

## **Satisfactory Academic Progress (SAP) for Students in Receipt of US Federal Financial Aid (Title IV Aid)**

### **Section 1 - Overview**

To remain eligible for US federal student loans, students must make Satisfactory Academic Progress (SAP). This policy applies to all full-time and part-time undergraduate and postgraduate students in receipt of funding via the Federal Direct Loan Program (also known as 'financial aid' and 'Title IV aid') at the University of Aberdeen. The University of Aberdeen is required by US Federal Law (34CFR 668.16) to monitor that any student in receipt of US Federal Student Aid is making Satisfactory Academic Progress towards completion of their academic program. The University of Aberdeen cannot waive the Satisfactory Academic Progress requirement for any student.

Our definition of SAP may be different to other University of Aberdeen policies and is not intended to contradict anything in the University academic regulations; this policy may impose a more stringent definition of SAP than other University regulations.

The US Department of Education regulations require students in receipt of US Federal Aid to be enrolled in an eligible educational programme and make Satisfactory Academic Progress to be eligible to receive any Title IV (Direct Loan funds).

Under Direct Loan regulations, the University of Aberdeen is obliged to check student progress and will do so before the release of the second and third disbursement (if applicable), each academic year.

Students who receive US Federal Aid will be evaluated at the end of each term. This evaluation process will consider your progress under the following criteria;

- Quantitative (time-based) measurement
- Qualitative (grade-based) measurement

To receive US Federal Aid, you must meet the minimum standard for both the above-mentioned components while simultaneously adhering to academic progress rules and the [UK Government's Immigration Rules](#).

## Section 2 – Quantitative Criteria – Progression Timeframe

1. Undergraduate (UG) and Postgraduate Taught (PGT) students are required to complete their programme within a timeframe no longer than 150% of the published length of the programme.
2. Postgraduate Research (PGR) maximum timeframe is listed in the below table in line with University of Aberdeen policy. If the University of Aberdeen grants an exceptional extension beyond the months listed, the student will still be eligible for Federal loans.
3. If a student withdraws temporarily from a programme for circumstances beyond their control (e.g., illness) or, owing to special circumstances, and has been offered the opportunity to repeat all or part of a year, this will result in failure to meet the requirements for minimum satisfactory academic progress and a will receive a Financial Aid Warning. However, once the student returns to the degree programme or the repeat year is completed, the student will be eligible to reapply for funding for the remainder of their programme, provided this does not extend the programme beyond 150% of the published length of the programme.
4. UG and PGT students who exceed the 150% timeframe for any reason will be placed on Student Loan Denied status. Under no circumstances may a student who exceeds 150% of the time normally required to complete a programme be eligible to receive US Federal funds.
5. If it is evident that at any point the student will never complete the programme within the Maximum Time Frame they may no longer be in Satisfactory Academic Progress.
6. To continue to be eligible for Financial Aid, students must maintain a minimum cumulative completion rate of 66.7% as calculated by dividing the number of completed credits by the number of attempted credits to meet SAP maximum completion timeframes.
7. Example of standard/federal timeframes:

<b>Standard published programme length</b>	<b>Programme length in credit hours</b>	<b>Maximum Federal timeframe for completion</b>	<b>Maximum Timeframe in Credits</b>
3-year Undergraduate degree (full-time)	360	4.5 years	540
4-year Undergraduate degree (full-time)	480	6 years	720
5-year Undergraduate degree (full-time)	600	7.5 years	900
12-month Postgraduate taught degree (full-time)	180	18 months (1.5 years)	270
18-month Postgraduate taught degree (full-time)	180	27 months (2.25 years)	270
24-month Postgraduate taught degree (part-time)	180	36 months (3 years)	270
36-month Postgraduate Research degree (full-time)	n/a	60 months (5 years)	n/a
72-month Postgraduate Research degree (part-time)	n/a	96 months (8 years)	n/a

8. Please note, that while a student may maintain their eligibility for US Federal Aid, institutional academic progress rules and student visa restrictions may impact your ability to continue with the programme. Conversely, a student may lose eligibility for US Federal Aid and still meet the institutional requirements for continued enrolment.

### Section 3 – Qualitative Criteria – Academic Requirements

The University of Aberdeen has General and Supplementary Regulations for [Undergraduate](#) (UG), [Postgraduate Taught](#) (PGT) and [Postgraduate Research](#) (PGR) degree programmes which clearly set out the academic requirements for progression through and completion of the degree programmes provided. These apply to all students studying at the University of Aberdeen. These regulations are published on the University’s website and are accessible to all students.

#### University of Aberdeen Common Grading Scale (CGS)

The CGS provides a common, alpha-numeric marking scale which is used across the University. This enables you to compare your performance in different disciplines and courses and ensures consistency in assessment.

Grade	Band Descriptor	Honour Class	PGT Award	Grade Point
<b>A1, A2, A3, A4, A5</b>	Excellent	First	Distinction	22.00 – 18.00
<b>B1, B2, B3</b>	Very Good	Upper Second	Commendation	17.99 – 15.00
<b>C1, C2, C3</b>	Good	Lower Second	Pass	14.99 – 12.00
<b>D1, D2, D3, RP<sup>+</sup></b>	Pass (pass grade = D3)	Third	Pass	11.99 – 9.00
<b>RF<sup>++</sup>, E1, E2, E3</b>	Marginal Fail	Below Third Class Honours	Fail	8.99 – 6.00
<b>F1, F2, F3</b>	Fail	Below Third Class Honours	Fail	5.99 – 3.00
<b>G1, G2, G3</b>	Fail, Token, or No submission	Below Third Class Honours	Fail	2.99 – 0.00
RP <sup>+</sup> is a <b>Resit Pass</b> at Postgraduate Taught Level RF <sup>++</sup> is a <b>Resit Fail</b> at Postgraduate Taught Level				

The Scale comprises 23 discrete Grades grouped into seven Bands with an associated Grade Point for each grade. These Grade Points are used for the purposes of aggregation to (i) determine the overall course mark from a number of components (e.g., end-of-course exam and essay mark) and (ii) determine overall honours degree classification.

### **Undergraduate Student – Qualitative Criteria**

8. Students must have a satisfactory attendance record.
9. Students receiving financial aid will be evaluated at the end of each semester by a Registry Officer or equivalent, before their subsequent disbursement of federal aid to assess whether they are making satisfactory academic progress. If your results are not returned in time for your disbursement to be made, it will be delayed, and you will be notified.
10. Undergraduate students must meet the University of Aberdeen requirements for progression to the following year of study.
11. Final-year undergraduate students must meet the University of Aberdeen minimum requirements for a degree. This is determined by the end-of-year examination board.
12. To pass a course, students must achieve a pass grade as defined in the assessment criteria given in the relevant course handbook.
13. From the end of 2<sup>nd</sup> year, the student must achieve an aggregate GPA of at least C3 (12) throughout their studies to meet SAP requirements and be eligible for Federal funding in the following academic year.
14. Exceptionally, if a student has personal circumstances which affected their performance in assessment, this will be considered on an individual basis.

### **Postgraduate Taught Students – Qualitative Criteria**

15. Students receiving financial aid will be evaluated at the end of each semester by a Registry Officer or equivalent, before their subsequent disbursement of federal aid to assess whether they are making satisfactory academic progress. If your results are not returned in time for your disbursement to be made, it will be delayed, and you will be notified.
16. To pass a course, students must achieve a passing grade as defined in the assessment criteria given in the relevant course handbook.
17. The end-of-year examination board determines the completion of the programme and the award or the progression onto the following year of study for part-time programmes.

### **Postgraduate Research Students – Qualitative Criteria**

18. In increments six months apart, depending on the starting month, students receiving financial aid will be evaluated by a Registry Officer or equivalent, before their subsequent disbursement of federal aid to assess whether they are making satisfactory academic progress.
19. At the end of the 2<sup>nd</sup> academic year, the student must have an academic standing that is consistent with the school's requirements for graduation to meet SAP.
20. Postgraduate students must achieve their postgraduate award within the regulatory time frame unless an extension is granted by the University of Aberdeen.

## Section 4 – Issues That May Impact Qualitative and Quantitative Measurements

### Changes to Enrolment

21. All periods of enrolment contribute when assessing progress, including periods when the student did not receive Direct Loan funding. However, there are some special cases, as listed below.

### Change of Programme, Transfer Credits and Course Changes

22. Change of programme, transfer of credits and course change for the same grade level will count towards the 150% timeframe. Only those credits which count towards the award being sought will be considered for the purpose of SAP.
23. Where a student has changed their programmes of study, the work completed in the previous programme would count towards their Maximum Time Frame and any previously awarded grades would be considered as continuing towards their Qualitative grade measurement.
24. Credits transferred in from another university may count towards the Maximum Time Frame at the University of Aberdeen. The grades may be considered for the Qualitative measurement if the prior university's grade system is equivalent to the University of Aberdeen system. If the system is not equivalent, the grades will be considered as a "pass" level.

### Withdrawals

25. Students considering withdrawing from their programme are encouraged to follow the guidance to [withdraw from the University](#), and to seek advice on the effect withdrawal can have on loan eligibility and repayment options.

If a student withdraws from a programme, they must apply for readmission to rejoin the programme. If the University accepts an application for readmission, any prior credit will count against the applicable Maximum Time Frame. Likewise, the student would return at the same level of eligibility status required by the Qualitative standards. For example, if they left on a Financial Aid Warning, they would return at the warning level. (see Section 5).

### Incomplete Courses or Programme

26. There is no "incomplete" status at the University of Aberdeen. Where a student does not complete their programme, they will be given a "Fail" status, dependent on the proportion of assessment which has been completed, i.e., where some credit has been achieved, the student may be eligible to exit with a lower award.

If a student did not complete a course at UG level, they are provided two reassessment opportunities. If it is not achieved after the third attempt, they will need to take the course again in full for a prescribed course. For an elective course, they can choose to take a different course in full. It is the decision of the School and SPC Convenor if the student will be allowed to take this alongside their next year of studies or if they will need to repeat the current year of studies. This would count against the application's Maximum Time Frame and would impact their eligibility status regarding the Qualitative standards.

If a student did not complete a course at PGT level, they are provided one reassessment opportunity. If this is not achieved, the programme director will decide if they can continue the programme to complete at a lower level or if they are not eligible to continue on the programme. This would make the student no longer eligible to receive US Federal Aid as PG Diplomas and PG Certificates are not eligible for Direct Loans at the University of Aberdeen.

### Course Repetition

27. All attempted credits and courses count towards the Maximum Time Frame and grades will be calculated as part of the Qualitative grade measurement. Further information on capped compensation grades can be found in the below links to the UoA Academic Quality Handbook – Code of Practice Section 6. Reassessments are only capped for courses being used for UG Honours and PGT degree classifications.

- UG Students entering Honour in or after September 2021  
<https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/01%20UG%20CoP%202021%20and%20Beyond.pdf>
- PGT Students who started their studies in or after September 2021  
<https://www.abdn.ac.uk/staffnet/documents/academic-quality-handbook/04%20PGT%20Code%20of%20POA%202022.pdf>

### Section 5 – Monitoring SAP

28. SAP will be monitored and confirmed before each disbursement period, as below:  
(subject to change following the University of Aberdeen Senate outcome of result deadlines)

#### Undergraduate Students (23-24 academic year)

Disbursement Period	SAP Form Completed	SAP Period Checked
11 September 2023– 14 January 2024	19 January	11 September 2023 – 15 December 2023
15 January 2024 – 17 May 2024	7 June	15 January 2024 – 17 May 2024
If reassessments required	9 August	20 May 2024 – 04 August 2024
Continuing student (expecting to register in 2024/2025)	9 August	GPA Check for next academic year

### Undergraduate Students (24-25 academic year)

Disbursement Period	SAP Form Completed	SAP Period Checked
16 September 2024 – 20 December 2024	27 January	16 September 2024 – 20 December 2024
20 January 2025 – 16 May 2025	16 June	20 January 2025 – 16 May 2025
If reassessments required	18 August	16 May 2025 – 01 August 2025
Continuing student (expecting to register in 2025/2026)	18 August	GPA Check for next academic year

### Postgraduate Taught September 2023 Start Students

Disbursement Period	SAP Form Completed	SAP Period Checked
11 September 2023 – 21 January 2024	26 January	11 September 2023 – 15 December 2023
22 January 2024 – 26 May 2024	07 June	22 January 2024 – 24 May 2024
27 May 2024 – 06 September 2024	October	27 May 2024 – 06 September 2024

### Postgraduate Taught September 2024 Start Students

Disbursement Period	SAP Form Completed	SAP Period Checked
16 September 2024 – 20 December 2024	27 January	16 September 2024 – 20 December 2024
20 January 2025 – 16 May 2025	16 June	20 January 2025 – 16 May 2025
19 June 2025 – 15 September 2025	October	19 June 2025 – 15 September 2025

### Postgraduate Taught January 2024 Start Students

Disbursement Period	SAP Form Completed	SAP Period Checked
22 January 2024 – 26 May 2024	07 June	22 January 2024 – 26 May 2024
27 May 2024 – 08 September 2024	30 August	27 May 2024 – 08 September 2024
09 September 2024 – 19 January 2025	January	09 September 2024 – 19 January 2025

### Postgraduate Taught January 2025 Start Students

Disbursement Period	SAP Form Completed	SAP Period Checked
20 January 2025 – 25 May 2025	16 June	20 January 2025 – 25 May 2025
26 May 2025 – 21 September 2025	20 September	26 May 2025 – 21 September 2025
22 September 2025 – 18 January 2026	January	22 September 2025 – 18 January 2026

### Postgraduate Research Student – Month 5 & 11 depending on start date.

Example below is for an October start PGR student.

Disbursement Period	SAP Form Completed	SAP Period Checked
01 October 2024 – 06 April 2024	End of March	01 October 2024 – 06 April 2024
07 April 2025 – 30 September 2025	Mid-September	07 April 2025 – 30 September 2025

Example below is for a January start PGR student.

Disbursement Period	SAP Form Completed	SAP Period Checked
01 January 2025 – 29 June 2025	Mid-June	01 January 2025 – 29 June 2025
30 June 2025 – 31 December 2025	Early December	30 June 2025 – 31 December 2025

## Section 6 – Financial Aid Warning & Student Loan Probation Status

29. Failure to achieve the required standard of academic progress will result in a Financial Aid Warning. This warning will last for one payment period (i.e., until the next disbursement), during which time the student can still receive US Federal Aid. Students will be notified of this warning in writing and advised of the conditions they need to meet to re-establish eligibility.

If the student regains satisfactory academic progress by the next disbursement due date, the next disbursement will be released, and they will be removed from the Financial Aid Warning status.

If the student fails to regain satisfactory academic progress by the next disbursement, they will no longer be eligible for Federal Aid, unless an appeal is submitted (see Section 7), and funds will not be disbursed. The student will be issued with a Notice of Suspension of Aid and will be advised of the Appeal Process if they wish to appeal the decision that has been made.

### Re-establishing Title IV Funds

30. Where a student has failed to achieve the required standard of academic progress and subsequently becomes ineligible to receive US Federal Aid, they may once again become eligible providing they have met the required standard of academic progress for the subsequent period of payment. The student will remain eligible providing the required standard of academic progress is maintained.

Should the student fail to achieve the required standard of academic progress in future payment periods, the above Financial Aid Warning will be used.

## Section 7 - Appeals

31. Students who lose eligibility for Title IV aid because they have failed to achieve SAP may appeal if one or more of the following extenuating circumstances exist:
- death of an immediate family member (parent, grandparents, spouse, sibling, or 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 a hardship on the student,
  - the student was the victim of a natural disaster that caused them to be absent from the University,
  - or prolonged illness or personal injury of the student
  - Other extenuating circumstances as determined by the Student Progress Committee.
32. The University of Aberdeen appeals procedure can be found on the [University's website](#).
- Please note:** Regardless of the appeal outcome, students who exceed 150% (where applicable) of the published length of their programme are no longer entitled to receive further Federal Aid.



## **Outcome of Appeals**

### **33. Financial Aid Probation**

- 33.1 If the appeal is upheld, the student will be placed on Federal Aid probation for the duration of the subsequent payment period and will continue to be eligible to receive funding for that period. The student must meet SAP requirements to remain eligible for Federal Aid.

Following this, if the specific probation requirements are not met, the student will once again become ineligible for Federal Aid. The student will be notified in writing.

- 33.2 If the appeal is upheld but the student is determined to require more than one payment period to meet Satisfactory Academic Progress requirements, the student will be placed on Financial Aid Probation and an academic plan (learning agreement) will be developed. The student's progress will be reviewed at the end of each payment period to determine if the student is meeting the requirements of the academic plan (learning agreement). If the student is meeting the requirements of the academic plan (learning agreement), or the universally applicable Satisfactory Academic Progress requirements, the student is eligible to receive Title IV aid as long as the student continues to meet those requirements.

If the specific probation requirements are not met, the student will once again become ineligible for Federal Aid. The student will be notified in writing.

### **34. Financial Aid Suspension**

- 34.1 In the event that a student on Financial Aid probation fails to meet SAP requirements by the end of the following payment period, eligibility to receive further Title IV aid will be suspended until they achieve the required standards.

- 34.2 If the appeal is not upheld, is unsuccessful or the student does not appeal, the student loses eligibility and has financial aid suspended. Students will receive notification of financial aid suspension in writing.

- 34.3 A student who has had their financial aid suspended, 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.