

# Federal Student Aid

**Satisfactory Academic Progress Policy**

To maintain loan eligibility, all students applying for or receiving US Direct Loans (Subsidised, Unsubsidised and PLUS loans) at Liverpool John Moores must progress satisfactorily towards completion of a chosen academic program. The University monitors attendance and will intervene if the International Students Attendance Policy is not being adhered to as required.

**How SAP is Checked and Measured**

SAP will be checked at the end of each academic year. This will determine eligibility of any further Title 1V Loan disbursements in line with US Federal Regulations. Evidence of SAP will also be required for other loan types including Veterans Aid and Sallie Mae.

SAP will be measured by ensuring students have met the following **qualitative** and **quantitative** standards outlined by US Federal law.

The maximum timeframe for completion of a degree program may not exceed 150% of the published length of a program as measured in credits. 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. Periods of Leave of Absence from a course will not be included in the maximum timeframe.

This process will consider the student’s academic progress as well as whether they are within the 150% timeframe. In order to retain eligibility for financial aid, students must be deemed eligible to progress at the end of year assessment boards.

Liverpool John Moores University operates a credit-based Academic Framework applicable to all taught programs that lead to a validated award, wherever delivered. The Academic Board, or its delegated authority, approves all programs of study and modules, including any subsequent amendments. One credit equates to ten notional hours of learning.

The standard academic year for a full-time student studying an undergraduate program equates to 120 credits and 1200 notional hours of learning.

The standard academic year for a full-time student studying a taught postgraduate program equates to 180 credits and 1800 notional hours of learning.

These regulations apply to assessment on all programs within the University’s Academic Framework, wherever delivered. All rules for programs leading to an award must be consistent with the Academic Framework except where a program has been granted a variance by the Education Committee.

**Quantitative Standard (Pace)**

**Pace of completion is measured by a student progressing through their course at a pace which ensures that they will graduate within the maximum timeframe. Examples of this are listed below:**

**Undergraduate Awards**

Bachelor’s degree with honours

360 credits: 120 at Level 4, 120 at Level 5, 120 at Level 6. (Max time = 4.5 years) (Max credit 540)

Pace = 66.6 %

Integrated Master’s degrees

480 credits: 120 at each of Levels 4, 5, 6 and 7. (Max time = 6.0 years) (Max credit 720)

Pace = 66.6 %

**Taught Postgraduate Awards**

180 credits at Level 7 Taught Master’s awards are graded. (Max time = 1.5 years) (Max credit 270)

Pace = 66.6 %

**Professional Doctorates**

540 credits, 180 RPEL credits at Level 7 and 360 credits at Level 8. The award is ungraded. (Max time = 3.6 years)

Pace = 66.6 %

Undergraduate students must pass at least 81 credits per year (80/120 = 66.6%) to be eligible to obtain title 1V funding but cannot achieve academic progression unless 120 credits have been passed.

**Qualitative Standard (Grades)**

**Academic Achievement:** In order to remain in good SAP standing, the following academic pass marks need to be met:

Note for students enrolled in a program of more than 2 years duration:- For undergraduate students 40% is the lowest overall grade associated with the attainment of an undergraduate award.  This is the minimum level required for confirmation of Federal Loan Satisfactory Academic Progress purposes. (See ‘Academic framework Regulations’)

Postgraduate students should be aware however that an average of at least 50% overall in taught courses is required. (See ‘Academic framework Regulations’)

<https://www.ljmu.ac.uk/about-us/public-information/academic-quality-and-regulations/academic-framework>

**Other changes to a student’s enrolment which may affect Satisfactory Academic progress**

* If a student transfers credits (APEL) to a new program from another institution, this will count towards the pace of completion and maximum timeframe .
* If a student is on a period of approved suspension, this period will not count towards the pace of completion and maximum timeframe.
* If a student withdraws part way through the academic year, this period will count towards the pace of completion and maximum timeframe. This includes re-submission and repetition.
* If a student transfers course and elements of the previous program contribute towards the new course then this will count towards the pace of completion and maximum timeframe. If all elements are unrelated then this will be excluded from the pace of completion and maximum timeframe.

**Failure to Make Satisfactory Academic Progress**

Students will be notified in writing if financial aid is suspended or probated on the basis of the evaluation stated above. An appeal procedure for verifiable or unforeseen circumstances is available, if a student believes they meet those criteria. Under Title IV regulations Liverpool John Moores University cannot waive the satisfactory academic progress requirement for any student.

# Appeals

Students who lose eligibility for Federal Student Aid because they have failed to achieve SAP may appeal if one or more of the following circumstances exist:

* Death of an immediate family member (parent, spouse, sibling, dependent child);
* An extended illness which has resulted in an absence from academic activities for at least fifteen days;
* The extended illness of an immediate family member that places hardship on the student;
* Mitigating circumstances as accepted by the student’s Faculty Students must provide:
* The reason(s) for failure to meet the necessary SAP requirements;
* Details of the change in circumstances which will allow SAP requirements to be met by the end of the next payment period (i.e. the end of the next teaching block);
* A case as to why financial aid should not be suspended;
* All documentation to support the appeal, which must be submitted at the same time as the appeal

Appeals must be made within ten working days of the issue of the Notice of Financial Aid Suspension and must be made in writing or by email from a Liverpool John Moores University (LJMU) email address. Appeals submitted from non LJMU email addresses will not be considered.

Appeals must be addressed to: Registry Services Officer, Academic Registry

Or sent by email, from a LJMU email address to: g.laing@ljmu.ac.uk

# Financial Aid Probation

An appeal will be deemed successful if the University determines that the student will be able to satisfy SAP requirements by the end of the next payment period (i.e. semester). A student who successfully appeals against the Notice of Financial Aid Suspension will instead be placed on Financial Aid Probation and will be entitled to receive Title IV aid for one further payment period. At the end of this period the University will again assess whether SAP standards have been satisfied.

# Financial Aid Suspension

In the event that a student on Financial Aid Probation fails to meet SAP requirements by the end of the following payment period after being placed on Probation, eligibility to receive further Title IV aid will be suspended until such time as they achieve the required standards.

There are no grounds for appeal against a decision to suspend eligibility to receive Title IV aid.

**Further Information**

Please contact the Registry Services team (registryservices@ljmu.ac.uk) for more information.