



US Financial Aid – Satisfactory Academic Progress (SAP) Policy

1. Overview:

Federal Aid students enrolled at Bangor University are required to meet satisfactory progress requirements. Under US Federal law (34CFR 668.16, 668.32, 668.34, 446.42) Bangor University is required to ensure that all Federal Aid students maintain a minimum level of academic progress.

The academic progress of students will be evaluated prior to the disbursement of Federal Aid at the start of each academic term to determine eligibility for continued aid.

Satisfactory Academic Progress is measured by:

- a. The student’s cumulative grade level average
- b. The maximum time frame allowed to complete the academic programme.

2. Cumulative Grade Level Average

Universities generally use a grade level average as a key indicator of academic progress. In order to be eligible to continue to receive Federal Aid, a student must, in general, have achieved a minimum of 40% grade level (Undergraduate) or 50% (Postgraduate), which is consistent with the University’s requirement for graduation for all students.

3. Maximum Time Frame

For each programme of study, Universities must establish a maximum time frame in which a student is expected to complete his or her degree. Federal regulations specify that the maximum time frame for programme completion may not exceed 150 per cent of the published length of the programme as measured in academic years. This regulation would normally operate in parallel with Bangor University’s regulations for completion of academic studies.

Pace and Progression: To continue to be eligible for financial aid, students must maintain a minimum cumulative completion rate of 66.7% as calculated by dividing number of completed credits by the number of attempted credits in order to meet SAP maximum completion timeframes.

Standard Published Programme Length	Programme Length in Credit Hours	Maximum Federal Completion Timeframe
3 year Undergraduate degree	360	4.5 years
4 year Undergraduate degree	480	6 years
12 month Postgraduate Taught degree	180	18 months

4. IMPACT of Transfers, Withdrawals, Interruptions, Repeat or Fails on SAP Standards

Generally, all periods of a student's enrolment count when assessing progress, even periods when the student did not receive Federal Aid. Some examples of changes to enrolment and how these impact on the measurement of SAP are outlined below:

No impact

- Period of approved suspension/suspension of status, including maternity/paternity/adoption leave

Impact

- Repetition or reassessment due to academic failure - *Any credit hours already completed would be counted in the quantitative standard (pace).*
- Withdrawal or non-completion of a programme of study and subsequent re-enrolment - *If a student withdraws in the middle of the academic year, any credit hours completed would be counted in the quantitative standard (pace).*
- Change of programme of study - *If elements of the old course contribute towards the new course, then credit hours will be included in the quantitative standard (pace). When all elements of the new course are unrelated to the old course, then credit hours will not be included in the quantitative standard (pace)*
- Transfer into Bangor University - *Approved credits transferred from other Institutions will be included in the number of credits attempted and completed and will be counted towards the maximum timeframe for completion (150%). However, transfer credits will not be used in grading calculations.*

5. Frequency of SAP Evaluation Points

SAP will be evaluated at the end of each payment period, for Undergraduates (towards the end of January) and Postgraduate taught students (in early January and early May.) If the student is continuing into the next academic year, SAP will be evaluated again with the Academic Department/School at the end of the Summer term. Students will **only** be notified of the outcome, if they have not met SAP standards and are to be placed on Financial Aid Warning. In this instance, the Student Funding Office will notify students of this outcome by email.

6. Regulations for the Assessment of Students

Full details of the University's Regulations on assessment of students (including rules for progression) are available at <https://www.bangor.ac.uk/regulations/regulations.php.en> .

7. Financial Aid Warning

In order to receive continued loan funding, students must meet the minimum requirements for both academic progress and course duration (Point 2 and 3.) Where the Satisfactory Academic Progress requirement has not been met, the student will be advised in writing by the Academic Registry. The student will be placed on "**Financial Aid Warning**" for the period for one payment period within the next academic term and will continue to be eligible to receive funding for that period.

A student who has been placed on Financial Aid Warning will have their SAP evaluated at the next evaluation point. If at the next evaluation point, the student is determined to be back in good SAP standing, they will continue to receive their Federal Aid as normal. If SAP has **not** been achieved at the next evaluation point, the student will be placed straight onto **Student Loan Denied** status and will no longer be eligible for federal student aid until the student is back in good SAP standing. The student will be advised of this by the US Loans Administrator via email. The student is able to appeal the Student Loan Denied status. (See Appeal section below.)

8. Appeals

Students who have received written advice that their Financial Aid has been terminated may appeal (within 10 days of receiving written notification) where exceptional circumstances can be demonstrated. Exceptional circumstances may include:

- a. Death or extended illness of an immediate family member (parent, spouse, sibling, dependant child).
- b. Extended illness or personal injury of the student.
- c. Other exceptional circumstances as determined by the US loans Administrator.

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
- Bank statements
- Financial accounts
- Other relevant evidence specific to the appeal

All appeals should be submitted in writing along with supporting documentation to the Financial Aid Officer at Bangor University.

Disbursement of loan funding will not be made while an appeal is being processed. A Student Loan Denied Status does not affect a student's ability to attend their programme and will have no bearing on a student's academic results (e.g. the grade of degree awarded).

9. Appeal Decision

The decision of the appeal will be communicated to the student in writing within 14 days of submission, if all necessary supporting evidence (as determined by the SAP Appeals Panel) is complete.

The decision of the SAP Appeals Panel is final, although students have recourse to the University's student complaints procedure in the normal way.

10. Financial Aid Reinstatement

Where a student successfully appeals their satisfactory academic progress, the student will regain eligibility for the entire period of enrolment in which they were determined to be meeting the satisfactory academic progress requirement.

The University does not have the right to waive the Satisfactory Academic Progress requirement for any student; However an appeal may be submitted to the Financial Aid Officer if exceptional circumstances can be demonstrated.