POLICY FOR SATISFACTORY ACADEMIC PROGRESS (SAP) FOR STUDENT RECEIVING FEDERAL STUDENT AID

1. Overview:

Students in receipt of Title IV funding ("Federal Student Aid"), as certified by Cliff College in accordance with the US Department of Education's federal loans programmes, are required to be in good standing and to maintain Satisfactory Academic Progress toward their degree requirements for each academic year in which they are enrolled.

The standards used to measure Satisfactory Academic Progress are explained below and students must pass both the qualitative and quantitative measures to be considered as making Satisfactory Academic Progress. These standards apply to undergraduate and postgraduate students in receipt of Federal Student Aid and studying at Cliff College on full-time and part-time programmes.

There are two semesters per academic year; satisfactory Academic Progress is assessed at least twice a year for all programmes.

2. Qualitative Measures of Progress:

Cliff College does not use Grade Point Average (GPA) to establish Satisfactory Academic Progress. Instead, progress is measured by means of the following cumulative measure. Students are required to achieve the following marks to pass individual units (including dissertations).

Undergraduate students:	40% minimum
Masters students:	50% minimum

If a student is enrolled on a course longer than 2 academic years, at the end of the second academic year the student must have achieved an average grade of 40 (undergraduate) or 50 (masters) in order to progress to their third year of study.

The qualitative standards for Federal Student Aid Satisfactory Academic Progress are the same as Cliff College's Satisfactory Academic Progress standards for all other students (i.e. those not receiving Federal Student Aid). Cliff College standards can be found in the relevant academic programme specification and University of Manchester degree regulations, all of which can be found on the student Learner Management System (LMS). These documents are also on the College website for prospective students.

3. Minimum cumulative GPA (qualitative measure of progress)

Undergraduate students must maintain a minimum cumulative UK-defined GPA of 40; this is 50 for postgraduate students. A single semester GPA must be greater than 0.0.

Completion rate – quantitative measure of progress (PACE)

Completion rate: students are required to maintain an overall completion rate of 67%. The completion rate is calculated by dividing the cumulative number of credits successfully completed by the cumulative number of credits attempted. Attempted credits include any transfer credits accepted and all credits taken at Cliff College, regardless of whether the student received financial aid or not. An incomplete grade will be treated an unsuccessful for the purpose of SAP.

Maximum time frame

Students are expected to complete their degree program within a maximum time frame for financial aid purposes. Federal Regulations stipulate that the max timeframe is 150% of the published credit requirement of each eligible program. Students are only eligible to receive financial aid until their cumulative attempted credits plus any transfer credits accepted = 150% of the required credits for their degree. Once a student has reached the maximum timeframe they are no longer eligible to receive financial aid. Credits are counted staring with the semester the student first enrolled at Cliff College and include those semesters for which financial aid was not received. Students who reach the maximum timeframe are immediately suspended from financial aid eligibility.

4. Evaluating Progress:

For all programmes Academic Progress will be evaluated twice over the academic year: in January (at the end of semester one); in June (at the end of semester two.

Evaluation during the academic year (in January and Junes) will be performed prior to the following terms' disbursement of Federal Student Aid.

As the evaluation at the end of semester two is also the end of the academic year this evaluation will affect the first disbursement period of any following academic year. This will affect all students studying an academic programme over multiple academic years, including programmes with a published length of study of two or more years and students required to repeat units in a subsequent academic year in order to graduate or progress on their programme.

Qualitative measures will be evaluated on actual examinations and other academic assessment results. Quantitative measures will be evaluated based on actual credits achieved from completed units. The formula for calculating progress in terms of credits completed and credits attempted is as follows:

For an evaluation to be successfully completed we will measure both components at the same time for each evaluation increment. Both components need to be passed in order to progress with the course.

Progress = credits completed / credits attempted (*100%)

5. Academic Situations that may affect Qualitative and/or Quantitative measurements:

5.1. Incompletes:

If a student fails to complete a mandatory assessment this may result in them failing the relevant unit, subject to the relevant programme specification. This will be considered as part of the qualitative and quantitative measurements and may result in the student being evaluated as not making Satisfactory Academic Progress. A student is considered to have 'attempted' the assessment if they were registered on the course irrespective of whether they actually submitted an assignment or not.

5.2. Unit Repetitions:

Where a student fails a unit they may be provided with an opportunity to repeat the entire unit the following academic year, at the discretion of the relevant academic department. This is permissible within this Satisfactory Academic Progress policy providing that the student can still complete the overall programme within 150% the published programme length, although they may still be placed on Financial Aid warning (see **Financial Aid Warning** below). In the absence of special circumstances, a student repeating a unit will affect their overall grade but not the number of credits they obtain.

5.3. Examination re-sits:

Where students are required to re-take an assessment element only (e.g. re-sit an essay) and attendance at classes is not required the student will be considered as enrolled on an 'Assessment-only' basis. This is not a full enrolment and is considered as 'less than half time' study for the relevant payment period. Assessment-only students are not eligible for Federal Student Aid and the Satisfactory Academic Progress policy will therefore not apply for the duration of the Assessment-only enrolment (usually one full academic year).

5.4. Credit transfer:

Students may receive academic credit or exemption from some units due to previous study at another Higher Education Institution, at the discretion of the relevant academic department. Any credit/exemption achieved in this way will be counted as the equivalent of credit achieved through normal study on the programme in terms of qualitative and quantitative measures.

5.5. Withdrawal:

The impact of a student withdrawing from a unit depends on the stage at which the student withdraws. It is possible for a student to voluntarily withdraw from a unit and substitute it for another one very early in the teaching of that unit. In these circumstances, there is no impact on either the qualitative or quantitative measures of progress assuming that the student completes the new unit satisfactorily.

However, if a student withdraws – by not attending, failing to submit assignments (see the College's withdrawal policy) – after a designated point of time then that student is still registered on that unit and the withdrawal effectively becomes a failure to complete that unit. The 'withdrawal' in these circumstances will definitely impact the students measures of progress.

If a student is withdrawn from their programme they will be subject to Cliff College's Return of Title IV Funds policy.

6. Evaluation Result:

All students that meet the qualitative and quantitative requirements to be considered as making Standard Academic Progress will be entitled to receive Federal Student Aid funding (as administered by Cliff College) until the next evaluation, subject to the student continuing to meet all other eligibility requirements.

All students that fail to meet either the qualitative and quantitative requirements will be placed on a Financial Aid Warning. Students will be notified of a Financial Aid Warning within 5 working days of the relevant evaluation.

If, at any time, it becomes impossible for the student to complete their programme within the maximum time allowed their eligibility for Federal Student Aid administered by Cliff College will be terminated.

7. Financial Aid Warnings:

A student placed on Financial Aid Warning will still be entitled to Federal Student Aid funding for at least the following payment period.

A Financial Aid Warning is not permanent and may be withdrawn providing that the student is making Satisfactory Academic Progress at the next evaluation period.

A Financial Aid Warning does not affect a student's ability to attend college and will have no bearing on a student's academic results (e.g. the grade of degree awarded).

A Financial Aid Warning cannot be appealed.

Cliff College's Administration office will be notified of all students placed on Financial Aid Warning as this may affect the student's immigration/visa status.

8. Termination of Federal Student Aid:

Students placed on Financial Aid Warning must be making Satisfactory Academic Progress at the next evaluation or their eligibility for Federal Student Aid administered through Cliff College will be terminated.

Students cannot be placed on a Financial Aid Warning for two consecutive periods.

Students will be notified of the termination of their eligibility for Federal Student Aid funding administered through Cliff College within 5 working days of the relevant evaluation. The termination notice will include details of how to appeal the termination.

Cliff College's Administration office will be notified of the termination of a student's Federal Student Aid as this may affect the student's immigration/visa status.

9. Appeal Process:

A student may not appeal being placed on Financial Aid Warning.

A student may appeal a decision to terminate their eligibility for Federal Student Aid funding within 10 working days of receiving notification of termination where they believe exceptional circumstances have prevented them making Satisfactory Academic Progress.

Exceptional circumstances may include death or serious illness of an immediate family member, or serious illness or injury of the student. Other circumstances will be determined by the Head of Academic Services.

Appeals must be presented as a formal statement explaining the exceptional circumstances and must include relevant official documentation to support the appeal.

Appeals will not be considered on the strength of a student's formal statement alone and students must demonstrate their exceptional circumstances with relevant official documentation, such as a doctor's note or death certificate. Documentation does not have to be an original, however it must be a legible copy (e.g. photocopy or scanned document) and the original document must be available on request.

Appeals must be made in writing to the Academic Director, Dr Justin Thacker

Telephone appeals will not be accepted.

All appeals will be acknowledged by email within 24 hours of the appeals being received.

10. Appeal outcome:

Appeals will be considered by the Academic Director and the students will receive a decision within 14 days of the appeal being received.

Federal Student Aid funding will not be disbursed while an appeal is being considered.

10.1. Successful appeals:

Following a successful appeal the student will be placed on a Financial Aid Probation.

Students on Financial Aid Probation will be required to subscribe to an academic plan created between them and their academic department that ensures that the student can return to Satisfactory Academic Progress as soon as reasonably possible. Provided that they meet the requirements of the academic plan they will be considered as making Satisfactory Academic Progress at the next evaluation, the Financial Aid Probation will be withdrawn and they will continue to be eligible for Federal Student Aid.

Following a successful appeal Federal Student Aid funding will be re-instated within the current payment period and after an academic plan has been agreed. Students will be informed of the expected date of any funding disbursement that will be made outside the timescale stated in their original loan notification letter.

Eligibility for Federal Student Aid administered through Cliff College will be terminated if a student on Financial Aid Probation is not meeting the requirements of their academic plan at their next evaluation. Students may still be able to appeal this termination under section 9 of this policy.

10.2. Unsuccessful appeals:

Following an unsuccessful appeal the student will be liable to pay any remaining tuition fees and/or living costs as appropriate. The student will lose Title IV eligibility and will be notified as such.

The Academic Director's decision in relation to a Satisfactory Academic Progress appeal is final, however the student may still have recourse through Cliff College Student Complaint Procedure.