

## US Federal Student Aid (Direct Loans)

### Satisfactory Academic Progress (SAP) Policy: Nottingham Trent University

#### 1. Background and context

Nottingham Trent University is registered to administer US Federal Student Aid. Students in receipt of Direct Loans are required to meet Satisfactory Academic Progress (SAP) requirements.

#### 2. Nottingham Trent University's Common Assessment Regulations and Degree Classifications

Our policies on assessment regulations and progression can be found in section 16 of the [NTU Quality Handbook](#)

#### 3. Assessing SAP at NTU

In addition to being required to meet [NTU's Common Assessment Regulations](#), the academic progress of students (for Financial Aid purposes) will be assessed as follows:

For courses of 1 year or less in duration SAP will be assessed at the end of each payment period to determine continued eligibility. For all other courses, SAP will be assessed annually at the end of each academic year.

The Student Financial Support Officer will seek confirmation from the student's academic school that SAP has been made under the following criteria in line with US Federal Regulations:

##### A. Quantitative Standard (Pace)

In order to meet SAP maximum timeframes, students must complete their academic programme at a pace that ensures they will graduate within the maximum timeframe. Students are required to maintain a minimum cumulative completion rate of 67%. This is calculated by dividing the number of completed credits by the number of attempted credits.

Students are required to complete their academic programme within 150% of the published programme length, as measured in credits. See the table below for examples:

Degree/Standard Published Length	Programme Length in Credits	Maximum Timeframe for Completion	Pace
Undergraduate 3 Year Degree Programme	360	4.5 years	67%
Undergraduate 4-Year Degree Programme	480	6 years	67%
Postgraduate 1-Year Masters Programme	180	1.5 years	67%
Postgraduate Research	n/a	6 years	

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).

Where resits are required, any resit periods will count towards the 150% timeframe (quantitative standard – pace)

Students are required to be studying at least half-time in order to be eligible for Direct Loans.

Where programmes do not involve regular assessments and are not awarded on credit (eg PhDs) the quantitative measure is based upon the relevant academic supervisor's predictions of a student's ability to achieve the qualification within the published length of study, in line with the predictions for the qualitative measures (see below)

#### **B. Qualitative Standard (Grades)**

In order to meet the qualitative standard, students are required to meet the minimum cumulative grade average equivalent to the US Grade C/GPA 2.0 at each evaluation point. NTU uses Grade Based Assessment (GBA):

At undergraduate level, NTU equates a GBA Low 3<sup>rd</sup> to the US Grade C/GPA 2.0 equivalent.

For postgraduate taught students, students are required to achieve a minimum GBA Pass.

Postgraduate research students are not assessed against a GBA. Students must have met all University progress deadlines plus any written deadlines agreed with their academic supervisor. The academic supervisor must also agree that progress is satisfactory for Satisfactory Academic Progress to be achieved.

NB Where transferred credits contribute towards the final award, these will be considered for the purposes of Satisfactory Academic Progress.

For courses lasting more than 2 years, students are required to have achieved at least a GBA Low 3<sup>rd</sup> (Undergraduate) or GBA Pass (Postgraduate Taught) or have academic standing consistent with NTU's graduation requirements.

Note that SAP measures both components (A and B) at the same time for each evaluation period, and a student must meet both components.

Loan funds for the following payment period/academic year will not be disbursed until the SAP form is received from the academic school, confirming a student is meeting SAP requirements and progressing satisfactorily towards the completion of their academic programme.

#### **Reassessments/Incompletes**

Students may be permitted to retake failed modules either in the same academic year (referral) or during the next academic year (repeat with or without attendance).

Where a student requires a reassessment (eg incompletes/not meeting progression requirements) without the need to take further classes, this would normally not impact on the quantitative standard (pace) providing the student is able to undertake the reassessment within

the relevant academic year (not additional period of study is required). The qualitative standard (grade) requirement would still apply ie students would be required to pass any reassessments as per section B (see above).

If a student is required to retake part/full year of study this will impact and count towards the 150% timeframe (quantitative standard/pace). The qualitative standard (grade) requirement would still apply ie students would be required to pass any reassessments as per section B (see above).

Students required to repeat without attendance are considered less than half-time and would not be eligible for Direct Loans during this period. SAP policy would not apply during the resit without attendance period.

#### **4. Failure to meet SAP and regaining eligibility**

Students on courses of **1 year or less** (where SAP is assessed at the end of each payment period) who do not meet SAP requirements will be issued with a **financial aid warning** for the next payment period. The student will continue to receive their financial aid during this period but will be expected to have resumed satisfactory academic progress by the end of the period/prior to the next disbursement of financial aid.

NB Financial aid warnings are not applicable to students on courses of more than 1 year in duration.

Where SAP is not confirmed by the end of the SAP period, the student will be advised in writing that their financial aid will be suspended. A student who has lost eligibility may regain eligibility to receive Direct Loans once minimum academic requirements are being met, according to the SAP Policy, and they are expected to complete their programme within the maximum timeframe for programme completion.

#### **5. Appeals**

A student who fails to meet SAP may appeal on the grounds of death or extended illness of an immediate family member (parent, spouse, sibling, dependent child), extended illness or personal illness of the student or other relevant exceptional circumstances. The appeal must be submitted to [usloans@ntu.ac.uk](mailto:usloans@ntu.ac.uk) within 10 working days of the student receiving written notification. Students will be required to indicate why they believe they failed to meet SAP, and what has now changed to make the student believe they will meet SAP at the next evaluation. Students will also be required to supply documentary evidence in support of their appeal. This may include (but not limited to) a copy of death certificate, medical certificate from a registered doctor or psychiatrist, supporting statement from tutor or other senior School official, and/or other relevant evidence specific to the appeal.

Disbursement of Direct Loans will not be made while an appeal is being processed. The appeal will be reviewed, and the student notified within 14 working days of submission. If additional documentation is required, these timescales may be extended. If the appeal is successful, the student will be placed on Financial Aid Probation (see section 6). If the appeal is unsuccessful, the student will not be eligible for further disbursements with immediate effect. The appeal decision is final.

#### **6. Financial Aid Probation**

Where a student's appeal is upheld, the student will have their financial aid reinstated, but will be placed on financial aid probation for next payment period. The student will be expected to have resumed SAP at the end of the period or where appropriate, meet the conditions of an academic

action plan that has been put in place for the student through consultation with the student's academic tutor/supervisor and other relevant specialist staff, to ensure that the student is able to meet NTU's satisfactory academic progress standards by an agreed time in the future.

### **8. Withdrawal from the University**

Students considering withdrawing from their programme are advised to seek advice from the Student Financial Support Service, to discuss the impact withdrawing may have on loan eligibility and SAP. Where a student withdraws part-way through an academic year, any completed credits would be counted towards the qualitative standard/pace (for Federal Aid purposes). Students may (where applicable) receive credits for completed modules and may be eligible for a lower award which would be counted towards the quantitative standard/grades (for Federal Aid purposes). Further information regarding assessment, common assessment regulations, and degree classifications can be found in the [Quality Handbook](#).

### **7. Contact Information**

Student Financial Support Service

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E: [usloans@ntu.ac.uk](mailto:usloans@ntu.ac.uk)