

Satisfactory Academic Progress (SAP) Policy

For US Federal Loans

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY 2026/7
FOR STUDENTS RECEIVING U.S. FEDERAL LOANS.

1. Introduction.

Brunel University of London is required to make sure that all students receiving U.S. financial aid are registered on an eligible programme of study and maintaining a minimum level of academic progress.

This policy outlines a number of specific points which applies to all students in receipt of Federal loans (also known as “financial aid” and “Title IV aid”).

In registering, students agree to be bound by the Academic Regulations and associated policies and procedures. These Regulations incorporate the key progression criteria and are summarised below. Full Regulations are available on the University’s [Senate Regulations](#) Page.

In addition, U.S. Federal regulations (34CFR 668.16, 668.32, 668.34, 446.42) require that all students, who are in receipt of U.S. Federal Student Aid, must maintain Satisfactory Academic Progress (SAP). Failure to do so can result in the loss of eligibility to receive further funding.

2. Payment Periods.

The payment periods for Undergraduate students will be divided into two separate disbursements per academic year and for Postgraduate students will be divided into four separate disbursements per academic year.

The Funding Team will check SAP with the at the end of each Term and prior to each disbursement.

Only if appropriate academic progress is being made, disbursements will be made.

Assessing SAP correlates to the current University [academic regulations](#). SAP is split by qualitative (grades) and quantitative (pace) standards.

3. Measuring SAP.

SAP is assessed as follows.

Qualitative requirement (Grades)

Students must achieve minimum standards as required by the academic department and supervisor/tutor, and academic standing consistent with graduation requirements and on a cumulative basis. The University consider that Undergraduate students should be equivalent of at least a Lower Second-Class degree as defined in [Senate Regulation 2](#)

The minimum requirements for the award of an honours bachelor’s degree and for each classification of degree are defined as follows:

Honours Bachelors Degree Classifications						
Class	Maximum credit volume of Grade F	Maximum credit volume of assessment blocks containing core assessments below D-	Maximum credit volume (not Level-weighted) of non-core Grade Band E (E+, E, E-)			Minimum weighted GPA*
			FHEQ Level 5	FHEQ Level 6	FHEQ Levels 5 + 6	
1 st	0	0	0	0	0	14.0
2.1	0	0	20	0	20	11.0

Postgraduate Taught students should achieve at least a pass as defined in [Senate Regulation 3](#)

Where a student reaches the required standard as set out under these regulations, the award of a Master's degree may be made with merit or distinction. The minimum requirements for award are defined below:

Masters Degree Award Requirements					
Masters Award Class	Taught part				Dissertation
	Maximum credit volume of Grades E+, E, E-, F	Maximum credit volume of assessments blocks containing core assessments below C-	Maximum credit volume of non-core grades D+, D, D-	Minimum Taught Part Weighted GPA * (weighted by assessment block credit value)	Minimum Dissertation grade
Distinction	0	0	0	14.0	A-
Merit	0	0	0	11.0	B-
Pass	0	0	30	NA	C-

Doctoral Researchers should be at least at the level to allow progress to the next research degree stage.

Students on programmes of more than two academic years, must be at least meeting these standards at the end of their second year to be classed as meeting SAP.

Quantitative Requirement (Pace)

Students must progress through their course at a pace which ensures that they will graduate within the maximum timeframe. The maximum timeframe for completion is 150 per cent of the published length of the course as measured in credit hours. The School takes each year of full-time undergraduate study to equal 120 UK credits and 180 UK credits for postgraduate study according to the Higher Education Credit Framework for England.

Degree Course	Course Length	Credits for Completion	Maximum Timeframe	Pace
Undergraduate Degrees	3 Years	360	540 credits (4.5 Years)	Students must pass at least the equivalent of 67% of the credits in any given academic year.
	4 Years	480	720 credits (6 Years)	
	5 Years	600	900 credits (9 Years)	
Postgraduate Taught Degree	1 Year	180	270 credits (1.5 Years)	Students must pass at least the equivalent of 67% of the credits in any given academic year.
	1 Year 3 Months	180	270 credits (1.6 Years)	
	1 Year 4 Months	180	270 credits (2 Years)	

	1 Year 6 Months	180	270 credits (2.25 Years)	
	1 Year 7 Months	180	270 credits (2.33 Years)	
	2 Years	180	270 credits (3 Years)	
PhD and EdD	3 Years	N/A	4 Years	Research students must meet the requirements to progress to the next research degree stage.
MPhil and LLM	1.5 Years	N/A	2 Years	
EngD and Integrated PhD	4 Years	N/A	5 Years	
DrPH	3 Years	N/A	5 Years	

Students must also be studying at least half-time in order to be eligible for federal loans.

Both the qualitative and quantitative SAP standards are reviewed at each evaluation point. For students on courses lasting one year or less, SAP is evaluated towards the end of each term and prior to each loan disbursement.

Generally, all periods of a student's enrolment count when assessing progress, even periods when the student did not receive loan funds. Some examples of changes to enrolment and how these impact on the measurement of SAP are outlined below:

Change to enrolment status	Counts towards SAP measurement?
Period of approved suspension/suspension of status, including maternity/paternity/adoption leave	No, and therefore the period while suspended would not be counted towards the quantitative standard (pace).
Change of course	If elements of the old course contribute towards the new course, then credit hours will be included in the quantitative standard (pace). When all elements of the new course are unrelated to the old course, then credit hours will not be included in the quantitative standard (pace).
Withdrawal or non-completion of a course and subsequent reenrolment	If a student withdraws in the middle of the academic year, any credit hours completed would be counted in the quantitative standard (pace).
Repetition or reassessment due to academic failure	Yes, any credit hours already completed would be counted in the quantitative standard (pace).

<p>Transfer of credits from another institution. Please see our Transfer Policy for further information on credit transfers.</p>	<p>Yes, any credit hours already completed before transferring would be counted in the quantitative standard (pace).</p>
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4. Transferring to Brunel University of London and SAP.

Students are accepted into Brunel University of London from other institutions as specified in the [Student Transfer Policy](#). If the student has been granted academic exemptions in accordance with the [Exemptions Policy](#) these exempted credits will count towards SAP as attempted and completed hours.

5. Incomplete Grades.

Where a student has incomplete grades, it will not be possible to determine if they have met the SAP requirements. In these circumstances the student will not receive US Federal Aid until their grades are complete and have been recorded. Students must ensure that they have completed all coursework, assessments and reassessments so that the University can determine that you have made SAP requirements.

6. Failure to Meet SAP and Regaining Eligibility & Financial Warnings.

A student who fails to meet SAP standards for one payment period will be issued with a warning but will continue to receive their loans for one payment period. If the student fails to meet SAP requirements for a second payment period they will be notified that they are ineligible for further loan disbursements unless they have accepted [Exceptional Circumstances](#) or they submit a successful [academic appeal](#). Reinstatement of eligibility for these loans is not automatic, if the student receives notification of a successful academic appeal they should contact the funding team by email to request reinstatement of their loan. Students can also regain eligibility by taking action that brings them back onto compliance with SAP requirements.

Students who don't have accepted exceptional circumstances or a successful academic appeal may also regain eligibility if they have failed to meet SAP requirements due to special circumstances. Students in these circumstances should submit a non-academic appeal as outlined below.

7. Appeals and Probation

A student who fails to meet SAP standards may appeal on the basis of injury, illness, death of a relative, or other special circumstances. The appeal must explain why the student failed to make SAP and what has changed in their situation that will allow them to make SAP at the next evaluation point. Evidence should be attached where possible (e.g. medical notes or death certificates). Appeals must be submitted in writing, either by email to Funding@brunel.ac.uk or by post to Funding Team, Brunel University London, Kingston Lane, Uxbridge Middlesex, UB8 3PH.

Receipt of the appeal will be acknowledged within seven working days. An Appeal Panel will be convened, consisting of at least two members of staff from the Academic Department and Funding team, and the Panel will aim to hold a review within 30 days of the date of the acknowledgement. The student will be notified of the outcome within seven working days of the review. The Appeal Panel may require extra evidence, documentation or contributions from the student's supervisor, tutor or department, in which case these timescales may be extended. The decision of the Appeal Panel is final.

If the Appeal Panel determines that the student will not be able to meet the SAP standards, then the student will be ineligible for further disbursements of US student loans until they are able to take action that brings them into compliance with the SAP standards.

If the Appeal Panel determines that the student should be able to meet the SAP standards by the end of the subsequent payment period, the student will be placed on probation. The student's progress will be reviewed at the end of the payment period, as probation status is for one payment period only. If the student is not meeting the SAP standards at this point, then they will not be eligible for further disbursements of US student loans until they are able to take action that brings them into compliance with the SAP standards.

If the Appeal Panel determines that the student will require more than one payment period in order to meet the SAP standards, the student will be placed on probation and an academic plan will be drawn up, in collaboration with the student's supervisor, tutor and/or department. The student's progress will be reviewed at the end of the payment period to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive US student loans as long as they continue to meet those requirements. If a student needs to change their academic plan, then they must submit another appeal, explaining what has happened to make the change necessary and how they will be able to make academic progress. If the student fails to meet the requirements of their academic plan or their appeal to change their academic plan is unsuccessful, then they will not be eligible for further disbursements of US student loans until they are able to take action that brings them into compliance with the SAP standards.

8. Definitions

Appeal: a process by which a student who is not meeting SAP standards petitions the University for reconsideration of their eligibility for US student loans. Probation: A status the University assigns to a student who is failing to make SAP and who successfully appeals. Eligibility for US student loans may be reinstated for a limited period.

9. Further Information

Please contact the Funding Team (Funding@brunel.ac.uk) for more information.

10. Consequences of failure to meet maximum time limit requirement

Students exceeding the maximum time limit for their program are denied further student financial aid at that level. For more information on SAP please contact Funding team at Funding@brunel.ac.uk.