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.

Measuring SAP

SAP is assessed as follows:

- **Qualitative standard (grades)**: Students must achieve minimum standards as required by the academic department and supervisor/tutor, equivalent to a C grade, and academic standing consistent with graduation requirements.

- **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 standard, published timeframe for a course, e.g.: 13.5 months for a 9 month MSt; 18 months for a 12 month MSc; 4.5 years for a 3 year DPhil, BA or BSc; and 6 years for a 4 year DPhil, BA or BSc. 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, i.e. 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 i.e. 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:

<table>
<thead>
<tr>
<th>Change to enrolment</th>
<th>Counts towards SAP measurement?</th>
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<tr>
<td>Period of approved suspension/suspension of status, including maternity/paternity/adopter leave</td>
<td>No</td>
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<tr>
<td>Change of course</td>
<td>Not unless elements contribute towards the new course.</td>
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<td>Withdrawal or non-completion of a course and subsequent re-enrolment</td>
<td>No</td>
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<td>Repetition or reassessment due to academic failure</td>
<td>Yes</td>
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<tr>
<td>‘Incorporation’ to Oxford (transfer credits)</td>
<td>Yes</td>
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**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 (e.g., 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.