



## **Satisfactory Academic Progress (SAP) Policy for students in receipt of US Direct Loans**

All students receiving US Direct Loans are required to be in good standing and to maintain satisfactory academic progress towards their degree requirements at UCL for each payment period whilst they are enrolled. Failure to maintain Satisfactory Academic Progress (SAP) may result in cancellation of their student loan(s) and the student may have to repay funds already received.

Details on assessment and progression for students can be found [here](#)

Students receiving US Direct Loans will be evaluated at the end of each payment period. This evaluation process will consider the student's progress against the requirements stipulated in the assessment manuals applicable to their degree and level.

Our definitions of SAP are outlined below. These may be different to the academic requirements of your course and are not intended to replace UCL's [academic regulations](#). Please note that failure to meet SAP, whilst may result in the suspension of your loans, will not usually affect your eligibility to remain on the programme.

### ***Undergraduate students***

Undergraduate students must be on course to pass their programme at a pass rate of 40% which is the minimum mark required to graduate. They must also complete their educational programme within a time frame no longer than 150% of the published length of the course. Periods of interruption will not count towards this calculation.

**For example,**

**3 year undergraduate programme = 360 credit hours (120 credits per year)**

**Maximum timeframe: 150% X 360 credits = 540 credits**

**Pace of completion: 360 credits / 540 credits = 0.666 = 0.67 = 67%**

### ***Graduate students***

Graduate students must be on course to pass their programme at a Grade C or above, which UCL translates as 50%. They must also complete their program within a reasonable timeframe, and within the scope of the [academic regulations](#). Where there is any uncertainty, or if the pace of completion is below what we consider to be reasonable, we will defer the final decision of what constitutes a 'reasonable' pace to your academic department.

### ***Failing to make SAP***

Students that fail to make Satisfactory Academic Progress will firstly be issued with a 'Financial Aid Warning' by email. This warning will last for 1 payment period (i.e. until the next disbursement), during which time a student can still receive Financial Aid. Students that fail to regain Satisfactory Academic Progress by the next disbursement will no longer be eligible for Aid, unless they are successful in an appeal (see below).

Students failing SAP after a 'Financial Aid Warning' can appeal to be given a probation period in order to meet Satisfactory Academic Progress. If after this probation period they do not meet the requirements, the student will lose their entitlement to US Direct Loans.

### ***Probation and Appeals***

Students will be notified by email if US Direct Loans are to be suspended on the basis of their academic progress report. Any student wishing to appeal in this event should contact the Student Funding Office on [us-cdn-loans@ucl.ac.uk](mailto:us-cdn-loans@ucl.ac.uk) within 10 working days of the issue date of the original suspension of funds email.

The student should specify the exceptional circumstances that led to the poor academic performance and state the reasons why those circumstances will not affect future academic progress. Each case will be individually reviewed and the Head of Student Funding will determine if the original situation has been resolved to the point where the student can reasonably be expected to succeed and will, if appropriate, issue a one time waiver of SAP for the next term. If the student still does not make satisfactory progress, then he or she will be ineligible for future aid until SAP is attained. The decision of the Head of Student Funding may differ from that of the College in that a student may be readmitted/permitted to continue on the programme, but may not be eligible for financial aid.

### ***Other changes that may affect your SAP***

There are other instances which may impact on your loans. Some examples are:

- If you do not meet the general progress requirements of your course and/or university academic regulations, and are not permitted to progress onto the next term or academic year, no further loans will be payable.
- If you are resubmitting, repeating or resitting work, you will be eligible to receive further loans as long as you are enrolled at least half time and provided you meet the timeframe requirements. If you are repeating work as a non-enrolled student, or are enrolled less than half-time, you will not be eligible for loans.
- If you are permitted to transfer credits to your programme from another institution, this will count towards the pace of completion.
- If you withdraw from the entire programme, no further loans will be payable.

If you have any questions, please contact the UCL US loans team at [us-cdn-loans@ucl.ac.uk](mailto:us-cdn-loans@ucl.ac.uk)