

## **Satisfactory Academic Progress (SAP) Policy**

The University of Westminster has established a Satisfactory Academic Progress (SAP) policy for all students receiving US Federal Aid (Direct Subsidised, Unsubsidised and PLUS loans) to determine if they are making satisfactory academic progress in their undergraduate or postgraduate program of study and can continue to receive financial assistance under the Title IV Federal Direct Loan program.

The guidelines below have been established to encourage students to successfully complete their program of study and continue to receive financial aid. If a student is not making satisfactory academic progress, they are not eligible to receive financial assistance under any Title IV program.

The standards we use for assessing SAP is the standard laid down in the University of Westminster academic regulations [UoW academic-regulations](#) and is the same standard used for students who are not receiving Title IV assistance.

As well as making SAP, students are required to adhere to the University of Westminster's code of conduct [student-code-of-conduct](#) that sets out expectations in relation to student's behaviour on University premises. Students are expected to familiarise themselves with the code of conduct.

### **How is Satisfactory Academic Progress evaluated?**

At each SAP evaluation checkpoint, we will monitor a student's attendance, qualitative measure, quantitative measure and maximum time frame. If a student meets all these conditions, they continue to be eligible for financial aid.

#### **Qualitative Measure**

The SAP evaluation is based on the quality of academic work including grades for assessments, examinations, coursework, projects and presentations etc. using the standards laid down in our academic regulations [UoW academic-regulations](#) and does take into account modules completed vs modules attempted.

For undergraduate programmes, students must achieve a **40%** average across all modules taken in an academic year. This is also looked at cumulatively, so students are expected to achieve at least a 40% average mark across all years of the three (or four year) undergraduate programmes. The regulations relating to undergraduate module grades are contained in **Part 5 (section 17 ss4.2.6 to 4.2.16)** of the Handbook of Academic regulations.

For postgraduate students, an average mark of **50%** must be achieved across all modules and for our 2-year full-time masters programmes, 50% must be achieved in year one to ensure progression to year two. Please see **Part 5 (section 18 ss18.61 to 18.73)** of the regulations for more details.

At the end of the year, students may be withdrawn from their programme of study if they have not passed enough components of their modules (exam and coursework) throughout the year. Depending on circumstances, students may be offered the chance to re-submit work on a referral or deferral basis or may even be allowed to repeat all or part of the year.

## **Quantitative measure**

Students are expected to be in attendance at Westminster. Students may not receive aid once they have taken more than 150% of the normal duration of the program to complete their studies. This is called the maximum timeframe and applies to both Undergraduate and Graduate students. To stay within this requirement, students are therefore expected to successfully complete 67% of modules attempted per academic year.

### **Maximum Timeframe**

This is the maximum amount of time allowed to complete a program of study as measured by the number of weeks (excluding holidays) in the University academic year which is 35 weeks for undergraduate programmes and 48 weeks for postgraduate programmes. Please note this differs to the University academic regulations which allow a longer time frame for students to complete an academic programme.

- Undergraduate courses must not exceed 150% of the published length of the course. Therefore, the maximum timeframe is:  
3-year degree = 4 academic years and 6 months. This is to complete 360 credits at undergraduate level.  
4-Year degree = 6 academic years. This again is to complete 360 credits at undergraduate level as the third year of study is a placement year with no credits awarded.
- Postgraduate courses must not exceed 150% of the published length of the course. Therefore, the maximum timeframe is 1 academic year and 6 months.
- This is to complete 180 credits which is the requirement for full-time postgraduate students.
- You must remain studying at least half time in the UK.

This timeframe is measured cumulatively so a student will be ineligible at the SAP evaluation checkpoint if their results indicate they will exceed the maximum timeframe to complete the program of study and NOT at the point when they reach the maximum timeframe.

### **Mitigating Circumstances**

If there are serious, unexpected circumstances outside a student's control that cause a piece of assessed work to be submitted late or impact on an exam result, a student may be able to submit mitigating circumstances (MC's)

The University has a procedure and set of regulations around MCs to ensure that students are not disadvantaged when faced with a serious situation outside their control. More details about deadline and criteria are set down on our [Mitigating circumstances page](#).

Any MC's submitted and accepted by the Mitigating Circumstances Board will be considered as part of the SAP evaluation but only against the qualitative measure, not the quantitative measure.

Please note that if students do need to resubmit coursework, this may have an impact on their student visa also. Students should talk to our [Student Advice team](#) to check.

### **Incomplete modules, referred and deferred status and failed**

Undergraduate students take 120 credits (6 x 20 credit modules) per academic year (360 credits in total). Postgraduate students take 180 credits (7 x 20 credit modules plus a 40-credit project module). Students are expected to successfully complete 67% of modules attempted per academic year. This is 80 credits for Undergraduate students, and 120 credits for Postgraduate students.

If a student has a status of 'Failed; Retake' for any of their modules it means they will be required to register to retake the whole module with full attendance in the next academic year and attempt all items of assessment. This may impact on the quantitative measure of a student's SAP.

If a student fails a module component, they will either be referred or deferred in this component. It is important to note that if referred in an assessment component, the mark will be capped at 40% for undergraduate modules and 50% for postgraduate modules. This may affect the qualitative measure of a student's SAP. If the component is part of a 'core' module which must be passed in order to progress to the next level of study, this may also impact on the quantitative measure of a student's SAP.

If a student is deferred, in any assessments, and has not had any previous referrals or retakes within the same module, their overall module mark will not be capped as they will be taking the assessment as if for the first time. As this is counted as a first attempt, it will not impact on the qualitative measure requirement of SAP. However, if the deferral relates to the component of a 'core' module, this could impact on the quantitative requirement in SAP.

If a student fails a module or a module component and must repeat, they are issued with a 'Financial Aid Warning'. What this means is given in detail later.

If a student is unsure what a 'referral', 'deferral' or 'condoned pass' is, the University has guidance on its website [understanding-your-results](#). Any questions should be directed to our [Student Centre](#)

### **Withdrawals and transfers**

If a student withdraws from their course, there will be impact on the quantitative measure as this relates specifically to the pace and maximum timeframe allowed for study. There will be no impact on the qualitative measure on their SAP unless the student returns to study.

Students transferring credits in from another institution may have both a qualitative and quantitative impact on their SAP.

This process is called Recognition of Prior Certified Learning [RPCL](#). At the time of awarding credit for RPCL, the University must decide whether the marks or grades, in their original or an amended form, will be included on a student's record and so count towards the final award.

This would only apply to Levels 5 and 6 of an undergraduate degree or Level 7 of a postgraduate degree and in accordance with the academic regulations as stated in Section 17 Undergraduate Framework or Section 18 Postgraduate Framework 'Transfer of Credits' in our [UoW academic regulations](#). See also Part 2 (section 4) of the academic regulation's handbook.

Academic recognition of these credits would have a qualitative impact because it would be treated the same as a mark gained at the University. Accreditation would also exempt the student from taking some course modules – this would accelerate academic progress and would positively impact their quantitative measure.

## **Frequency of Satisfactory Academic Progress (SAP) Evaluation**

In accordance with the code of federal regulations (34 C.F.R. § 668), your SAP will be evaluated at the end of each payment period. For undergraduate students this will occur twice a year, in October and at the end of your final payment period in January.

For postgraduate students, there are three payments periods so your SAP will be evaluated according to your course start date; for the September cohort, this will occur in October, January and June. For those students who begin their course in January, your SAP will be evaluated in January, June and at the end of your final payment period in September.

## **Notification to students**

Students that fail to make Satisfactory Academic Progress will firstly be issued with a 'Financial Aid (FA) Warning'. This is a status that will last for 1 payment period (i.e. until the next disbursement), during which time a student can still receive Financial Aid. Students that fail to regain Satisfactory Academic Progress by the next disbursement will no longer be eligible for Aid unless they are successful in an appeal (see below).

## **Appeals**

To appeal the loss of financial aid eligibility, a student must, within 14 calendar days of notification, email a signed and dated letter of appeal to [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk) explaining why he or she should not have Financial Aid suspended. It should include: -

- the reason why they failed to make SAP.
- an explanation of what has changed to allow the student to make SAP at the next evaluation checkpoint.
- evidence of any retakes, deferrals or mitigating circumstances
- if available, supporting evidence from their Registry Office or course leader.

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 Satisfactory Progress at the next evaluation date.

A decision will be conveyed in writing (usually email) to the student within two weeks of the student's appeal. Each case is reviewed on an individual basis and our decision is final.

If your appeal is unsuccessful, you will lose your eligibility for financial assistance through the Title IV program.

## **Probation**

If an appeal is successful, the student will be placed on probation. To be placed on probation a student must:

- Appeal and have it approved by the Student Funding Office and
- be expected to make SAP in next payment period or
- be successfully following an academic plan designed to ensure they will be able to meet SAP within the maximum timeframe.

If you are on SAP probation, you may only receive Title IV financial assistance for **ONE** payment period (i.e. until the next disbursement) during which time you can still receive financial assistance. However, you may not receive financial assistance for subsequent payment periods unless you are now making SAP, or we determine that you have met the requirements specified in your academic plan.

If you do not meet the requirements after this probationary period, you will lose your eligibility for financial assistance through the Title IV program.

**Please note that Students undertaking any part of their course in the USA or dropping below 50% FTE are not entitled to Federal Aid. This regulation is not covered by the Satisfactory Academic Progress Policy above and therefore is not subject to a Financial Aid Warning, Probation or Appeal.**

Financial Aid warnings, probation and suspensions related solely to students' eligibility to receive Federal Student Aid from the US Department of Education and will not affect enrolment status.

Please also be aware that the Satisfactory Academic Progress (SAP) policy is entirely separate to the requirements of a student remaining on their program of study. If a student fails to make SAP, they can be re-admitted onto the program of study but may still be ineligible for financial aid. Questions regarding our SAP policy should be directed to [USstudyloans@westminster.ac.uk](mailto:USstudyloans@westminster.ac.uk)

**Reviewed and updated May 2025**