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 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.

The Financial Aid Office will require your school to confirm SAP prior to each scheduled loan disbursement.

**Quantitative Requirements**

Students are required to be fully registered at Cardiff University in order 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 complete their programme within 150% of the published length of that programme, please refer to the Academic Regulations Handbook contained here. This applies to both Undergraduate and Graduate students. An agreed Interruption of study will not count towards this calculation.

**Qualitative Requirements:**

1. **Academic Progress**

   Cardiff University will require your school to complete a satisfactory academic progress report prior to each disbursement. US Federal requirements state that borrowers must maintain an average ‘C’ grade or above its equivalent – or have academic standing consistent with the University’s requirements for graduation. Cardiff University translates C as GPA of 2.0. In terms of the university academic progress, we would equate this to be 50% or above.
2. 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 grade has 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 grade 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 by the 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

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. 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.