



Registry

US Federal Loan Satisfactory Academic Progress Policy

Updated: October 2014

1 Introduction

- 1.1 The credit requirements of undergraduate degree programmes will vary. For single honours and combined honours, 480 Scottish Credit and Qualification Framework (SCQF) credits need to be obtained, usually over a four year period. General and Ordinary degrees usually require 360 SCQF credits over a three or four year period. Undergraduate Integrated Masters require 600 SCQF credits, generally over five years. The minimum number of credits required for a master's degree is 180 Scottish Credit and Qualifications Framework credits and some master's credit requirements will be more than this. The normal time frame for completion of a master's degree at Glasgow Caledonian University (GCU) is one year. Requirements for students on PhD programmes are specified in the Degree Regulations and Programmes of Study, including those for the duration of the PhD. PhD students receiving Financial Aid may take up to four years to complete their degree requirements. GCU evaluates Satisfactory Academic Progress at the end of each academic trimester. Students must complete all required modules by the end of the degree. Students who achieve a passing grade may not repeat a module. Students who fail a required module may be permitted to repeat the module and obtain a passing grade before completion of their degree.
- 1.2 As a student receiving US Direct Loans (including Plus Loans) at Glasgow Caledonian University, you must progress satisfactorily towards the completion of your chosen degree programme. Satisfactory Academic Progress (SAP) includes two standards: qualitative and quantitative. You must meet both standards to continue receiving financial aid.

2 Qualitative

- 2.1 In order to maintain eligibility for financial aid with the qualitative standard, you must maintain the academic standing necessary to remain at Glasgow Caledonian University. The University has clear [assessment guidelines for undergraduate and taught postgraduate programmes](#). At Undergraduate level this requires a minimum Overall Aggregate of 40% in all modules. At Postgraduate level this requires a minimum Overall Aggregate of 50% in all modules.
- 2.2 Details on assessment and progression for postgraduate research degrees can be found in the [postgraduate research regulations and code of practice](#).
- 2.3 The withdrawal of students will follow policies and procedures detailed in the assessment guidelines regulations and code of practice. Students who are readmitted to the programme may be issued a one-time waiver to continue receiving financial aid, details are specified below.

3 Quantitative

- 3.1 You must be registered for a minimum of half the full time hours for a particular programme. In order to meet the quantitative standard, you must complete and pass exams and coursework or carry out research for your degree programme. You can find programme requirements in your Programme Handbooks, and wider guidelines as set out in the [attendance policies for taught and research students](#).
- 3.2 In order to maintain eligibility for funds the **maximum timeframe** for completion of a degree programme may not exceed 150% of the published length of a programme, please note:
- Periods when a student does not receive funds will be included in the maximum timeframe.

- Students who transfer from another institution will have the time spent at the first institution included in the maximum timeframe measured in Credit Hours. Credit Hours from another institution that are accepted towards the student's educational programme at GCU must count as both attempted and completed hours.
- Periods of time out from a course will not be included in the maximum timeframe.

3.3 The student's Satisfactory Academic Progress is determined by a combination of Assessment Board decisions and the pace of completion which can be affected by module incompletes, withdrawals, repetitions or transfer credits.

4 Transfer students

4.1 Transfer students' transcripts will be evaluated by the University. Those modules which are applicable to the degree requirement will be accepted and will be used to measure the quantitative SAP requirement. Only those grades earned at GCU will be used to compute the quantitative requirement.

5 Second degree

5.1 If you have completed a degree programme and wish to study another degree at the same level, you must apply to that degree programme as a first-time applicant. You must also meet the admission requirements for the new programme. Federal loan eligibility will be limited to the aggregate programme maximums under Federal Regulations.

6 Evaluation process

6.1 As a student receiving financial aid, you will be evaluated prior to each disbursement of Direct Loans (with the exception of the first disbursement). This evaluation process will consider your progress as per the qualitative and quantitative standards detailed above. You will be required to submit the [Progress Review Form](#) to your Programme Academic Tutor /Supervisor for sign-off before each disbursement.

6.2 You will be notified in writing of being placed on Financial Aid Warning or Probation on the basis of the evaluation stated above. An appeal procedure for verifiable or unforeseen circumstances is available if you believe you meet these criteria. Please note the University cannot waive the satisfactory academic progress (SAP) requirement for any student.

7 Policy for Financial Aid Warning and Probation

7.1 Students who fail to achieve the required qualitative and quantitative standards will be placed on Financial Aid Warning for one payment period. Aid is disbursed during this period.

7.2 Students may appeal their Financial Aid Warning, via written appeal within ten days of receipt of the notice of Warning. Students who appeal will be informed in writing of the decision, which is final.

7.3 Students who have been notified of Financial Aid Warning may appeal if one or more of the following circumstances exist:

- Death of a family member (parent, spouse, sibling, child, etc.)

- Extended illness of the student that causes the student to be absent from studies at the University for at least 15 days
- Extended illness of an immediate family member that places hardship on the student. Immediate family members include parent, spouse, sibling or dependent
- Mitigating or extenuating circumstances as determined by the Registry Operations Manager (Student Funding, Bursaries & Scholarships) in line with Glasgow Caledonian University [Mitigating Circumstances guidelines](#)

7.4 Appeal letters and supporting evidence should be sent to:

Registry Operations Manager (Student Funding, Bursaries & Scholarships)
 Registry
 Glasgow Caledonian University
 70 Cowcaddens Road,
 Glasgow, G4 0BA

7.5 Students who appeal should address in detail any extenuating circumstances that have affected the student's academic performance and what has changed that will allow the student to make SAP at the next evaluation. The letter of appeal must be received **within ten days of receipt of the notice of Warning**. All documentation to support the appeal must accompany the appeal letter at the time of submission.

7.6 Students who successfully appeal are placed on Probation. GCU must determine that the student should be able to improve and make SAP standards after one term of Probation and may be required to fulfil an Academic Plan with specific conditions. Aid will be disbursed during this period.

7.7 Students who meet SAP standards after Probation/Plan will be placed back into good financial aid (SAP) standing.

7.8 Students whose appeals have been denied will be provided with an alternative Plan by GCU to re-establish eligibility.

7.9 Students cannot have 2 consecutive terms of Probation.

8 Important Information

8.1 Please note that students undertaking any part of their course in the USA or drop below 50% FTE are not entitled to Federal Aid. This regulation is not covered by the Satisfactory Academic Progress Policy above and therefore is not subject to a Financial Aid Warning, Probation or Appeal.

8.2 Financial Aid Warnings and Probation are related solely to students' eligibility to receive Federal Student Aid from the US Department of Education and will not affect your enrolment status.