U.S. Federal Regulations require that a student must be enrolled and making satisfactory academic progress (SAP) in order to be eligible to receive Title IV Federal Loans. These regulations require that the University checks the students’ progress at regular intervals. The University of Stirling will check the academic progress of students before the disbursement of each loan instalment.

This definition of SAP is for the purposes of receiving Title IV Federal Loans and is not a replacement for University Academic Regulations. SAP for this purpose is measured by:

- **Time Frame** – Maximum time allowed in completing an academic programme.
- **Performance** – Student grade level average or equivalent.

SAP is assessed as follows:

**Qualitative standard (marks):** Students must achieve minimum standards as required by the university. The minimum standards must be met prior to the next disbursement payment period.

**Quantitative standard (pace):** 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 retain eligibility for federal loans.

**Undergraduate / Taught Postgraduate Student Pace**
A student must complete the programme in no more than 150% of the normal time taken to complete the programme (e.g. a 4-year undergraduate degree must be completed in no more than 6 years and a 1-year postgraduate degree in 1.5 years). This time scale includes any previous periods of study at other institutions at the same grade level. Students must normally pass each module to gain the academic credits for that year of study, before being able to progress onto the following year, as appropriate. Please refer to Academic Programme Specifications for further information. For further details on assessment regulations, please see:

- [http://www.stir.ac.uk/regulations/undergrad/assessmentandawardofcredit/](http://www.stir.ac.uk/regulations/undergrad/assessmentandawardofcredit/)
- [http://www.stir.ac.uk/regulations/postgraduate/assessmentandawardofcredit/](http://www.stir.ac.uk/regulations/postgraduate/assessmentandawardofcredit/)

**Research Postgraduate Student Pace**
The programme length cannot exceed 150% of the normal length of the programme (e.g. a 3-year PhD should be completed in 4.5 years). This time scale includes any previous period of study at other institutions for the same programme. The students must have met all University progress deadlines plus any written deadlines agreed with their supervisor. The supervisor must agree that progress with research is satisfactory and meeting required timeframes set by them.

**Academic Progress Review**
Academic progress will be reviewed prior to each loan disbursement. The Fees Team will seek confirmation from the Student Programmes Office or Academic School (where appropriate) that satisfactory academic progress has been made under the following criteria in line with US Federal Regulations:

1. The student is on track to complete their academic programme in no more than 150% 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’s assessment regulations, and sufficient to enable continued academic progression on their course.

3. The student has appropriate standing at the time of the SAP review consistent with the University’s requirements for the successful completion of the course.

Where SAP is confirmed, the student’s financial aid will be processed as normal.

**Examples of changes that will affect a student’s SAP progress**

- **Reassessment due to academic failure**
  Students who are resubmitting work or resitting examinations but are not in attendance are not eligible for Title IV loans. A student, who is required to retake a year and is attending at least half time, will be eligible for aid for this repeat year, subject meeting required pass rates and SAP warning/probation rules and 150% timeframes.

- **Transfer credits**
  Transfer credits for the same grade level will count towards the 150% timeframe.

The Student Programmes Office is responsible for confirming the progression of undergraduate students and postgraduate progression is considered by the Programme’s Exam Board. In the case where a student is not permitted to progress onto the next semester or year, then no further loans will be payable.

**Examples of chances that will not affect a student’s SAP progress**

- Period of approved suspension/suspension of status, including maternity/paternity/adoption leave.
- Change of programme of study (unless elements contribute towards the new programme and/or maximum timeframes allowable).

**Financial Aid Warning**

Where SAP cannot be confirmed for a student, the student will be issued with a financial aid warning for the next semester. The student will continue to receive their financial aid during this period but will be expected to have resumed satisfactory academic progress prior to the next scheduled disbursement of financial aid.

Where satisfactory academic progress is not confirmed by the end of the academic semester, the student will be advised in writing that their financial aid will be suspended.

**Appeals / extenuating circumstances**

A student who has received written notice that their financial aid will be suspended may appeal (within 10 days of receiving written notification) if they consider that exceptional circumstances surrounding their progress can be demonstrated.

- Student suffered an illness that necessitated missing at least 15 days of lectures or equivalent research time.
- Student suffered the loss in his/her immediate family. Immediate family is defined as parents, grandparents, and siblings for a dependent student. Immediate family for an independent student also includes his/her spouse and children.
- Student was the victim of a natural disaster that caused him/her to not attend the University.

All appeals must be received within ten days of receipt of the Notice of Suspension.
Students will be required to indicate why they believe financial aid should not be terminated and provide reasons for failing to meet the satisfactory academic progress requirements. Students will also be required to supply documentary evidence in support of their appeal. This may include:

- Copy of death certificate
- Medical certificate from a registered doctor or psychiatrist
- Statement from tutor or other senior School official
- Other relevant evidence specific to the appeal

Disbursement of loan funding will not be made while an appeal is being considered.

The circumstances of the appeal will be considered further and a decision will be communicated to the student in writing within 14 days of submission, if all necessary supporting evidence is complete.

This process is separate to the University’s academic appeals process.

**Financial Aid Probation**

Where an appeal is upheld, the student will have their financial aid reinstated, but will be placed on financial aid probation for the next academic term. The student will be expected to have resumed SAP prior to the next disbursement of financial aid or where appropriate, meet the conditions of an academic action plan that has been put in place for the student. This will be through consultation with the student’s adviser of studies and other relevant specialist staff, to ensure that the student is able to meet the satisfactory academic progress standards by an agreed time in the future.