](#).

Financial Aid Warning

Where the Qualitative or Quantitative or cumulative SAP has not been met at the end of a semester, the student will be placed on 'Financial Aid Warning' for the period of the next academic semester and will continue to be eligible to receive funding for that period only. Maintaining eligibility for the federal loans requires that students on a Financial Aid Warning complete that period of their academic study at a level that would bring their overall standing in line with Satisfactory Academic Progress requirements. The Student Funding and Financial Support Officer will communicate the Financial Aid Warning in writing and inform the student of the need to bring grades in line with the SAP requirements. If satisfactory progress has not been achieved at the end of the Financial Aid Warning period, a student's loan eligibility will be terminated.

Appeals against a decision to suspend Financial Aid and Financial Probation

Financial Aid probation is the status assigned by the University to a student who fails to make satisfactory academic progress and who has appealed and has eligibility for Aid reinstated. After receiving notice, a student can only regain eligibility by making a successful appeal to be put on probation or by taking steps to comply with the requirements for Satisfactory Academic Progress.

Appealing a Financial Aid Decision

Students who are given a Financial Aid Warning or who subsequently lose eligibility for Federal Student Aid because they have failed to maintain SAP may appeal the SAP decision if one or more of the following circumstances exist:

- Death of an immediate family member (parent, spouse, sibling, dependent child)
- An extended illness which has resulted in an absence from academic activities for at least fifteen days
- The extended illness of an immediate family member that places hardship on the student
- Mitigating circumstances as accepted by the Student Funding and Financial Support Team Leader

Within 14 days of receiving the Financial Aid Decision, students wishing to appeal must have submitted their appeal in writing to the Student Funding and Financial Support Team Leader at usloans@herts.ac.uk detailing the reason(s) for failing to meet the SAP requirements and/or why there should be no suspension of aid. All supporting documentation should be submitted with the appeal. This process is separate to any academic appeals process.

The University will notify the student in writing of the outcome of the appeal decision. The appeal will be considered on its merits and a response to the appeal will be provided within 14 working days. A student cannot appeal again. **All appeals decisions are final.**

If the appeal is denied a student will lose eligibility for further disbursements of US Federal Aid until they are able to take action that brings them into compliance with the SAP standards. The student can continue their study **on their own means** without direct federal loan or apply for a private loan. The student may regain eligibility if they continue to study, and their minimum cumulative pass grade reaches the required levels. They will be notified in writing of their change in status within 14 working days after they complete the applicable payment period.

If the appeal is accepted the student retains their eligibility for funding for the subsequent semester. However, during the study term the student is placed on Financial Aid Probation, for a period of no longer than one term, and must meet SAP requirements to remain eligible for financial aid. The student should plan with their personal tutor how they will meet SAP academic requirements until their probation period is over. Their SAP will be evaluated before the end of their probation period, and they will be informed of their change in status within 14 working days if they will be removed from probation. If a student fails to meet the SAP requirements by the end of their probation period, they will lose eligibility without further right to appeal and will have to continue their studies without Federal Aid or apply for a private loan.

SAP policy is entirely separate to the requirements to remain on the student's program of study and does not guarantee the outcome of the student's course. If the student fails to make SAP, they may be re-admitted onto their program of study but may still be ineligible for Financial Aid under the Title IV Federal Direct Loan Programme.

If a student transfers on to another academic programme, any SAP warning or sanction will also be transferred, and the student will still need to meet the specified criteria in the new programme before re-establishing eligibility to receive federal aid.

Financial Aid Warnings, Probation and Suspension are related solely to students' eligibility to receive Financial Aid under the Title IV Federal Direct Loan Programme and will not affect enrolment status, immigration status or your tuition fee liability.