



# Satisfactory Academic Progress (SAP) Policy

## 1. Overview

The University of York is required by US Federal Law ([34CFR 668.16](#)) to define and enforce standards of Satisfactory Academic Progress (SAP) for students who wish to access US Federal Aid, namely William D. Ford Federal Direct Loans. The guidelines have been established to encourage students to progress and successfully complete the academic programme for which aid is received.

This Policy is designed in compliance with the requirements set out by the US Department of Education and related to students who are in receipt of Direct Subsidised, Direct Unsubsidised, or Direct PLUS Loans, or a combination of these, or whose parents have Direct Parent PLUS Loans.

## 2. Satisfactory Academic Progress

The US Department of Education regulations require students in receipt of US Federal Aid to be enrolled in an eligible educational programme and making Satisfactory Academic Progress in order to retain eligibility to receive Title IV (Direct Loan) funds.

Under Direct Loan regulations, the University of York is obliged to check student progress and will do so prior to the release of each disbursement.

Students who receive US Federal Aid will be evaluated at the end of each semester. This evaluation process will consider your progress under the following criteria:

- Qualitative (grade-based) measurement
- Quantitative (time-based) measurement

Both criteria will be measured at the same time for each evaluation increment. To receive US Federal Aid, you must meet minimum standards for both the above-mentioned components while simultaneously adhering to the University's [academic progress rules](#) and the [UK Government's immigration rules](#).

### Qualitative (grade-based)

Students in receipt of US Federal Aid must remain in good academic standing at all times. This is consistent with the University's requirement for graduation for all students.

For taught programs longer than two academic years in length, students must have an academic standing consistent with the University's requirements for graduation at the end of the second year in order to continue to be eligible for Federal Aid. Student records are reviewed annually to ensure that they have met the academic requirements to progress to the next level of study. At the end of their second year, the student must have an academic standing consistent with the institution's requirements for graduation (which the University of York defines as the equivalent of a 'C' average [34 CFR 668.34\(a\)\(4\)\(ii\)](#)).

### **Undergraduate**

Students studying at undergraduate level at the University of York must maintain a minimum of 40% (third-class Honours) grade level. Further information can be found within the 'Progression and Award Rules 25/26' section of the University's [Collated University Assessment, Marking, Feedback and Standards Policies and Procedures 2025/26](#).

### **Postgraduate (Taught)**

Students studying at postgraduate level at the University of York must maintain a minimum of 50% (Pass) grade level. Further information can be found within the 'Progression and Award Rules 25/26' section of the University's [Collated University Assessment, Marking, Feedback and Standards Policies and Procedures 2025/26](#).

### **Postgraduate (Research)**

Research degrees are not credit based, as they are obtained by research and are assessed through the submission of a thesis (or equivalent) and, where required, an oral examination. Students studying at research level will have regular supervisory meetings and will have their academic progress assessed annually. The annual formal review of progress serves as the formal evaluation point for Title IV purposes.

Detailed information about Academic Progress for all students studying at undergraduate, postgraduate taught and research postgraduate levels is set out within the University's [Ordinances and Regulations](#) and reviewed on an annual basis. Students are asked to review and confirm that they will abide by the Ordinances and Regulations during the mandatory enrolment process at the beginning of each academic year.

In addition to the University's academic standards outlined above, additional checks are made in-year for students in receipt of US Federal Aid prior to the release of the second and third disbursements each academic year.

### **Quantitative (time-based)**

US Federal regulations state that the maximum timeframe for completion of a degree programme may not exceed 150% of the published length of a programme. Periods when a student is not receiving US Federal Aid funding will be included in the maximum time frame.

Students must complete their programme at a pace that ensures they will graduate within the maximum timeframe and should remain enrolled at least half-time throughout. The required pace of progression is determined by dividing the number of credits completed by the number of credits attempted (i.e., failure/resit; withdrawal; repeats; transfers).

UG Example:

- 360 credits (Programme Length in Credits) x 150% = 540 credits (Maximum Timeframe)
- 360 credits / 540 credits = 67% is the pace of completion (rounding up is not permitted, i.e., if a student's pace is 66.6%, this cannot be rounded up to 67%).

To complete within the 150% maximum timeframe, a student must complete at least 67% of all credits attempted (includes withdrawal, repeats, failures and transfers).

In accordance with US Federal Regulations, a student may only receive Federal Aid for one repeat of a previously passed module. All repeat attempts, regardless of whether they are eligible for funding, are included in the 'credits attempted' calculation for the 150% maximum timeframe.

A student will be considered ineligible at the evaluation point where it is determined that it is not possible to complete within 150% of the advertised programme length, not at the point where they actually reach the maximum time frame.

These requirements apply to all levels of study at undergraduate and postgraduate; for research degrees, the published timeframe will include a continuation period, or “writing-up” period. Approved periods of interruption (Leave of Absence) will not count towards this calculation.

<b>Standard <sup>1</sup> Published Programme Length</b>	<b>Published Programme Length</b>	<b>Programme Length in Credits</b>	<b>Maximum Period of Enrolment</b>	<b>Maximum Time Frame in Credits</b>	<b>Pace of Progression (credits divided by maximum time frame in credits)</b>
Undergraduate Honours	3 years	360	4.5 years (53 months)	540	67%
Postgraduate Taught	12 months	180	1.5 years (18 months)	270	67%
Postgraduate Research Degree (PhD - standard)	4 years (incl. 1 year write-up period)	N/A	6 years (72 months)	N/A	Annual formal review of progress

<sup>1</sup> For full-time study on standard programmes. Further information on the notional hours per credit are available within the 'Progression and Award Rules 25/26' section of the University's [Collated University Assessment, Marking, Feedback and Standards Policies and Procedures 2025/26](#).

Please note, that while a student may maintain their eligibility for US Federal Aid, institutional academic progress rules and student visa restrictions may impact your ability to continue within the

programme. Conversely, a student may lose eligibility for US Federal Aid and still meet the institutional requirements for continued enrolment.

## Impact of Change to Enrolment

All periods of enrolment contribute when assessing progress, including periods when the student did not receive Direct Loan funding. However, there are some special cases, as listed below;

### Change of programme, transfer credits and module changes

Change of programme, transfer of credits and module changes for the same grade level will count towards the 150% timeframe. Only those credits which count toward the award being sought will be considered for the purposes of SAP.

### Withdrawals

Students considering withdrawing from their programme are encouraged to follow the guidance to [Leave the University](#), and to seek advice on the effect withdrawal can have on loans eligibility and repayment options.

### Incomplete Courses

There is no “incomplete” status at the University of York. Where a student does not complete their programme, they will be given a “Fail” status, dependent on the proportion of assessment which has been completed, i.e. where some credit has been achieved, the student may be eligible to exit with a lower award.

### Course Repetitions

All attempted credits and courses count towards the Maximum Time Frame and grades will be calculated as part of qualitative grade measurement. Further information on the impact of enrolment changes can be found in Appendix 1 below.

## 3. Monitoring SAP

The University evaluates SAP at the end of each payment period. However, due to the timing of UK Board of Examiners meetings, official results may not be available at the point of a scheduled disbursement.

**Tentative Eligibility:** In such cases, the University may tentatively disburse Federal Aid based on the student’s current academic standing.

**Post-Disbursement Review:** Once final marks are ratified, a formal SAP review will be conducted. If this review determines the student failed to meet SAP standards for the preceding period, a Financial Aid Warning will be issued. This will directly impact the student’s eligibility for the subsequent disbursement.

For students commencing their studies outside of the standard September entry (Mid-Year Starters), SAP will be evaluated at the end of each completed payment period (semester) according to the Scheduled Academic Year (SAY) in which they are enrolled. Their progress will be measured against the same qualitative and quantitative standards as September starters, but their evaluation points will align with the completion of their specific payment periods.

### SAP Evaluation

Enrollment Type	Evaluation Point 1	Evaluation Point 2	Evaluation Point 3
Standard (Sept-Sept)	End of Semester 1 (Jan/Feb)	End of Semester 2 (June)	End of Summer Period (Aug/Sept - PGT only)
Mid-year starter (PGR only)	End of Summer Period (Sept)	End of Semester 1 (Jan/Feb)	N/A

Students will be notified via their University email if they fail to meet SAP standards.

### Qualitative (grade-based)

SAP is recorded by the students' departments confirming academic progress via the University's student records system, which is checked prior to each disbursement payment period.

### Quantitative (time-based)

SAP is monitored by students' supervisors during regular supervisor meetings. Where a student is not progressing in a satisfactory way, departments discuss this directly with students in the first instance. Where a student continues to fail to make satisfactory academic progress this is brought to the attention of the Student Financial Support (SFS), usually via the University's student record system, which is checked prior to each disbursement payment period.

Where a taught student achieves less than the minimum pass grade (40% for Undergraduate and 50% for Postgraduate), they may be permitted grade compensation or an examination resit. Such remedial actions may bring their academic standing in line with the standards required for Satisfactory Academic Progress (SAP).

## 4. Financial Aid Warning

Failure to achieve the required standard of academic progress will result in a Financial Aid Warning. This warning will last for one payment period (i.e. until the next disbursement), during which time the student can still receive US Federal Aid. Students will be notified of this Warning in writing.

If the student regains satisfactory academic progress by the next disbursement due date, the next disbursement will be released, and they will be removed from the Financial Aid Warning status.

If the student fails to regain satisfactory academic progress by the next disbursement, they will no longer be eligible for Federal Aid, unless an appeal is submitted (see section 5), and funds will not be disbursed.

### Re-establishing Title IV Funds

Where a student has failed to achieve the required standard of academic progress and subsequently becomes ineligible to receive US Federal Aid, they may once again become eligible providing they have met the required standard of academic progress for the subsequent period of payment. The student will remain eligible providing the required standard of academic progress is maintained.

Should the student fail to achieve the required standard of academic progress in future payment

periods, the above Financial Aid Warning process will be used.

## 5. Appeals

The University of York does not have the authority to waive Satisfactory Academic Progress (SAP) requirements for any student. However, students notified of the termination of their United States (US) Federal Aid due to a failure to maintain SAP may appeal within 10 working days of the notification if exceptional circumstances can be demonstrated.

**Grounds for Appeal:** Appropriate grounds include, but are not limited to:

- Death of an immediate family member (parent, grandparent, spouse, sibling, or dependent child).
- Extended illness or injury of the student (typically resulting in an absence of 15 days or more).
- Extended illness of an immediate family member that places a significant hardship on the student.
- Natural disasters or other significant personal trauma/emergencies.

**Submission Requirements:** Appeals must be submitted in writing from the student's University email account to [sfsu@york.ac.uk](mailto:sfsu@york.ac.uk) and addressed to the Student Administration Manager. This process is independent of the University's Academic Appeals process. All submissions must include:

1. Supporting Documentation: (e.g., medical certificates, "Fit to Study" letters, or death certificates).
2. Statement of Change: A detailed explanation of what has changed in the student's situation that will allow them to achieve Satisfactory Academic Progress (SAP) by the next evaluation point.

**Outcomes:** The appeal will be reviewed on its merits, and a response provided within 14 working days.

**Disbursement** of loan funding will be suspended while an appeal is pending.

- **Successful Appeal (Probation):** The student is placed on Federal Aid Probation for the subsequent payment period. Eligibility is reinstated for that period only. As the student can only be on probation for one period only, their SAP will be reviewed at the end of that period.
- **Successful Appeal (Academic Plan):** If the student requires more than one period to meet standards, they may be placed on an Academic Plan. Eligibility continues as long as the student meets the specific milestones outlined in that plan.
- **Denied Appeal:** The student remains ineligible for US Federal Aid but may regain eligibility in the future if their cumulative grade reaches the required 40% (Undergraduate) or 50% (Postgraduate) threshold.

**Maximum Timeframe Note:** Regardless of the above, students who exceed 150% (One Hundred and Fifty Percent) of the published length of their programme are no longer entitled to receive further US Federal Aid.

The decision of the Student Administration Manager regarding the appeal is final in respect of United States (US) Federal Aid eligibility. However, students who believe the process was not followed correctly

have recourse to the University's [Complaints and Appeals Procedure](#).

## 6. Contact

For enquiries about this document or US Federal Aid, please contact:

**Student Financial Support**

University of York

[sfsu@york.ac.uk](mailto:sfsu@york.ac.uk)

(Office Hours: Monday to Friday, 10am - 4pm)

## Appendix 1 - Change to Enrolment

### Withdrawals

Students considering withdrawing from their programme are encouraged to follow the guidance to [Leave the University](#), and to seek advice on the effect withdrawal can have on loan eligibility and repayment options.

If a student did withdraw from a course, they must reapply to re-join the program. If the University did accept an application to re-join, any prior credit would count against the applicable Maximum Time Frame. Likewise, the student would return at the same level of eligibility status regarding the qualitative standards. For example, if they left on a Financial Aid Warning, they would return at the Warning level (see Section 4).

### Incomplete Courses

There is no "incomplete" status at the University of York. Where a student does not complete their programme, they will be given a "Fail" status, dependent on the proportion of assessment which has been completed, i.e. where some credit has been achieved, the student may be eligible to exit with a lower award.

If a student did not complete a course, they would be discharged from the program after their third examination. If they were to be allowed to re-join, any prior credit would count against the applicable Maximum Time Frame. Likewise, the student would return at the same level of eligibility status regarding the qualitative standards. For example, if they left on a Financial Aid Warning, they would return at the Warning level (see Section 4).

### Change in Programme

Where a student has changed their programmes of study, the work completed in the previous program would count towards their Maximum Time Frame and any previously awarded grades would be considered as continuing towards their qualitative grade measurement.

## **Course Repetitions**

In accordance with [34 CFR 668.2\(b\)](#), a student may receive Federal Aid to repeat a previously passed module only once. If a student repeats a **passed** module for a second time (a third attempt overall), that module will not be included in their enrollment status for Federal Aid purposes, though it will still count toward the 150% maximum timeframe.

Failed modules can be repeated with Federal Aid until passed, subject to pace and timeframe limits.

## **Transfer Credits**

Credits transferred in from another university may count towards the Maximum Time Frame at the University of York as long as the credits directly apply to the students current degree programme. The grades may be considered for the qualitative measurement if the prior university's grade system is equivalent to the UK system. If the system is not equivalent, the grades will be considered as a "pass" level.