



Satisfactory Academic Progress Policy

1. Overview:

Cardiff Metropolitan University is required by US federal law to define and enforce standards of satisfactory academic progress (SAP) on students who wish to receive US federal Title IV funding (subsidised, unsubsidised or PLUS Direct Loans). US Federal regulations require that you must be enrolled and making satisfactory academic progress (SAP) in order to be eligible to receive Title IV loans. These regulations require that we check your progress at regular intervals.

This SAP policy has been established to encourage students to progress and successfully complete the academic programme for which federal aid is received. Guidelines apply to all federal loan recipients, including undergraduates, taught postgraduates, and research postgraduates.

Students should familiarise themselves with the University's SAP policy, including evaluation points, qualitative and quantitative evaluation criteria, the impacts of changes in enrolment status, and the consequences of failing to meet SAP.

Please note that this SAP policy to retain Title IV funding is entirely separate to academic requirements and regulations that may be imposed by UK Visas & Immigration. Cardiff Metropolitan University's policy of assessment and progression is detailed fully in the University Academic Handbook found [here](#). A student should therefore consider the SAP requirements in addition to University regulations and Tier 4 student restrictions (where applicable).

2. How SAP is assessed:

All students in respect of Title IV Funding at Cardiff Metropolitan University will be reviewed prior to each Title IV loan disbursement and at the end of each payment period, at which point enquiries will be made to Academic Registry and the relevant Academic Schools to ensure students are making satisfactory academic progress. This is reviewed by the DPAs and Primary DPA as part of the the US Loan Administration Team.

If you do not meet these requirements, then this may affect your eligibility to receive further Title IV loans.

A set of quantitative and qualitative evaluation criteria used in the SAP evaluation and measured at the same time is detailed below:

i. Qualitative Criteria: Academic Standards (Grades)

Enrolment Status: All students must be enrolled at least 50%

Academic Progress: Students must achieve minimum standards as required by the Academic School and supervisor/tutor, and must maintain a cumulative grade point average of at least 2.0 GPA equivalent to 40% minimum marks for Undergraduates and 50% minimum marks for Postgraduate students at Cardiff Metropolitan University, and academic standing consistent with graduation requirements.



Students enrolled on a programme of more than two academic years must have achieved a cumulative grade point average of at least 2.0 GPA equivalent to 40% minimum marks for Undergraduate students by the end of the second academic year.

Postgraduate Research Students must meet all university progress deadlines, plus any written deadlines agreed by the supervisor. The supervisor must agree that progress with research is satisfactory for SAP to be achieved.

Should a student's average drop below the 40% minimum mark for Undergraduates and 50% minimum mark for Postgraduate students, and progress against university requirements is not met, the student will be given a Financial Aid warning until the next disbursement by which time their average of all grades will be expected to have improved and met the required level. If the student achieves the requirements, they will be placed in good standing for financial aid. If not, the student will be suspended for the purpose of financial aid. Further details are provided in Section 3 of this SAP policy below.

ii. Quantitative Criteria: Maximum Course Completion Timeframes (Pace)

Students must progress through their course 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. You must also be studying at least half-time in order to be eligible for federal loans. This is explained further below:

Undergraduate and Postgraduate Taught student's Pace:

- A programme of study must be completed in no more than 150% of the standard, published timeframe for the specified programme. For example:
 - 3 year Undergraduate degree must be completed in no more than 4.5 years
 - 1 year Taught Masters degree must be completed in no more than 1.5 years
- A student should maintain a minimum cumulative completion rate of two thirds of the credits attempted to ensure the programme of study will be completed within the maximum time frame allowed. This is measured as follows:
 - 80 out of 120 credits for undergraduate students
 - 120 out of 180 credits for postgraduate taught students:
 - PGT sport programmes (Sep start) -to be achieved following the autumn exam board (September/October the following year)
 - PGT non sport programmes (Sep start)– to be achieved following the summer exam board (June)
 - PGT programmes (Jan start) – to be achieved following the spring exam board (March/April) of the following year
- Credits or courses transferred from another institution will count towards the student's final degree and will be considered in the evaluation of the completion rate standards, but this does not affect the calculation of the grade point average.
- Repeat courses will count towards quantitative measure



Postgraduate Research Students:

- A programme of study must be completed in no more than 150% of the standard, published timeframe for the specified programme. This includes time for writing a thesis and viva extension. This time scale includes any previous period of study at other universities for the same programme. For example:
 - 3 year PhD programme must be completed in no more than 4.5 years

Students will be placed on financial aid warning if following a SAP review, prior to issuing of disbursement/ at the end of the payment period, it is determined that the programme will not be completed within the 150% of the standard published timeframe of the programme. Once students have taken more than 150% of the normal duration of the programme (by credit hours) to complete their studies as detailed above, they will not be eligible to receive Title IV aid.

Periods of interruption will not count towards this calculation. If a student has attended part of the programme above full-time, then this calculation will be based on full time equivalent of their studies. For example, two years at 50% will count as one year full time study.

Students who have completed their degree requirements, but who are still attending courses, are not eligible to continue to receive Title IV aid, even if they are below the maximum timeframe.

Academic progression is assessed prior to each Title IV loan disbursement, and again at the end of each academic year for all students to determine if a student is eligible to continue to be in receipt of federal aid in the following academic year.

iii. Impact of Transfer, Withdrawals, Interruptions, Repeats or Fails

A student should consider the below alongside University regulations and Tier 4 student restrictions (where applicable):

Transfer of Credit: Credits or courses transferred from another institution will count towards the student's final degree and will be considered in the evaluation of the completion timeframe standards, but this does not affect the calculation of the grade point average.

Interruptions: Periods of interruption will not count towards the completion timeframe calculation. If a student has attended part of the programme above full-time, then this calculation will be based on full time equivalent of their studies. For example, two years at 50% will count as one year full time study.

Withdrawals: Students considering withdrawing from their course are encouraged to seek advice from their Course Director, Academic Lead, Personal Tutor, International Student Advice Centre, US Loans Administrator and Finance Office, as appropriate. These services can advise you of the effect that your withdrawal can have on Title IV loans eligibility and repayment options.



Programme / Award / Degree Changes: The 150% maximum completion timeframe rule is applicable to students who change the programme, award or degree. Such changes may sometimes be completed within the original programme timeframe, but students are advised to seek advice from US Loans Administrator prior to requesting changes.

Failures / Incompletes: There is no 'incomplete' status at Cardiff Metropolitan University. Rather there is the possibility a student will be given a Fail status for non-submission of work or not meeting the required pass threshold. Failures will be treated as unearned but attempted credits, and thus will be included in both grade and maximum completion timeframe calculations. Students will be given one resit / re-submission opportunity which would be capped at the minimum passing grade for the level.

Repeats: For any repeated modules, grade calculations will take account of the most recent grade earned. Students are not permitted to attempt a repeat of an assessment for which they have already received a passing grade.

3. Outcome of SAP Assessment

Where SAP is confirmed as satisfactory, your Title IV loan disbursement will be processed as normal, and will be reviewed again prior to the next Title IV loan disbursement date and at the next interim/end of year SAP check.

In all cases where attempted credits, including transfer credits, exceed 150% time frame, the student will be placed on the Student Loan Denied status (see below). No Title IV Financial Aid will be disbursed for the student during subsequent semesters/terms.

Where a student has not maintained the minimum CGPA 2.0 (equivalent to 40-50% average at Cardiff Metropolitan University), the student will be issued with a 'Financial Aid Warning' as detailed further in the below section.

i. Student Loan Denied Status/ Financial warning

Students who fail to make Satisfactory Academic Progress (qualitative and/or quantitative) as noted in this SAP policy (prior to each disbursement and at the end of each payment period), will first be issued with a 'Financial Aid Warning'. This warning will last for one payment period (until next disbursement), during which time a student can still receive Financial Aid. Students that fail to regain SAP by the next disbursement will no longer be eligible for Aid, and will be placed on Student Loan Denied Status, unless they are successful in an appeal (see Section 3(iii) below).

The student will be advised on email/in writing by the US Loans Administrator.



ii. **Student Financial Aid Probation Status**

Students failing to make satisfactory academic progress as defined in this policy, but who have appealed and are eligible for reinstatement, will be placed on Student Financial Aid Probation. The student will be advised in writing by the US Loans Administrator who will advise the student they can receive financial aid under the Title IV, HEA programme for the subsequent payment period if:

- a) The University determines that the student is now making SAP
- b) The student appeals the determination
- c) The University determines that the student should be able to make SAP during the next payment period and achieve the required SAP standards by the end of the payment period
- d) The University develops an academic plan for the student that if followed, will ensure that the students is able to meet the SAP standards by a certain point in time.

At the end of one period of Student Financial Aid Probation, the academic progress of the student will be reviewed again and will determine:

- If the student has made SAP as required i.e. meeting the minimum standards as defined in this policy, the probation status will be lifted.
- If the student has not made SAP by meeting specific requirements of the University, the student will be in Student Loan Denied Status.

iii. **Appeals Procedure:**

To appeal the Student Loan Denied status, a student must submit a signed and dated letter of appeal within 14 days of receipt of the Student Loan Denied notification letter. The letter of appeal should clearly indicate any mitigating or extenuating circumstances that impeded their ability to meet SAP. Examples of exceptional circumstances may include, but are not limited to:

- Death of an immediate relative (parent, spouse, child, sibling)
- Extended illness or personal injury of the student
- Other exceptional circumstances as determined by the US Loans Administrator

The letter should explain why the student should not have Financial Aid suspended and provide the reasons for failing to meet SAP requirements. A student must also explain what has changed in their situation that will allow them to meet SAP at the next evaluation date. The letter of appeal should include any documentation / evidence to substantiate the appeal. This may include (list is not exhaustive):

- Copy of death certificate
- Medical certificate
- Other relevant evidence specific to the appeal

Please submit your appeal in writing to Jael Rav-On, Global Outreach and Operations Manager (jrav-on@cardiffmet.ac.uk) (Primary DPA) by the date specified in the Student Loan Denied notification letter.



▪ **Appeals Decision**

Disbursement of the Title IV loan funding will not be made while an appeal is being processed. The decision of the appeal will be communicated to the students in writing within 21 days of submission of a student's appeal, if all necessary supporting evidence is complete and available. The decision of the appeals panel is final.

▪ **Reinstatement of Aid after Student Loan Denied Status**

Reinstatement of Financial Aid after a student is placed on Students Loan Denied Status is achieved in one of the following ways:

1. The student submits a written letter of appeal in accordance with the Appeals Process and the appeal is granted. The student is placed on Student Financial Aid Probation for the following payment period.
2. The student continues the course under their own means; attends Cardiff Metropolitan University, pays for tuition and fees without help of student aid and meets SAP standards. The student regains aid eligibility in a probationary status.

NB: Students whose attempted credits have exceeded 150% of their program cannot regain financial aid eligibility except through the appeals process.