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Federal Student Aid students enrolled at the Cardiff University are required to meet Satisfactory Academic Progress requirements under U.S Federal law 34 C.F.R. §668.16(e) and 34 C.F.R. §668.34 in order to be eligible to receive Federal Student Aid.

Students are required to be fully registered at Cardiff University to be eligible for a loan; you are not permitted to reside in the United States of America for any part of the course. Students must be enrolled at least half time and studying outside of the USA.

Federal Aid and Private Loans may only be approved for loans for periods within the registration period as specified in the formal offer letter issued by the Admissions Service. Loans will not be approved outside of this period.

To ensure compliance with requirement, a student's SAP is determined regularly throughout the student's period of study via various mechanisms. Schools measure SAP by the outcome of assessment which may be by course work or examination.

Results are considered by a Board of Examiners at the end of each year, based on the results the Board will agree the award for final year students and will determine whether continuing students may progress. Cardiff University's academic regulations are contained in the Academic Regulations Handbook which can be located [here](#).

Both the quantitative and qualitative requirements detailed below will be considered at each evaluation point and are measured cumulatively. For programmes of 12 months or less this will be evaluated prior to each scheduled disbursement; for programmes of more than 12 months SAP will be evaluated at the end of each academic year.

Quantitative Requirements (pace)

Students must complete their programme within the maximum timeframe allowable and maintain a cumulative completion rate of 67% (calculated by dividing the number of completed credits by number of attempted credits) to satisfy SAP maximum timeframes.

This applies to both undergraduate and graduate students. An agreed Interruption of study will not count towards this calculation. Students must complete their course within 150% of the published length of the programme as measured in credit hours.

As an example, an undergraduate programme requires 360 credits for the qualification to be awarded; its published length of study is 3 years so students would be expected to achieve an average of at least 120 credits per academic year in order to be progressing at an acceptable pace.

Satisfactory Academic Progress for Federal Student Aid Recipients

For the purposes of SAP only, a student should earn 67% of their credits attempted in each year, to be on pace to complete the programme within the maximum time frame. For example:

- ⇒ **3-year undergraduate degree** = 3 x 120 credits = 360 credits
- ⇒ 150% maximum timeframe: 150% x 120 = 180 credits = 540 credits
- ⇒ Pace of completion: $360/540 = 0.666 = 0.67 = 67\%$

- ⇒ **1-year graduate degree**: 180 credits
- ⇒ 150% maximum timeframe: 150% x 180 = 270 credits
- ⇒ Pace of completion: $180/270 = 0.66 = 0.67 = 67\%$

The programme length cannot exceed 150% of the normal length of the programme. For a PhD programme, this includes time for writing a thesis and viva examination. For example, a 4-year PhD should be completed in 6 years.

Where programmes do not involve regular assessments so are not awarded on credit (such as PhDs) the quantitative measure is based upon the relevant academic department's predictions of the student's ability to achieve the qualification within the published length of study, in line with the predictions for the qualitative measures. Students' work is monitored by an academic supervisor and subject to an annual review before a final assessment (such as a dissertation or viva voce)

Qualitative Requirements (academic progress)

Cardiff University does not use Grade Point Average (GPA) assessments.

To successfully complete the year and meet SAP at the required period, students must achieve a minimum of 40% in each module for undergraduate courses and 50% for postgraduate courses over the academic year.

This is calculated based on the modules/credits completed and the weighting of each module/credit. In addition, some programmes will require students to pass specific modules to facilitate their progression on the course. These will be outlined in the relevant programme specification. Non-credit bearing optional assessments, where offered by programmes, will not be taken into consideration as part of this measure.

A student must attempt to complete a set number of credits (modules) and must attempt to complete all modules they enrol onto. Where a student fails to complete a module, this will be reflected in their progression or classification result and therefore negatively affect their cumulative average grade and academic progress impacting on both the quantitative (pace) and qualitative (grades) standards.

Financial Warning Status

Students that fail to meet the required Satisfactory Academic Progress at the end of each payment period (only applicable to students on courses of 12 months or less) may be placed on a financial aid warning. There is no appeal to this, and no action required by the student. The warning status will remain in place for one payment period only, during which you will remain eligible for financial aid. If you fail to meet SAP after the warning period, you will lose your eligibility unless a successful appeal is made (see [Appeal](#)) and are placed on probation (see [Financial Aid Probation](#)).

Academic Situations that may affect Qualitative and/or Quantitative Measures

Credits transferred from another programme or a change of course/modules at the same grade level will count towards the 150% timeframe (pace). Only those credits, which contribute towards the final award, will be considered for the purposes of Satisfactory Academic Progress.

When all elements of the new programme are unrelated to the previous programme, then credits will not be included in the pace measurement.

Incomplete: If a student fails to complete a mandatory assessment this may result in them failing that module, subject to the relevant programme specification. This will be considered as part of the qualitative measurement and may result in the student being evaluated as not making Satisfactory Academic Progress.

Repeated/retaken assessments: Where a student fails an assessment, they may be provided an opportunity to retake/repeat that assessment later in the same academic year. This is permissible within this Satisfactory Academic Progress policy. The student must have passed or be predicted to pass the retake/repeat by the SAP evaluation at the end of the academic year, in addition to any other assessments that may normally be due. Students required to repeat a failed module will have that module mark capped at 40%. This will replace the grade from any previous attempt and may therefore affect the grade result (qualitative) you receive. Students cannot repeat an assessment/module for which a pass grade was previously awarded.

Compensated Fails / Compensated Passes: Some modules and programmes allow a student to fail an element or module but still be considered a pass overall, where other marks are sufficient to demonstrate the relevant academic requirements. If a student is considered to have failed either the qualitative and/or quantitative element of SAP, but the academic department has advised that a compensated mark is allowed, the student may be assessed as still making SAP overall for the purposes of university policy, but would not be considered as making SAP for the purpose of financial aid.

Retaking individual modules: Where a student fails a module, they may be provided with an opportunity to repeat the entire module the following academic year, at the discretion of the relevant academic department. This is permissible within this Satisfactory Academic Progress policy; however, the published length of study will not be extended by an additional year where single modules are being retaken alongside other modules. Students may still be placed on a Financial Aid Warning Status (only applicable to courses of 12 months or less), based on their original academic progress, which will be lifted assuming that the student is making Satisfactory Academic Progress by the following evaluation.

Retaking/repeating full academic years: Where a student fails a full academic year (e.g. through failing several individual modules) they may be provided with an opportunity to repeat the entire module the following academic year, at the discretion of the relevant academic department. In relation to financial aid, if a student is required to retake/repeat a part year or full year of academic study, this will count towards the 150% timeframe in quantitative standards (pace).

Withdrawal: If a student withdraws from a module any marks gained will no longer be considered in the Satisfactory Academic Progress evaluation unless the marks are transferred to an alternative module. If no alternative module is taken, the withdrawn module will affect the grade (qualitative) and may adversely affect SAP. Withdrawal from a module may also affect the student's pace of study (quantitative) depending upon the point in the year that the withdrawal is completed and whether an alternative module is registered. Where the student has registered on a new module in place of the withdrawn module, the replacement module will be used in all future Satisfactory Academic Progress evaluations and the withdrawn module will be disregarded.

Financial Aid Probation

If the Financial Aid Officer is informed of unsatisfactory academic progress the student will be sent a letter confirming that the required quantitative and qualitative components as mentioned above have not been met. The letter will also inform the student that he/she should meet with his/her supervisor to discuss this academic matter.

The student will be placed on probation for the duration of the subsequent disbursement period. If satisfactory academic progress improves to meet the required quantitative and qualitative components as noted above and the student is due to complete in the maximum time frame, the probation period will cease and the student will be placed back into good SAP.

The student will remain eligible for financial aid during the probation period. However, if the student has not achieved satisfactory academic progress at the end of the “funding probation” period, the student’s aid will be terminated until such a point that the required academic standard is achieved. The student will be informed in writing that he/she is no longer eligible for aid and that they have the right to appeal this decision.

Appeal

Where a student is given notification that funding has been terminated due to failure to maintain satisfactory academic progress, they can appeal within 10 days of receiving the notification of termination. Appeals should be submitted to the Financial Aid Officer at the following email address USFederalLoans@cardiff.ac.uk and this will then be reviewed Financial Aid Office.

The following will be considered as appropriate grounds for appeal:

- The student was absent from lectures or equivalent research time due to reported extended illness
- The student suffered a death in his/her immediate family. Immediate family is defined as parents, grandparents and siblings for a dependent student and parents, grandparents, siblings, spouse, and children for an independent student
- The student was the victim of a natural disaster that caused them to be absent from the University
- Extended illness of a family member that places hardship on the student
- Other special circumstances as determined by the US loan administrator.

The appeal should be submitted in writing with full documentary evidence supporting the appeal to the Financial Aid Officer within 10 days of the suspension letter. The student must also develop an academic action plan with his/her supervisor; this should be confirmed in writing by the supervisor and enclosed with the appeal. This will then be considered by the Assistant Director of Finance and the results of any appeal will usually be notified in writing within 10 working days of receipt of the appeal letter.

All decisions will be final.

If a student’s appeal against suspension of financial aid is successful, the student will be placed on probation for the payment period. If the appeal is not successful and the student continues the course under his/her own means and subsequently meets SAP, he/she will be eligible to regain a probationary status and apply or receive loans and should contact USFederalLoans@cardiff.ac.uk.

Once SAP is re-established, the Warning/Probation status will be lifted, and the student will be eligible to receive assistance under the Title IV programme again.