



Satisfactory Academic Progress for Federal Aid Recipients

In line with US federal regulations, students receiving Title IV funding administered by LIPA must maintain Satisfactory Academic Progress (SAP) for the duration of their studies at the Institute. This includes students in receipt of Direct Subsidised Loans, Direct Unsubsidised Loans and Direct Plus Loans.

SAP is measured in both Qualitative (grade-based) and Quantitative (time-based) measurements.

In order to receive continued loan funding, students must meet the minimum requirements for both academic progress and course duration.

Qualitative (grade-based)

Students in receipt of Direct Loans must remain at all times in good academic standing and maintain a GPA equivalent of at least 2.0 for modules at Level 3 – 6. This is deemed equivalent to a minimum of 40% or a 'Pass' grade.

The class of degree will be at least that indicated by the Award Mark, according to the established percentage band equivalents rounded to the nearest whole integer:

- <40% = fail
- 40 – 49% = third class
- 50 – 59% = lower second class
- 60 – 69% = upper second class
- =>70% = first class

Quantitative (time-based)

The maximum timeframe for completion of a degree programme may not exceed 150% of the published length of a programme. Periods when a student does not receive funds will be included in the maximum timeframe.

Students must complete their course at a pace which ensures that they will graduate within the maximum timeframe.

Standard published program length	Maximum timeframe for completion
3 year undergraduate degree 3,600 standard UK credit hours (120 ECTS credits)	5,400 standard UK credit hours (180 ECTS credits)
4 year undergraduate degree 4,800 standard UK credit hours	7,200 standard UK credit hours (240 ECTS credits)

(160 ECTS credits)

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	Count towards maximum timeframe
Interruption of study	No
Change in program	No
Withdrawal	No
Repeat study or re-assessment due to academic failure	Yes
Transfer into LIPA	Yes

Process of obtaining Satisfactory Academic Progress reports - Notification Procedure/SAP statements.

Prior to a loan disbursement of any Federal Financial Aid, SAP will be confirmed by a formal statement from LIPA's Registry to those responsible for certifying and disbursing loans giving assurance that SAP is being maintained based on an assessment of student progress and achievement in line with qualitative and maximum timeframe measures.

These statements will be obtained prior to the disbursement of loan monies at three points in the academic year to determine whether students have formally met, or not, the term pass mark and/or the progression requirements that will determine whether the pace of study remains within the specified parameters.

In instances where satisfactory academic progress has not been made options for continuing their studies will be presented to students in writing.

For students on programs greater than two years in length LIPA will confirm that the student has academic standing consistent with the requirements for graduation at the end of their second academic year.

Students will be notified in writing that they have been placed on Financial Aid Warning.

Financial Aid Warning

Where the satisfactory academic progress has not been met at the end of a term, the student will be placed on 'Financial Aid Warning' for the period of the next academic term and will continue to be eligible to receive funding for that period only.

Maintaining eligibility for the federal loans requires that students on a Financial Aid Warning complete that period of their academic study at a level that would bring their overall standing in line with Satisfactory Academic Progress requirements.

The International Team will communicate the Financial Aid Warning in writing and inform the student of the need to bring grades in line with the SAP requirements.

If satisfactory progress has not been achieved at the end of the Financial Aid Warning period, a student's loan eligibility will be terminated. We do not have the right to waive the satisfactory academic progress requirement for any student.

It is possible for students to receive more than one warning period during an academic year. However students cannot be placed on a Financial Aid Warning period consecutively.

Appeals against a decision to suspend Financial Aid and Financial Probation

Financial Aid probation means a status assigned by an Institution to a student who fails to make satisfactory academic progress and who has appealed and has eligibility for Aid reinstated.

Appealing a Financial Aid Decision

Students who are given a Financial Aid Warning or who subsequently lose eligibility for Federal Student Aid because they have failed to maintain SAP may appeal the SAP decision if one or more of the following circumstances exist:

Death of an immediate family member (parent, spouse, sibling, dependent child);

An extended illness which has resulted in an absence from academic activities for at least fifteen days;

The extended illness of an immediate family member that places hardship on the student;

Mitigating circumstances as accepted by LIPA's Director of Higher Education.

Within 10 days of receiving the Financial Aid Decision, students wishing to appeal must have submitted their appeal in writing to the Director of Higher Education detailing the reason(s) for failing to meet the SAP requirements and/or why there should be no suspension of aid. All supporting documentation should be submitted with the appeal. This process is separate to any academic appeals process.

Grounds for the appeal may be:

The Institute did not follow the Institute's Satisfactory Academic Progress (SAP) Policy;

The evidence submitted to challenge the decision to withhold financial aid was not considered by the Financial Aid Director.

The appeal will be considered by the Director of Higher Education and the Director of US Federal Financial Aid. The Institute will notify the student in writing of the outcome of the appeal decision. The decision is final.

Where a student's appeal has been upheld, the student retains their eligibility for funding for the subsequent term. However, during the study term the student is placed on Financial Aid Probation, for a period of no longer than one term and must meet SAP requirements in order

to remain eligible for financial aid.

Version: 25th September 2018 V2