

UNIVERSITY OF ULSTER  
GLOBAL ENGAGEMENT

SATISFACTORY ACADEMIC PROGRESS POLICY FOR RECIPIENTS OF US FEDERAL  
AID: DIRECT LOANS

1. Overview

All students who are in receipt of US Federal Aid: Direct Loans (subsidized, unsubsidized and PLUS) whilst studying at the University of Ulster are required to make satisfactory academic progress on their course of study and to abide by the [University's Charter, Statutes, Ordinances and Regulations](#).

The US Department of Education Regulations require the University of Ulster to ensure that all students receiving Direct Loans are making Satisfactory Academic Progress (SAP).

The payment periods for undergraduate and postgraduate students will be divided into two separate disbursements per academic year. The two payment periods are Semester 1 (Autumn) and Semester 2 (Spring).

Each loan disbursement is subject to maintaining SAP at the University of Ulster and the academic progress of students will be checked by the School at the end of each of the payment periods (i.e. Semester 1 and Semester 2) to ensure that they are meeting both the Quantitative and Qualitative requirements set out below.

To receive US Federal Aid students must meet the minimum standards for both the Qualitative and Quantitative components while simultaneously adhering to the University's [academic progress](#) rules and UK immigration legislation. Satisfactory progression to retain Federal Aid is entirely separate from the academic requirements to remain on the course and does not guarantee the outcome of a student's programme.

2. Qualitative Requirements

Students in receipt of US Federal Aid must remain and maintain at all times in good academic standing. This is consistent with the University's requirement for graduation for all students.

Students are expected to maintain SAP through their course of study. No progress confirmation is required for the first disbursement for a student's programme of study.

For students on taught programmes, an Examination Board decision of "Proceed" is sufficient to determine SAP to confirm that they are making satisfactory progress from one year to the next. For progress from semester 1 to semester 2, students should pass all modules for which they are enrolled as determined by the relevant course regulations.

For students enrolled on taught programmes of more than two academic years, the student must have a Grade Point Average (GPA) of at least a C or its equivalent – or have academic standing consistent with the University's requirements for graduation.

In the case of Graduate research students, enquiries will be made with the academic department/Research Graduate School to check that they are progressing towards a good pass in the required time frame and verify attendance before financial aid disbursements are due.

### 3. Quantitative Requirements

US Federal Aid regulations state that students must progress through their programme at a pace which ensures that they will graduate within the \*maximum timeframe and should remain enrolled at least half-time throughout.

The \*maximum timeframe for completion is 150% of the published length of the course.

| <b>Degree &amp; Course length</b> | <b>Credits for Completion</b> | <b>Maximum Timeframe for Completion</b> | <b>Pace</b> |
|-----------------------------------|-------------------------------|---|-------------|
| Undergraduate<br>3 years          | 360                           | 4.5 years (540 credits)                 | 67%         |
| Taught Masters<br>12 months       | 180                           | 1.5 years (270 credits)                 | 67%         |

A student's pace of progression will be measured prior to loan disbursement to ensure that each student completes within the maximum time frame.

If it is stated by the academic department that the student is not attending at least half-time, or if time put into the research is felt by the department not to be equal to half-time or above, Financial Aid will be suspended (see section 5. below).

### 4. Impact of Change to Enrolment

All periods of enrolment contribute when assessing progress, including periods when the student did not receive Direct Loan funding. Noted below are examples of changes in enrolment and how they impact the SAP measurement.

#### **Change of programme**

Where a student has changed their programme of study, the work completed in the previous programme will count towards their maximum timeframe and any previously awarded grades would be considered as continuing towards their Qualitative grade measurement.

#### **Transfer of Credits**

Credits transferred in from another university may count towards the student's maximum time frame. The grades may be considered for the Qualitative measurement if the prior university's grade system is equivalent to the UK system. If the system is not equivalent the grades will be considered as a "pass" level.

#### **Withdrawals**

Students considering withdrawing from their programme are encouraged to follow the guidance on [Leaving the University](#), and to seek advice on the effect withdrawal can have on loans eligibility and repayment options.

If a student has withdrawn from their programme, and reapplies to re-join that programme and is accepted by the University then any prior credit would count against the applicable maximum time frame. The student would return at the same level of eligibility status regarding the Qualitative standards e.g. if they left on a Financial Aid Warning, they would return at the warning level.

### **Incomplete Courses**

There is no “incomplete” status at the University of Ulster. In the instances where a student does not complete their programme due to failure, they will be given a “Fail” status. In the instances where a student has been progressing well to date but is unable to complete their programme due to personal circumstances they will be classed as an earlier leaver. Dependent on the proportion of assessment which has been completed by these students, i.e. where some credit has been achieved, the student may be eligible to exit with a lower award.

### **Course Repetitions**

All attempted credits and courses count towards the Maximum Time Frame and grades will be calculated as part of Qualitative grade measurement.

## 5. Financial Aid Warning

In order to receive continued loan funding, students must meet both the academic progress (Qualitative) and course duration (Quantitative) minimum requirements.

Students who fail to achieve the required Qualitative and Quantitative standards will receive a Financial Aid Warning. This warning will last one payment period (i.e. until the next disbursement), during which time a student can still receive US Federal Aid. Students will receive their Financial Aid Warning in writing via a letter which will be emailed to their student email account as well as posted to their recorded correspondence address.

If the student achieves the required standard by the end of the warning period, they will be placed in good standing for financial aid and they will be removed from the Financial Aid Warning status. If the marks/progress do not meet the required standard at the next attempt, then financial aid will be suspended, unless they are successful in an appeal (see section 6. below).

Students repeating a year or credits need to pass at the next available opportunity in order to maintain eligibility for Federal Aid.

## 6. Appeal Procedure

To appeal the financial aid suspension, a student must, within 14 calendar days of notification, indicate in writing the reason(s) for failure to meet the necessary financial aid SAP requirements and why financial aid should not be suspended. These reasons may be due to extended ill health of student and/or an immediate family member, a death of an immediate family member or a prolonged illness or injury of the student. Full documentation in support of the appeal is required at the time of the appeal submission. Disbursement of loan funding will not be made while an appeal is being progressed.

An Appeals Panel, chaired by a senior member of academic staff will consider the appeal and render a decision, which will be conveyed in writing to the student within 14 calendar days of the student's appeal.

Appeals should be sent to:

The Office for Global Engagement  
Global Operations and Intelligence Unit  
Room BD-05-007  
University of Ulster  
York Street  
Belfast  
BT15 1ED

**All appeal decisions are final.**

NOTE: Regardless of the above students who exceed 150% (where applicable) of the published length of their programme are no longer entitled to receive further Federal Aid.

NOTE: The SAP Policy is separate from academic appeals relating to exam results. The outcome of a SAP appeal has no bearing on results achieved or grade awarded. SAP decisions are based on official exam results.

## 7. Financial Aid Reinstatement

If a student's appeal against funding suspension is successful, then the student's good standing will be restored and the student will be placed on probation for the duration of the subsequent payment period and will continue to be eligible to receive funding for that period.

Students that fail SAP after a period of probation cannot receive aid unless they are successful in a further appeal and develop an academic plan approved by their supervisor.