

Satisfactory Academic Progress Policy

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal aid. Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling degree requirements. SAP includes two standards; qualitative and quantitative. Students must meet both standards to continue receiving financial aid.

Qualitative

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at Birmingham City University. The Financial Aid Office will conduct a review at the end of each academic term to determine the students successful progress toward obtaining a degree by comparing cumulative grade average to hours earned.

Undergraduate

Students must achieve at least an overall pass mark of 40% or above*. Further details are available in the [assessment regulations governing your program of study](#).

Postgraduate

Students must achieve at least an overall pass mark of 50% (equivalent to US Grade C or GPA 2.0) or above for level 7 units, or 40% for level 6 units*. Further details are available in the [assessment regulations governing your program of study](#).

Postgraduate Research

Students must achieve satisfactory progress as outlined in their Annual Progress Review*. Further details are available in the [regulations governing your program of study](#).

Other

If a student is on a program that is longer than two years, the student must have passed to at least grade C level (or equivalent) at the end of year two. Where students do not undertake formal assessments or exams, academic progression will be measured by an Academic Progress Report provided by a personal tutor or supervisor.

Tier 4 visa students should be aware that visa policies may not be the same as SAP and/or University policies.

Quantitative

Maximum Completion Timeframes

Eligible undergraduate, postgraduate taught and postgraduate research students are entitled to receive financial aid for up to 150% of the published program length as measured in credits. For example:

Full Time Undergraduates: the maximum timeframe for an undergraduate degree totaling 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.

Students attending full time courses are not eligible for student aid if attendance is below 50% (less than half time).

Full Time Postgraduate Taught: the maximum timeframe for a Taught Masters program totaling 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 program.

Postgraduate Research: Please refer to the regulations for research degree programs for further information.

Pace of progression

In General:

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 the maximum number of credits as stipulated in the assessment regulations governing the program of study into the next academic year as trailing units.

Postgraduate Taught: where full-time students pursuing a 1 year Master's 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.

SAP Evaluation Points

Birmingham City University evaluates Satisfactory Academic Progress at the end of each academic term.

For undergraduate students, SAP will be checked at the beginning of January and again at the end of June within the academic year. Alternatively, SAP will be checked at the end of each of your specific term end dates if they do not fall in line with the normal academic calendar.

For postgraduate students, SAP will be checked at the beginning of January, beginning of May and then at the end of August within the academic year. Alternatively, SAP will be checked at the end of each of your specific term start dates if they do not fall in line with the normal academic calendar.

Students will only be notified of the outcome if they have not met SAP requirements and are to be placed on SAP warning. In this instance, students will be notified in writing by the Student Aid Office.

Financial Aid Warnings, Appeals and Financial Aid Probation

Financial Aid Warning

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

A student who fails to meet the SAP standards will be notified in writing by the Student Aid Office, and will be placed on **SAP Warning** for the following funding period, of up to six months.

A student who is placed on a SAP Warning **will** continue to be eligible to receive funding for that period.

Students who have entered a phase of **SAP Warning** will have their SAP evaluated at the end of the following term or their equivalent next evaluation point at least 30 days before their next US Loan disbursement is due.

If at the end of the following term or their equivalent 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 and will no longer be on a SAP warning.

If at the end of the following term or their equivalent next evaluation point the student is **not** considered to be back in good SAP standing, the student then enters **Student Loan Denied** status and federal student aid ceases until the student is back in good SAP standing.

Students will be notified in writing by the Student Aid Office if they are to be placed on Student Loan Denied status at the end of a SAP Warning period.

Appeals to Student Loan Denied Status

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 Student Aid Office, within 10 working days of receiving written notification of being placed on Student Loan Denied status.

Exceptional Circumstances may include:

- Death or extended illness of an immediate family member (parent, spouse, sibling, dependent 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, or other relevant evidence specific to the appeal.

All appeals should be made in writing to US Federal Loan Student Aid Office, Birmingham City University, Joseph Priestley Building - 3rd Floor, 6 Cardigan Street, Birmingham, B4 7RJ.

The decision of the appeal will be communicated to the student in writing within 10 working days of submission, if all necessary supporting evidence (as determined by the appeals panel) is complete.

The decision following an appeal will be determined by the Student Aid Office in conjunction with the University's Appeals and Resolutions team and is final, although students have recourse to the University's student complaints procedure in the normal way [Academic Queries and Appeals Process](#).

Successful Appeal – Financial Aid Probation

If the panel accepts the student's appeal and the University determines that SAP Standards will be met at the end of the following term or their equivalent next evaluation point, the student will be placed on **SAP Probation** for the next payment period.

The student's federal aid **will** continue as normal whilst the student is on SAP Probation. If it is decided that the student may not be able to meet SAP requirements by the end of the following term or their equivalent next evaluation point, the student may be placed on an Academic Plan to ensure that they can meet SAP requirements.

The Academic Plan will be agreed between the faculty and the student. An Academic Plan could be in place over multiple terms to ensure SAP requirements are continually being met.

Unsuccessful Appeal – Financial Aid Probation

If the panel deems the appeal to be unsuccessful, the student remains on Student Loans Denied status until SAP is evaluated at the end of the next payment period.

Reestablishing Eligibility

The student will be evaluated at the end of the next payment period to see if they are meeting SAP standards.

If the student is meeting SAP standards, the student can regain eligibility to Title IV aid.

A student cannot receive two consecutive warnings or probation statuses but can receive non-consecutive warnings or probations. Students are only able to appeal at the point that they are notified they will be placed on Student Loan Denied status.

Withdrawals, Transfers, Interruptions, Repeat or Fails within SAP Standards

Normally, all periods of a student's enrolment count when assessing progress, even when the student did not receive federal student loans. Some examples of changes to enrolment and how these impact the measurement of SAP are outlined below.

Withdrawal

Withdrawal or non-completion of a program of study does not count towards SAP measurement in **another** program of study.

Transfer Students

Transfer students' transcripts will be evaluated by the Program Director. Any modules that are applicable to the degree requirement will be accepted and will be used to measure the quantitative SAP requirement (150% timeframe). Only those grades earned at Birmingham City University will be used to compute the qualitative requirement (grading).

Change of Program or Degree

Students who decide to change their degree or program objective will be evaluated similarly to Transfer Students with the exception that the grades previously earned at Birmingham City University will be used to measure the qualitative requirements.

Repetition or reassessment due to academic failure

Students must complete all required modules/courses by the end of the degree. Students who achieve a passing grade may not repeat a module/course. Students who fail a required module/course must repeat the module/course and obtain a passing grade before completion of their degree. When a student repeats a module/course and achieves a passing grade, the original grade will not be counted in the grade average. There are no noncredit remedial courses. Please note that repetition or reassessment of modules/course are counted in the maximum completion timeframes as outlined in the 'Quantitative' section of this policy.

Concurrent Degrees

Although it is unlikely to occur, students may pursue two graduate degrees concurrently. They are charged the tuition for each program and the Cost of Attendance for one degree will be adjusted to reflect the two tuition charges. Students must meet the Satisfactory Progress requirements for both programs to retain eligibility. The two sets of courses will be viewed as one program. Loans will be processed to the maximum yearly eligibility for graduate students.

Postgraduate Research students may be required to complete a postgraduate certificate during the first year of study which will run concurrently with the Research program. In this instance, SAP requirements for concurrent degrees applies.

Additional Degrees

Students who have completed a graduate degree program and wish to pursue another degree must apply for admission to that program as would any other applicant and meet the admission requirements for the new program. Federal loan eligibility will be limited to the aggregate program maximums under Federal Regulations.

Questions

If you have any questions regarding this SAP Policy, please contact the US loans team by usloans@bcu.ac.uk.