

US federal student loans: Satisfactory academic progress (SAP) policy

To be eligible for US federal student loans, a student must make satisfactory academic progress (SAP). This policy applies to all students taking federal loans (also known as ‘financial aid’ and ‘Title IV aid’) at Oxford, specifically Direct Subsidised, Unsubsidised, Grad PLUS and Parent PLUS loans. It applies to all federal loan recipients, including graduates, undergraduates, part-time and full-time students. Students who are taking out a loan for the first time part way through their course, will also need to demonstrate that they have met the SAP requirements throughout their degree so far.

Measuring SAP

SAP is assessed as follows:

- **Qualitative standard (grades):** Students must achieve minimum standards as required by the academic department and supervisor/tutor, and academic standing consistent with graduation requirements and on a cumulative basis. These should be equivalent of at least a Lower Second Class degree for undergraduate courses, at least a pass for postgraduate taught courses and at least at the level to allow a postgraduate research student to progress to the next research degree stage.
- **Quantitative standard (pace):** Students must progress through their course at a pace which ensures that they will graduate within the maximum timeframe. The maximum timeframe for completion is 150% of the published length of the course as measured in credit hours. The University take each year of full-time undergraduate study to equal 120 UK credits and 180 UK credits for postgraduate study according to the Higher Education Credit Framework for England.

Degree and course length	Credits for completion	Maximum timeframe	Pace
BA/BSc (3 years)	360	540 credits (4.5 years)	67%
BA/BSc (4 years)	480	720 credits (6 years)	67%
MSt (9 months)	135	202.5 credits (13.5 months)	67%
MSt (12 months)	180	270 credits (1.5 years)	67%
DPhil (3 years)	540	810 (4.5 years)	67%
DPhil (4 years)	720	1080 (6 years)	67%

Students must also be studying at least half-time in order to be eligible for federal loans.

Both the qualitative and quantitative SAP standards are reviewed at each evaluation point. For students on courses lasting one year or less, SAP is evaluated towards the end of each payment period, ie November - December; February - March; and May - July. For students on programmes lasting more than one year, SAP is evaluated annually towards the end of the summer term ie May - July.

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

Change to enrolment	Counts towards SAP measurement?
Period of approved suspension/suspension of status, including maternity/paternity/adoption leave	No, and therefore the period while suspended would not be counted

	towards the quantitative standard (pace).
Change of course	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).
Withdrawal or non-completion of a course 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).
Repetition or reassessment due to academic failure	Yes, any credit hours already completed would be counted in the quantitative standard (pace).
'Incorporation' to Oxford (transfer credits)	Yes, any credit hours already completed before transferring would be counted in the quantitative standard (pace).

Failure to meet SAP and regaining eligibility

A student who fails to meet SAP standards will be notified that they are ineligible for further disbursements of US federal loans. Reinstatement of eligibility for these loans is not automatic. A student can regain eligibility only by submitting a successful appeal to be placed on probation or by taking action that brings them into compliance with the SAP standards.

Appeals

A student who fails to meet SAP standards may appeal on the basis of injury, illness, death of a relative, or other special circumstances. The appeal must explain why the student failed to make SAP and what has changed in their situation that will allow them to make SAP at the next evaluation point. Evidence should be attached where possible (eg medical notes or death certificates). Appeals must be submitted in writing, either by email to: us.loans@admin.ox.ac.uk or by post to: US Loans Team, Student Fees and Funding, 4 Worcester Street, Oxford OX1 2BX, UK.

Receipt of the appeal will be acknowledged within seven working days. An Appeal Panel will be convened, consisting of at least two members of staff from the Graduate Admissions and Funding team, and the Panel will aim to hold a review within 30 days of the date of the acknowledgement. The student will be notified of the outcome within seven working days of the review. The Appeal Panel may require extra evidence, documentation or contributions from the student's supervisor, tutor or department, in which case these timescales may be extended. The decision of the Appeal Panel is final.

If the Appeal Panel determines that the student will not be able to meet the SAP standards, then the student will be ineligible for further disbursements of US student loans until they are able to take action that brings them into compliance with the SAP standards.



If the Appeal Panel determines that the student should be able to meet the SAP standards by the end of the subsequent payment period, the student will be placed on probation. The student's progress will be reviewed at the end of the payment period, as probation status is for one payment period only. If the student is not meeting the SAP standards at this point, then they will not be eligible for further disbursements of US student loans until they are able to take action that brings them into compliance with the SAP standards.

If the Appeal Panel determines that the student will require more than one payment period in order to meet the SAP standards, the student will be placed on probation and an academic plan will be drawn up, in collaboration with the student's supervisor, tutor and/or department. The student's progress will be reviewed at the end of the payment period to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive US student loans as long as they continue to meet those requirements. If a student needs to change their academic plan, then they must submit another appeal, explaining what has happened to make the change necessary and how they will be able to make academic progress. If the student fails to meet the requirements of their academic plan or their appeal to change their academic plan is unsuccessful, then they will not be eligible for further disbursements of US student loans until they are able to take action that brings them into compliance with the SAP standards.

Definitions

Appeal: a process by which a student who is not meeting SAP standards petitions the University for reconsideration of their eligibility for US student loans.

Probation: A status the University assigns to a student who is failing to make SAP and who successfully appeals. Eligibility for US student loans may be reinstated for a limited period.

Further Information

Please contact the US loans team (us.loans@admin.ox.ac.uk) for more information.