

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Norwich University of the Arts is certified to process and administer U.S. Federal Loans (Title IV).

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1. Definitions of Satisfactory Academic Progress for US Loan Programmes:
 - 1.1. To be eligible for U.S. federal student loans, a student must achieve Satisfactory Academic Progress (SAP). This policy applies to all students taking federal loans (also known as financial aid and Title IV aid) at Norwich University of the Arts (hereafter referred to as the College), specifically Direct subsidised, unsubsidised, GradPLUS and ParentPLUS loans. It applies to eligible U.S. and eligible non-U.S. citizens receiving Title IV aid, including graduates, undergraduates, part-time and full-time students.
 - 1.2. For students on programmes lasting more than one year (such as part-time and full-time undergraduate courses and only postgraduate part-time courses), both the qualitative and quantitative SAP standards are reviewed at each evaluation point which falls annually at the end of each academic year. This annual assessment will be in July of the year of study.
 - 1.3. For courses of study lasting one year or less, such as postgraduate courses (except for part-time postgraduate courses), qualitative and quantitative SAP standards are reviewed at the end of every term. The evaluation point for part-time postgraduate courses will be at the end of the academic year (in September).
 - 1.4. For students who are required to resit a failed unit, there will be a further evaluation point at the end of the resubmission period (typically in September) and prior to the first disbursement for the new academic year.
 - 1.5. The standards for SAP for students in receipt of Title IV assistance are consistent with those applied to students who are not in receipt of Title IV assistance, with the exception of the regulations governing maximum periods of registration which are adjusted for students in receipt of Title IV assistance to comply with U.S. Federal Aid requirements and UK Home Office Student Visa restrictions.
2. Basic Standard for Satisfactory Academic Progress (SAP)
 - 2.1. Students receiving student loans must meet the College's qualitative and quantitative requirements for minimum satisfactory performance. These are defined as follows:
 - 2.1.1. The Undergraduate student must pass 120 credits each year of study or achieve a pass in order to progress to the subsequent year. During the academic year, undergraduate students must achieve at least 40 credits per academic year to remain on the course.
 - 2.1.2. Undergraduate students must achieve minimum standards as required by the College's Academic Regulations, equivalent to a Pass grade or a pass mark of 40%, which is consistent with the College's graduation requirements.

- 2.1.3. At the end of Year 2 the student must have marks of 40%, which is equivalent to a C and the academic standing consistent with the College's requirement for graduation. This will be evaluated at the end of the student's second year of study at the College.
- 2.1.4. The Postgraduate taught (full-time MA) student must have submitted their term work for assessment to maintain good academic standing. On the other hand, the Postgraduate part-time student must have gained at least 60 credits (PT) by the first annual assessment point in order to maintain good academic standing.
- 2.1.5. Credits transferred from another institution that are accepted toward the student's programme are counted as both attempted and completed credit hours. Credits transferred from another institution will not normally reduce the pace of completion but may reduce the overall length of study time required to complete the requirements of the programme.
- 2.1.6. The undergraduate or postgraduate award must be completed within the maximum permitted time frame as specified by the College's Academic Regulations and in accordance with U.S. Department of Education rules that stipulate that the maximum timeframe cannot be longer than 150 percent of the published length of the educational program, as measured in credit hours where programmes are measured in credit hours. Visa-holders in receipt of Title IV funds must also complete their educational programme within a time frame allowed by the UK student visa authorities for undergraduate and postgraduate programme completion.

For example:

- For students registered on a BA (Hons) or BSc (Hons) award this is 3 full academic years (normal) or 4.5 years (maximum)
 - For students registered on a BA (Hons) with Integrated Foundation Year award this is 4 years (normal) or 5 years (maximum)
 - For MA students this is 1 year (normal) or 1.5 years (maximum)
- 2.1.7. Students must be studying at least half-time in order to be eligible for federal loans. The College monitors the academic progress of student loan recipients from the first date of enrolment at the College, irrespective of whether or not student loans were received at that time.

- 2.1.8. The College calculates a pace of progress to ensure that the student will complete the programme within the maximum timeframe, and this will be measured at the final evaluation point at the end of the academic year to correspond with the end of that final payment period. The pace of progression is calculated as the number of credits completed divided by the number of credits attempted for the academic year for undergraduate students, part-time postgraduate students and taught element of study for full-time postgraduate programmes.
- 2.1.9. For a student who withdraws during the academic year, or who does not complete the year with permission (i.e. who is granted a period of intermission), the College will calculate the rate of progress up to the date of withdrawal or intermission based on the number of credits passed divided by the number of credits attempted up to that date.
- 2.1.10. In all cases where a student does not obtain a pass in the minimum number of credits required to progress, taking account of any resubmission attempts and repeat periods of study (where granted), a student will be placed on Student Loan Denied status, not Student Loan Probation. No financial aid will be disbursed for the student during subsequent periods of study unless the student has made an appeal of the Student Loan Denied and the appeal is granted or until the student regains eligibility.

3. Treatment of Grades Reported, Resits and Repeated Course Work

- 3.1. Unit marks are expressed on a student's official transcript as a numerical percentage for undergraduate courses or as grades of Distinction (D), Merit (M), Pass (P), Marginal Fail (MF) or Fail (F) for postgraduate courses. The marks recorded for each academic year are derived from the weighted mean mark of the assessments in all units comprising that academic year, with credits being awarded for each unit being passed. Each year of an undergraduate degree is worth 120 credits, whilst postgraduate programmes comprise 120 credits for the taught element and 60 credits for the Masters Project.
- 3.2. For undergraduate students (including Integrated Foundation Year), a satisfactory academic year mark of Pass or grade of 40%, with passes in units worth 120 credits, signifies the academic year has been passed and the relevant credits awarded accordingly. For postgraduate taught (MA) students, passes (P) in all units taken during the academic year signifies a pass for the academic year.
- 3.3. Total marks of less than 40% or Marginal Fail (MF) or Fail (F) on undergraduate and postgraduate taught (MA) programmes indicate attempted credits that have not been passed, which are included in the minimum completion rate. For students in programmes longer than two

academic years, an academic standing consistent with graduation requirements must be achieved by the end of the second year.

- 3.4. Incomplete marks are considered a non-completion of attempted coursework until the incomplete mark is replaced with a permanent mark and academic progress can be re-evaluated. In all cases where no mark is assigned, a "0%" mark will be used in the determination of satisfactory academic progress, until this can be replaced by a resit mark (refer to 3.5 below).
 - 3.5. For any academic year that is failed, normally one resit for each failed unit is allowed where the maximum grade that can be awarded is 40% or a Pass for undergraduate and postgraduate programmes.
 - 3.6. Students who do not pass at first attempt are normally offered a resit opportunity during the summer vacation and, subject to a pass in the failed unit, will progress normally to the next academic year. The pace of progress is not affected in these circumstances.
 - 3.7. Where a student has failed more than half the programme (80 credits at undergraduate and 60 credits at postgraduate) he or she may be required to repeat study and may not be given a resit opportunity.
 - 3.8. Repeat periods of study may be permitted to retake failed unit(s) and students are not normally allowed to repeat units already passed except in exceptional circumstances. Students undertaking a repeat period of study will be required to attend all teaching sessions and complete all the assessment requirements associated with the failed unit(s). The repeat period of study will equal the period of the failed units and may be up to one academic year (120 credits).
 - 3.9. The calculation of overall undergraduate classifications and postgraduate awards will take account of any new marks or grades received for the repeated units. No student loans will be disbursed for units that have already been passed. In accordance with the College's policy a student can receive financial aid for one repeat period of study only.
 - 3.10. Students who are required to repeat part of the academic year to retrieve failure in one or more units will be required to intermit for the remainder of the academic year (the period for which units have already passed) and will be subject to any restrictions on their leave to remain in the UK that are applicable under the UK Student Visa system.
4. Student Loan Denied Status
- 4.1. Students who fail to meet SAP at an annual evaluation point will be put on Student Loan Denied Status and are ineligible for Direct Loans unless they successfully appeal or enter into an acceptable academic plan with the College.

5. The Appeal Process

5.1. Students may appeal an academic decision not to offer a resit, a repeat year, or a decision to terminate their course of study by using the College's Academic Appeals Process which is set out in the College's Student Regulations and Procedures. Grounds may include extenuating circumstances if these have affected the student's period of study. If an academic appeal is upheld, the College will re-evaluate their financial aid status.

6. Reinstatement of Aid after Student Loan Denied Status

6.1. Reinstatement of financial aid after a student is placed on Student Loan Denied status could be achieved by the student submitting a written letter of appeal in accordance with the College's appeal process, and the appeal is granted. The student must submit information on injury, illness or other special circumstances that explain why the student failed to make SAP and what changes in the student's situation will allow the student to show SAP at the next evaluation point. If the appeal is granted, the student is placed on Student Loan Probation rather than on Student Loan Denied status. A student regains student loan eligibility after meeting minimum progression requirements.

6.2. If the student decides not to appeal, the student can regain eligibility after achieving the requirements of Satisfactory Academic Progress (SAP). This is set at a minimum of 40% pass on the overall Grade Point Average (GPA) in the university's SAP Policy. This GPA calculation will include all course units of the period of study, even failed ones.

6.3. When a student regains eligibility for Title IV funds, they can only be eligible for the Cost of Attendance (COA) from the time at which they regained eligibility. The COA cannot account for any period during which the student was classified as Loan Denied Status.

7. Student Loan Probation Status

7.1. Students are placed on Student Loan Probation for the subsequent period of enrolment until the next SAP evaluation. For students who are repeating a unit, student loans can be received during the period of probation for one payment period. If the student passes the required unit(s) they will resume normal financial aid status and will no longer be on Student Loan Probation.

7.2. While students are on Student Loan Probation they must maintain the minimum progression requirements. Failure to do so will place a student on Student Loan Denied status.

7.3. Students failing to satisfy the minimum requirement of passing all failed units and successfully progressing after a repeat period of study, will be

considered as academic failure leading to course termination, and will be required to withdraw with Student Loan Denied status.

- 7.4. The student and the College may develop an academic plan that will allow the student to meet the SAP standards by a specific point in time. If the student needs more than a single payment period to return to a good SAP standing, the student can continue to receive FSA as long as they adhere to the academic plan.
- 7.5. A student on an academic plan will have modified SAP requirements for the duration of the plan. If the student fails to meet the terms of the academic plan, the student is not eligible for federal financial aid.
- 7.6. SAP will continue to be checked at the end of each payment period while the student is on an academic plan until the student is again making SAP.