

## Satisfactory Academic Progress (SAP) Policy

Queen Mary University of London has a Satisfactory Academic Progress (SAP) Policy for all students receiving US Federal Aid (Subsidized, Unsubsidized and PLUS) to ensure that you are making satisfactory academic progress on your program of study and that you may continue to receive financial aid under the Title IV Federal Direct Loan programme.

If you are not making SAP you are not eligible to receive financial aid under the Title IV Federal Direct Loan programme.

For new entrants to a course, SAP is accepted as meeting the entry requirements and conditions of your course offer.

This policy is in addition to, and does not exclude any element of, the QMUL Academic Regulations, or requirements from your school of study.

### Measures

Your SAP will be measured by your ability to progress onto the next year of your academic program.

#### Qualitative measure

This is based on the quality of your work in examinations, coursework and any other standards set by your academic school. If you require more information regarding the methods your school uses for assessment then please speak to your tutor.

#### Quantitative measure

This is based on your pace of progression through your course and your progress towards completing the program. This is required to ensure that you complete your program within the maximum time frame allowable.

### Maximum timeframe

This is the maximum amount of time you are permitted to complete your program of study and remain eligible for financial aid under the Title IV Federal Direct Loan Programme.

Your total study time must not exceed 150% of the published length of your course, in years.

Examples of maximum timeframes:

1 year degree = 1 year 6 months

3 year degree = 4 years 6 months

4 year degree = 6 years

***Please note** you will become ineligible for financial aid under the Title IV Federal Direct Loan Programme as soon as it becomes clear that you will exceed the maximum timeframe to complete your program of study and NOT at the point when you actually reach the maximum timeframe.*

## Financial Aid Warning

Students that fail to make SAP will firstly be issued with a 'Financial Aid Warning'. This warning will last for 1 payment period during which time a student can still receive financial aid. Students that fail to regain SAP by the next disbursement will have their financial aid suspended.

## Appeals

To appeal a financial aid suspension a student must, within 14 calendar days of notification, submit to the Bursaries, Grants and Scholarships Office a signed and dated letter of appeal explaining why they should have their financial aid suspended, A student may appeal due to an emergency condition (e.g., health, family catastrophe etc) and state what has changed in their situation that will allow them to meet SAP at the next evaluation date. Documentation verifying the situation may be requested.

The Financial Assistance Committee will consider the appeal and render a decision, in writing via email, to the student within two weeks of the student's formal appeal.

Please send your appeal to [bursaries@qmul.ac.uk](mailto:bursaries@qmul.ac.uk)

**All decision made are final.**

## Financial Aid Probation

If a student's appeal against suspension is successful then the student's good standing will be placed on probation.

A student that has their financial aid suspended but continues the course under their own means and subsequently meets SAP standards will be entitled to regain a probationary status and apply for, or receive, loans.

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 undergraduate tutor, course convenor or supervisor.

*Please note that students undertaking any part of their degree in the USA or whose enrolment drops below 50% FTE are not entitled to financial aid under US Department of Education regulations. This regulation is not covered by the SAP Policy above and therefore is not subject to a Financial Aid Warning, Probation or Appeal.*

*Students that are exceeding the timeframe on their program cannot receive federal aid under US Department of Education regulations. This regulation is not covered by the SAP Policy above and therefore is not subject to a Financial Aid Warning, Probation or Appeal.*

***Please be aware that the SAP Policy is entirely separate to the requirements to remain on your program of study and does not guarantee the outcome of your course. If you fail to make SAP you may be re-admitted onto your program of study but may still be ineligible for financial aid under the Title IV Federal Direct Loan Programme.***

***Financial Aid Warnings, probation and suspension are related solely to students' eligibility to receive financial aid under the Title IV Federal Direct Loan Programme and will not affect enrolment status, immigration status or your tuition fee liability.***