

Direct Loans from the US Department of Education: Satisfactory Academic Progress (SAP)

Overview

All students receiving US Federal Aid (Direct and PLUS loans) whilst studying at LAMDA must progress satisfactorily towards completion of their chosen academic programme.

LAMDA has clear Assessment Guidelines for undergraduate and postgraduate degrees, and these are set out in the Academic Regulations. All students, both those with Federal Student Aid and those who are not receiving loans, will normally be required to achieve a Pass grade in all modules to be able to progress to the following stage of the programme.

Students receiving financial aid will be evaluated annually through the end of academic year Exam Board, where grades are ratified. SAP is formally evaluated at the end of each payment period. For programmes longer than one academic year, the annual Exam Board determination constitutes the formal SAP review for progression purposes, with interim reviews undertaken following each payment period to confirm continued Title IV eligibility. US Federal regulations include requirements about the pace and quality of students' progress:

- All students must progress at a pace which ensures they will graduate within the maximum permissible timeframe; that is 150% of the published length of that programme, measured in credits. Quantitative SAP Requirement (Pace): Students must successfully complete a minimum of 67% of all credits attempted throughout their programme. This ensures that the student remains on track to complete the programme within the maximum permitted timeframe of 150% of the published programme length.

- Student borrowers must also maintain satisfactory academic requirements:
 - For Undergraduate (BA) courses, the minimum overall percentage grade needed to pass, or to progress to the next year, is 40%; this is equivalent to a US GPA of 2.0.
 - For Postgraduate (MA and MFA) courses, the minimum overall percentage grade needed to pass, or to progress to the next year, is 50%; this is equivalent to a US GPA of 2.7

Marks awarded at LAMDA are all on a scale of 0 to 100. Final degree awards are broken down into degree classes as follows:

Percentage Grade	Undergraduate (FdA / BA)	Postgraduate (MA / MFA)
70% +	1st class	Distinction
60% +	Upper second class (2:1)	Merit
50% +	Lower second class (2:2)	Pass
40% +	Third class	Fail
Below 40%	Fail	

Calculation of duration and pace

Published programme length	Credits per academic year	Credit hours	Maximum time for completion (credit hours)	Minimum Completion Rate
3 yr BA	120	$3 \times 120 =$ 360	$3 \times 120 \times 150\% =$ 540	67%
1 yr MA	180	$1 \times 180 =$ 180	$1 \times 180 \times 150\% =$ 270	67%
2 yr MFA	120	$2 \times 120 =$ 240	$2 \times 120 \times 150\% =$ 360	67%

As stated above, students must progress through their degree programmes at a pace which ensures they will not exceed the relevant 'maximum time for completion' stated above.

All periods of enrolment contribute when assessing progress, even periods when the student did not receive federal loan funds. The table below provides examples of a change in enrolment and its effect on SAP measurement.

Change in enrolment status	Usually counts towards maximum time?	Notes
Interruption / suspension of study	No	
Change in programme	No	Any elements of the original programme which form part of the new programme will still count towards the maximum time.
Withdrawal	Depends	Withdrawal: Any credits attempted prior to withdrawal will normally be included when calculating pace and maximum timeframe.
Repeated assessment or repeated study due to academic failure	Yes	
Transfer to LAMDA from another institution	Yes	

All LAMDA courses are normally studied in full-time mode, but nevertheless US Federal loan regulations state that students must be studying at least half-time in order to remain eligible. For the purposes of Federal Student Aid, half-time attendance will be determined by the credit intensity of the relevant programme and payment period, in accordance with US Department of Education requirements.

If a student has to withdraw temporarily from a course for circumstances beyond their

control (e.g. illness) or, owing to special circumstances, has been offered the opportunity to repeat all or part of a year, this will result in failure to meet the requirements for minimum

satisfactory academic progress and a report must be sent to the US loan provider.

However, once the student returns to the course or the repeat year is completed, the student will be eligible to reapply for funding for the remainder of their course, provided this does not extend the course beyond 150%.

Students who exceed the 150% timeframe for any reason will be placed on Student Loan Denied status. Under no circumstances may a student who exceeds 150% of the time normally required to complete a course be eligible to receive US Federal funds.

Financial Aid Warning and Termination

If students' academic progress has not been satisfactory at the end of a payment period, they will be placed on a Financial Aid Warning. Students will be notified of this in writing. The warning will remain in place for a payment period, and students can continue to receive loan funding whilst a warning is in place.

If Satisfactory Academic Progress is not regained by the end of the warning period (ie the end of the next term), then the student's loans will be suspended. LAMDA does not have the right to waive the requirement for satisfactory academic progress for any student.

Students can receive more than one warning during an academic year, but these warnings cannot be in consecutive terms.

Appeals and Probation

Students who have their eligibility for US federal aid suspended because of academic failure may appeal if one or more of the following circumstances exist:

- a) Death of a family member (parent, spouse, sibling, child, etc.)
- b) Extended illness of the student that causes the student to be absent from studies for at least 15 days
- c) Extended illness of an immediate family member that places hardship on the student.

Immediate family members include the parent, spouse, sibling or dependant
d) Other relevant mitigating circumstances accepted by LAMDA.

The letter of appeal should address in detail any extenuating circumstances that have affected the student's academic performance and must be received within ten days of

receipt of the warning or notice of suspension. The letter should also demonstrate what has now changed in the student's situation that will allow them to demonstrate SAP at the next evaluation. All documentation to support the appeal is required at the time of appeal submission.

Appeals should be

submitted to:

Amy Richardson

**Head of Admissions & Student
Affairs**

LAMDA

155 Talgarth Road, London, W14 9DA

The appeal will be reviewed, and a written outcome will be sent to the student within 10 working days. The decision of the SAP Appeal Panel shall be final for the purposes of determining Title IV eligibility.

Following a successful appeal, the student will be placed on Financial Aid Probation and may continue to receive Title IV funds for one payment period. At the end of that payment period the student must either:

- meet SAP requirements; or
- successfully follow any academic plan established by LAMDA.

Failure to do so will result in the loss of Title IV eligibility.

As part of a successful appeal, LAMDA may establish an Academic Plan setting out the conditions the student must meet in order to regain satisfactory academic progress within a defined period.

Students who appeal unsuccessfully or who fail a probation period, will *de facto* have breached LAMDA's regulations governing academic progress. Each case will be treated on its own merits, but eligibility for Federal loans will only be restored following a successful application to be readmitted to a relevant programme of study.

Students should also refer to LAMDA's Return of Title IV Funds (R2T4) Policy for information regarding withdrawal, interruption of studies, and the return of federal funds following a change in enrolment status