

US Federal Loans Satisfactory Academic Progress Policy

US Federal Regulations require that a student must be enrolled and making satisfactory academic progress (SAP) in order to be eligible to receive US Federal Loans.

The policy applies directly to all students applying for or receiving federal loans (also referred to as 'financial aid', 'federal aid' and 'Title IV aid') at Keele University, in particular Direct Subsidised, Unsubsidised, Grad PLUS and Parent PLUS loans.

Keele University is required to ensure that all students in receipt of federal loans maintain a minimum level of academic progress as specified by University Regulations.

All students in receipt of US Federal financial aid are encouraged to read and understand this SAP policy and the related University Regulations. Please visit <https://www.keele.ac.uk/sas/academicservices/governance/actcharterstatutesordinancesandregulations/> to locate the relevant section of the University Regulations.

Assessing SAP

SAP is assessed in line with the University Regulations.

Qualitative standard (grades): Students in receipt of federal loans will be evaluated at each appropriate progression point, as determined by the relevant University Regulations. Students who are permitted to proceed to their next level or year of study as appropriate and in accordance with the University Regulations, will be deemed to remain eligible for federal loans. For more details please refer to the University Regulations Section C – Academic Programme Regulations and Section D – Assessment, Progression and Achievement. Alternatively, contact your School/Department/Research Institute. No progress confirmation is required for the first disbursement for a student's programme of study.

Quantative standard (pace): With regard to timescales, students must progress through their programme at a pace which ensures that they will graduate within the maximum timeframe. The maximum timeframe for completion is 150% of the standard, published timeframe for a course. Students must also be studying at least half-time in order to be eligible for federal loans. Formal Leave of Absence periods will not count towards this calculation.

Procedure for the assessment of SAP of US Federal Loan recipients at Keele University

The academic progress of students will be assessed prior to the disbursement of federal loans at the start of each academic term to determine continued eligibility. The International Student Support Coordinator or Money and Welfare Officer will seek confirmation from the student record system or relevant School/Department/Research Institute that SAP has been made under the following criteria in line with US Federal Regulations:

- 1) The student is on track to complete their academic course in no more than 150% of the published length of the programme measured as appropriate in academic terms.

- 2) The student's progress is in line with the level expected for his/her academic programme, as defined in the University Regulations, and sufficient to enable continued academic progression on their course.
- 3) The student has appropriate standing at the time of the SAP assessment consistent with the institution's requirements for the successful completion of the course.

Where SAP is confirmed, the student's federal loan will be processed as normal.

What can affect your SAP:

- **Repeat periods of study or reassessment due to academic failure**
Students who are resubmitting work or resitting examinations but are not in full-time attendance are not eligible for federal loans. Any student that is required to repeat a period of study and is in full-time attendance will be eligible for federal loans for the repeat period, subject to meeting the required qualitative and quantitative standards detailed in this document.
- **Incomplete grades**
Students who have not submitted assessments may have their federal loans withdrawn as they may not have met the minimum pass rates and pace of credit completion.
- **Transfer credits**
Transfer credits for the same grade level will count toward the maximum 150% timeframe as detailed in this document.
- **Failure to progress**
In the case where a student is not permitted to progress onto the next term/semester/year and no option to repeat has been given, then no further loans will be payable.
- **Withdrawal**
Students who withdraw from their programme or who are withdrawn by the University are not eligible for federal loans and may have to repay funds already disbursed. Further information can be found within the Keele University Policy on the Return of Title IV Funds (R2T4).

What will not affect your SAP:

- **Period of approved Leave of Absence.**
- **Change of programme of study** (unless elements contribute towards the new programme and/or maximum timeframes allowable).

Failure to meet SAP and regaining eligibility

Any student who fails to make SAP will be issued with a 'Federal Loans Warning' by email. The warning will remain until the next payment period (i.e. until the next disbursement) during which time a student can still receive federal loans. If the student fails to meet SAP standards by the next disbursement, they will be notified by the Student Services Centre by email that they are ineligible for further disbursement of US Federal Loans. Students who subsequently meet the SAP standards by the next disbursement will be placed back into good federal loans standing. This will be confirmed to the student by email.

Appeals

Please note that you can regain eligibility for federal loans only by submitting a successful appeal to be placed on probation, or by taking action which brings you into compliance with the SAP standards. The appeal to reinstate your federal loans is separate from any request for Exceptional Circumstances or academic appeal that you may submit. Reinstatement of your loan eligibility should not be interpreted as confirmation of acceptance of your Exceptional Circumstances request or a successful outcome of any academic appeal.

A student who fails to meet SAP standards may submit an appeal if exceptional circumstances can be demonstrated. Examples of such circumstances include, but are not limited to the following; serious injury, extended illness or illness during an assessment period, death of a relative, or other mitigating circumstances as determined by the Director of Student Services. In the appeal, the student must give the reason(s) for the failure to meet the SAP standards and what has changed in their situation that will allow them to make SAP at the next evaluation point. The appeal must be supported by relevant documentary evidence, which should be submitted with the statement of appeal.

Appeals must be submitted within 10 working days of sending of the email informing the student of ineligibility for federal loans. Submission of an appeal should be in writing, either by email to Mrs Katie Laverty, Director of Student Services at student.services@keele.ac.uk or by post to the Student Services Centre, Tawney Building, Keele University, Keele, Staffordshire, ST5 5BG.

The decision of the appeal will be communicated to the student in writing within 10 working days of submission if all necessary supporting evidence is complete. Please note that there may be a need, on occasion, to refer to the US Department of Education for a decision.

Please note that the appeal outcome is final.

Consequences of failure to meet the maximum time limit requirement

Students exceeding the maximum time limit for their programme are denied further student federal loans at that level.

For more information on SAP or to ask a question, please contact the Student Services Centre at student.services@keele.ac.uk