



## St Mary's University College Twickenham

### Satisfactory Academic Progress Regulations for Students in Receipt of Federal Aid

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal aid. Satisfactory Academic Progress (SAP) means you are progressing in a positive manner towards fulfilling the requirements of your degree. SAP includes two standards; qualitative and quantitative. You must meet both standards to continue receiving financial aid. The details of the requirements are set out below. These Regulations should be read in conjunction with the Academic Regulations and your student handbook which are available on SimmsNet.

#### Qualitative requirements

In order to maintain eligibility for financial aid with the qualitative standard, you must maintain the academic standing necessary to remain at St Mary's University College. At the end of each academic year, the Examinations Board will determine whether you are making successful progress toward obtaining a degree by ensuring that you have passed all components according to the Academic Regulations. You must gain at the pass mark in each module to remain enrolled in the program and to continue receiving Federal Aid. In order to meet the University College's requirement for graduation, you must achieve the requirements as set out in the Academic Regulations.

Students may be terminated by the University College at the end of any semester if they have made no academic progress. You must have submitted your assignments and achieved the pass mark regardless of their eligibility for or participation in the Title IV program. Termination of students will follow policies and procedures adopted by the University College. Students may appeal against the termination of programme in accordance with the appeals regulations. Students who are re-admitted to the programme may be issued a one-time waiver to continue receiving financial aid. The details are specified below.

#### Quantitative requirements

You must be enrolled for a minimum of 90 credits each academic year to be considered full time. In order to meet the quantitative standard, students you must complete and pass a minimum of 90 credits.

The maximum allowable time to be eligible for financial aid for a full-time masters degree student is three academic years and for a full-time doctoral degree student four academic years regardless of whether the student receives Federal Student Aid (loans) during any enrollment period. The number of credits required for an undergraduate honours degree is 360 credits and for a master's degree is 180 credits. The normal time frame for completion of an honours degree is 3 years. The normal time frame for completion of a master's degree is a minimum of one calendar year and a maximum of three semesters for full-time study. Part-time undergraduates must complete in 7 years. Part-time master's students may take up to three years to complete their degree requirements.

Students in the Ph.D. program are required to take research methods modules and any other taught courses indicated by their supervisor. They are also required to attend supervisory meetings. Full time Ph.D. students will normally complete in three to four years.

St Mary's University College evaluates Satisfactory Academic Progress at the end of the academic year. Withdrawals and incompletes are not included in the overall grade average. You must complete all required courses by the end of the degree. Students who achieve a passing grade may not repeat a course unless there are extenuating circumstances as outlined in the Academic Regulations. Students who fail a required course must repeat the course and obtain a passing grade before completion of their degree. When a student repeats a course and achieves a passing grade, the original grade will not be counted in the grade average, only the pass mark. Students who do not make satisfactory academic progress will not be able to enroll for the following year but will be required to retake the year at their own expense.

### **Payment of Financial Aid**

Financial aid will be disbursed on the first day of each semester once you have completed enrolment procedures.

### **Withdrawing students**

Students who withdraw after that will have their eligibility to retain part of their financial aid calculated on the percentage of the semester attended. Students who attend more than 60% of the term may retain all of their aid. See the section on Return to Title IV (R2T4) below.

### **Transfer Students**

Transcripts for students transferring into the University College will be evaluated by the Programme Director and signed off by the Deputy Registrar. 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 St Mary's University College will be used to compute

the qualitative requirement. More detail on the accreditation of prior learning may be found in the Studying at St Mary's handbook.

### **Change of Programme or Degree**

Students who decide to change their degree or programme will be evaluated similarly to Transfer Students with the exception that the grades previously earned at St Mary's University College will be used to measure the qualitative requirements.

### **Concurrent Degrees**

Student may not study for more than one degree programme at one time.

### **Additional Degrees**

Students who have completed a degree programme and wish to pursue another degree must apply for admission to that programme as would any other applicant and meet the admission requirements for the new programme. Federal loan eligibility will be limited to the aggregate programme maximums under Federal Regulations.

### **Appeals and Waivers of SAP**

Students whose programme is terminated by the University College Examination Board may appeal as outlined in the Academic Regulations. The decision of any appeal panel is final and may not be appealed by the student.

Students who are readmitted to their programme may apply in writing to the Director of Financial for one-time waiver to continue receiving financial aid. The student should specify the exceptional circumstances that lead to the poor academic performance and state the reasons why those circumstances will not affect future academic progress. Each case will be individually reviewed and the Director will use his or her professional judgment to determine if the original situation has been resolved to the point where the student can reasonably be expected to succeed and issue a one time waiver of SAP for the next term. If the student still does not make satisfactory progress, then he or she will be ineligible for future aid. The decision of the Director may differ from that of the 2<sup>nd</sup> Degree Committee in that a student may be readmitted to the program but may not be eligible for financial aid.

## **UNITED STATES DEPARTMENT OF EDUCATION**

### **RETURN TO TITLE IV (R2T4) REGULATIONS**

The law specifies how St Mary's must determine the amount of Title IV program assistance (Stafford Loans) that students earn if they withdraw from the University College. See the section below on Withdrawals for specific information regarding Leaves of Absence (LOA) and the withdrawal process. The Office of Financial Aid is responsible for calculating R2T4 and the Finance Office is responsible to actually transfer the funds. The Funding Advisor uses worksheets and software provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned to the lender within 45 days of the last date of attendance. If you have questions about your Title IV program funds, students can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The date of withdrawal is earlier of the date the student notified the Registrar or Programme Director of their intent to withdraw or the date the student submitted the withdrawal form. If the student received (or the University College received on the student's behalf) less assistance than the amount that earned, the student may be able to receive those additional funds. If the student received more assistance than was earned, the excess funds must be returned by the University College and/or the student.

St Mary's University College is not required to take attendance although some modules may require a student to attend in order to receive a passing grade. Lecturers are required to take a census of student three times during a semester. Students who are not in attendance are reported to the Programme Director and University College's Registrar. The Programme Director will consult with the student's lecturers to determine if the student never attended classes or to verify the last date of attendance. Without an official Withdrawal Form, the University College will use the last date of attendance to compute the R2T4 formula.

In the case where a student notifies the Programme Director or a staff member that he or she intends to withdraw, the student must be informed of the need to complete the Official Withdrawal Form, document the date the student notified them and share that information with the University College Registrar. Should the student fail to file the Withdrawal Form or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula. In the event a student receives all failing grades for a semester, the Programme Director will contact the academic staff to determine if the "F" grades were earned or represent a lack of attendance. In the event it is determined that those grades were the result of lack of attendance, the Programme Director and academic staff will

attempt to determine the last day of attendance and use that date in the R2T4 calculations. If the exact date cannot be determined, the University College will assume a 50% attendance, and use that date as the last date of attendance. Students who do not attend even one class, are ineligible for Title IV funds and all of the loan proceeds will be returned to the lender.

The amount of assistance earned is determined on a pro rata basis. The payment period is the semester for which the loan was certified and the percent of attendance is calculated by dividing the number of day attended by the total number of days in the payment period. For example, if the student completes 30% of the payment period or period of enrollment, the student has earned 30% of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or period of enrollment, all the assistance that the student was scheduled to receive for that period is considered to have been earned. If the student did not receive all of the funds that were earned, he or she may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that additional debt is not incurred. The Office of Financial Aid will use the R2T4 worksheets as provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

St Mary's may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees, and room and board charges (as contracted with the University College). For all other charges, the University College needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission (which St Mary's will ask for at the time of enrollment) the student will not be offered the funds. However, it may be in your best interest to allow the University College to keep the funds to reduce the debt at the school.

There are some Title IV funds that students were scheduled to receive that cannot be *earned* once a student withdraws because of other eligibility requirements. For example, if a first-time, first-year undergraduate student has not completed the first 30 days of the program before withdrawal, the student will not earn any FFEL loan funds that he or she would have received had the student remained enrolled past the 30<sup>th</sup> day. If the student receives (or the University College receives on behalf of the student) excess Title IV program funds that must be returned, the University College must return a portion of the excess equal to the lesser of:

1. The institutional charges multiplied by the unearned percentage of the funds, or
2. The entire amount of excess funds.

The University College must return this amount even if it didn't keep this amount of the Title IV program funds. If the University College is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student repay in accordance with the terms of the promissory note. That is, scheduled

payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans
3. Federal PLUS loans

The requirements for Title IV program funds when students withdraw are separate from any refund policy that the school may have. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The University College may also charge for any Title IV program funds that the school was required to return. Student may receive a copy of the refund Policy from the Fees Office.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### **Leaves of Absence (LOA) and Withdrawals**

#### **Definitions:**

##### Approved Leaves of Absence (LOA)

An LOA is a temporary interruption in a student's programme of study. LOA refers to the specific time period during a programme when a student is not in attendance and will return to complete the programme. Students returning from a LOA are not required to re-apply for admission but must re-register for their courses.

##### Unapproved Leaves of Absence

The University College may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes

##### Official Withdrawal

A "withdrawal" refers to a student's intent to completely terminate studies at an institution with no expectation of return. Students who subsequently decide to return to their studies, must re-apply for admission to the Deputy Registrar.

## Unofficial Withdrawal

An unofficial withdrawal is one where the school has not received notice from the student that the student has ceased or will cease attending the school

### **Note:**

Students who withdraw from modules or the programme receive a fail grade if they do not notify the University College on their transcript. The grade is considered the same as an "F" grade in calculating the quantitative aspect of the Satisfactory Academic Progress standards and may affect the student's future eligibility for Financial Aid.

## **LOA and Withdrawal Request Forms**

The form required by St Mary's to request a LOA or a Withdrawal is available in the Registry or on SimmsNet.

### **Approved LOA's**

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring the University College to perform a Return calculation. If an LOA does not meet the conditions in the student is considered to have ceased attendance and to have withdrawn, and the University College is required to perform a Return calculation.

In order for an LOA to qualify as an approved LOA –

1. All requests for LOA's be submitted in writing to the Registrar and include the reason for the student's request. The form must be signed and dated by the student and specify the date the student wants the LOA to begin and end.
2. Students must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so.
3. The situation described for the reason for the LOA must be generally non-academic in nature and must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame.
4. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period including days in which school is not in session for the purposes of retaining eligibility for Federal Aid.

All requests for LOA's will be reviewed by the Deputy Registrar and the Office of Financial Aid. The student will be notified in writing by the Deputy Registrar of the University College's decision.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Stafford Loan recipient, the University College will explain to the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted an LOA that meets the criteria stated above is not considered to have withdrawn, and no Return calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period.

### **Completion of coursework upon return**

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, **and since the academic programs at University College are considered term-based programs, where the payment period is the term, a student returning from an LOA must do so at a time when he or she can complete the term in order to complete the payment period and be eligible to receive a second or subsequent disbursement.** Therefore, for students enrolled in credit-hour term programs, in order for an LOA to be an LOA, the University College must allow a student returning from an LOA to complete the coursework that he or she began prior to the LOA.

### **Students who return earlier than anticipated**

The University College may permit a student to return before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic programme at the point where he or she began the LOA, the student is considered to still be on the approved LOA. **The days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the 180 days maximum for an approved leave of absence for Federal Aid purposes.** A student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA.

### **Student who fail to return from LOA's**

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

### **Explanation of consequences of withdrawal to loan recipients**

A student who is granted an approved LOA is considered to remain in an in-school status for Title IV loan repayment purposes. If a student on an approved LOA fails to return, the University College must report to the loan holder the student's change in enrollment status as of the withdrawal date. One possible consequence of not returning from an LOA is that a student's

grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

### **Unapproved LOA's**

St Mary's may grant a student an LOA that does not meet the conditions to be an approved LOA for Title IV purposes (for example, for academic reasons). However, any LOA that does not meet all of the conditions for an approved LOA is considered a withdrawal for Title IV purposes. The student's withdrawal date is the date the student begins the LOA. An unapproved LOA may be treated as an official withdrawal since the school would have previously granted an LOA. Therefore, the University College would know immediately that the student had ceased attendance for Title IV purposes, and must use the specified withdrawal date in the Return calculation.