POLICY ON SATISFACTORY ACADEMIC PROGRESS FOR US LOAN PROGRAMMES

Satisfactory Academic Progress for US Loan programs:

1. Students in receipt of loans certified by Birkbeck College in accordance with the US Department of Education’s federal loans programmes (Federal Student Aid) are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each year in which they are enrolled.

2. Satisfactory Academic Progress (SAP), as described below, is evaluated for all students annually, normally following the examination period in June. Some programmes have a further assessment period, normally in September, to enable those students who have failed individual modules a further attempt in order to reach the required standard before the beginning of the new academic year. Failure to maintain SAP as described below may result in cancellation of financial aid awards and the student may have to repay any funds already received.

3. This policy applies only to eligible US and eligible non-US citizens receiving Title IV aid, specifically the Federal Stafford loans (including Direct Subsidized, Direct Unsubsidized, and Direct Parent/Graduate PLUS Loans).

Basic Standard for Satisfactory Performance

4. Students receiving Federal Student Aid must meet Birkbeck College’s institutional requirements for minimum satisfactory performance, as outlined in the College’s Common Awards Scheme (http://www.bbk.ac.uk/registry/policies/regulations) and/or relevant Programme Specification. These are defined as follows:

   i. The requirements for each programme will be defined in the relevant Programme Specification as the requirements for progression. The pass mark for each undergraduate module will be 40%, and for each postgraduate module 50%; the programme specification will outline any specific modules that must be passed in order to facilitate progression, as well as any requirement on the number of modules that must be passed in order to facilitate progression.

   ii. Each programme has a published length, together with a Programme Specification, detailing the modules that must be passed in order to gain an award. The majority of programmes at the College are part of the Common
Awards Scheme, which stipulates the number of “credits” that must be taken and passed in order to complete the programme. For instance, an undergraduate degree offered within the Scheme will consist of modules to the value of 360 credits, of which 300 must be passed in order to gain an award, while a Masters degree offered within the Scheme will consist of modules to the value of 180 credits, all of which must be obtained. Federal rules state that a programme must be completed within 150% of the published length (not including time spent on an approved academic interruption or ‘Break in Study’). College regulations stipulate a maximum number of credits that may be attempted within one academic year. Any student whose rate of progression is such that they cannot gain an award within 150% of the published length of the programme will move to Student Loan Denied status (see paragraph 12). Students of programmes not offered within the Common Award Scheme will have their progression requirements outlined in the Programme Specification for that course and will similarly move to Student Loan Denied status if they are unable to gain an award within 150% of the published length of that programme. This does not include any period taken as an approved break in study.

iii. Research students are subject to an annual review of progression. Where a research student is required to repeat a year of their programme they will move to Student Loan Probation. Where a research student has their registration terminated due to insufficient academic progress they will move to Student Loan Denied status. The normal programme length for research students is 4 years (Full time) and 7 years (part time); students will move to Student Loan Denied status where they exceed 150% of this, in line with federal regulations (not including any period on an approved break in study).

iv. Federal regulations require the College to ascertain satisfactory progress at least once at the end of each year (Regulation 34 CFR 668.34). For the first disbursement of the year this will be according to the annual procedures described above. On at least one other occasion, approximately half way through the year, the College Registry, which is responsible for administering Federal Aid, will seek confirmation from the relevant programme director that there is no reason to believe that the student is not progressing satisfactorily (based on class attendance and any available coursework marks). If this confirmation cannot be given then the student will move to Student Loan Probation.

5. Federal regulations require the College to track the academic progress of Federal Student Aid recipients from the first date of enrolment at the College, whether or not student loans were received at that time. Credits transferred from all other credit sources will be considered as attempted and completed credits in the evaluation of the completion rate standards.
6. In all cases where attempted credits, including transfer credits, exceed the 150% time frame, a student will be placed on Student Loan Denied status rather than Student Loan Probation. No financial aid will be disbursed for the student during subsequent terms unless any appeal against the decision to place the student on Student Loan Denied status is upheld. Students who have completed their programme requirements, but who are still attending modules, are not eligible to continue to receive aid even if they are below the maximum time frame.

**Treatment of withdrawal, mitigating circumstances and incomplete assessment**

7. In line with College regulations, if a student withdraws from a module before the published deadline then the student is not considered to have attempted that module.

8. In line with College regulations, if a student does not submit a piece of coursework or attempt an examination, and does not have an application for mitigating circumstances accepted by the relevant examination board, then a mark of “0” will be recorded for that piece of assessment. Where mitigating circumstances are accepted by an examination board then the board may use its discretion to make appropriate arrangements to take these circumstances into account when deciding on the mark to be awarded for the module (including allowing the student to defer the assessment to a later date without penalty). College regulations on assessment and re-assessment shall apply with the additional proviso, in line with Federal regulations, that the student must be in a position to gain an award within 150% of the published length of the programme (not including any period on an approved break in study).

9. For a module that is repeated, the mark awarded will be the higher of the two marks gained for that module. Modules may only be repeated where the student has not already passed that module.

**Student Loan Probation Status**

10. Under College Regulations, students who do not meet the required standard within their programme to progress to the next level, as defined in the programme specification, are permitted two further attempts (undergraduate) or one further attempt (postgraduate) to achieve the minimum number of credits to progress. Where any subsequent attempt will not take the student beyond the 150% time frame stipulation, then the student will be considered to be on Student Loan Probation status, until such time as the student has obtained the necessary credits to enable them to progress.

11. Student loans can be received during the terms of probation. Disbursements for the next period of enrolment will be held until the student’s performance has
been assessed and it is confirmed that the student is eligible to proceed according to the College Regulations and 150% time frame stipulation. Students receiving financial aid for the first time will be placed on Student Loan Probation if they have failed to meet progression requirements during a previous term of enrolment at the College.

**Student Loan Denied Status**

12. Students who have exhausted their permitted number of attempts to pass units as specified in the relevant College Regulations and Programme Specification, or whose rate of progress is such that they will be unable to complete the programme within 150% of published length of the programme (not including any period on an approved break in study) will be placed on Student Loan Denied status. No aid will be disbursed during subsequent terms unless any appeal against the decision to place the student on Student Loan Denied status is upheld. There are no exceptions to this requirement. Students who have completed the programme for which they were registered are also no longer eligible for financial aid.

**Reinstatement of Aid after Student Loan Denied status**

13. Reinstatement of financial aid after a student is placed on Student Loan Denied status is achieved only if an appeal against the decision is upheld. Any appeal must be made via the College’s appeal procedure.

14. Students whose attempted credits have exceeded 150% of their programme (not including any period on an approved break in study) cannot regain financial aid eligibility except through the appeals process and on a term-by-term basis.

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March 2008

Last reviewed May 2016, AP