

Satisfactory Academic Progress Policy

Overview

The University is required to establish a Satisfactory Academic Progress (SAP) Policy in accordance with U.S. Department of Education regulations. Student eligibility for U.S. Federal Loans is dependent on meeting SAP standards. Student progress is reviewed at the end of each payment period to ensure students are making adequate progress towards completing their degree programmes. The University does not have the right to waive the SAP requirement for any student and it is separate from the academic requirements to remain on the course. The Federal Student Aid Policy applies to all programs such as Bachelors, Masters, and PhD degree programs.

A student is making satisfactory academic progress when they are meeting both quantitative and qualitative standards. In addition, students must be enrolled at least part-time and studying outside the USA.

Measuring SAP

Students in postgraduate taught and undergraduate programmes will have their progress checked at the end of each payment period/semester. Students in postgraduate research programmes will have their progress checked annually at the end of second payment period. The U.S. Federal Loans administrator will obtain progress reports from each School to ensure U.S. Federal Loan borrowers are maintaining SAP. Quantitative and qualitative standards are used to determine academic progress in all periods of enrolment including periods in which a student did not receive U.S. Federal Loans.

Qualitative standards (grade-based): Student borrowers must achieve a Grade Point Average (GPA) of at least a C grade or have academic standing consistent with the University's requirements for graduation. At Queen's this equates to a minimum of 40% for undergraduate students and 50% for postgraduate students. Postgraduate research students (PGR) must meet any deadlines agreed with their School and maintain satisfactory progress reviews.

New students meet SAP at the start of the first payment period by receiving an unconditional offer to study at Queen's. Students must complete enrolment and registration before the first loan disbursement is requested from the U.S.

Quantitative standards (Pace): In order to meet SAP maximum timeframes, students must complete their academic programme at a pace that ensures they will graduate within the maximum timeframe. Students are required to maintain a minimum cumulative rate of 67%. This is calculated by dividing the number of completed credits by the number of attempted credits. Standard rounding rules will be used to calculate percentages under the quantitative measurement (i.e. round up .5 and higher, round down if below .5).

Degree/ Standard published length	Programme Length in Credits	Maximum Timeframe for completion	Pace
UG 3 Year Degree Programme	360	4.5 years	67%
UG 4 Year Degree Programme	480	6 years	67%
Postgraduate 1 Year Masters Programme	180	1.5 years	67%
Postgraduate Research	NA	6 years	

The maximum time frame for undergraduate and postgraduate students is 150% of the published length of the programme, e.g. 4.5 years for a 3 year BA or 1.5 years for a 1 year MA. Students must also progress at a pace which ensures completion within the maximum timeframe. Transfer credits will count towards the maximum timeframe. A student becomes ineligible (via the maximum timeframe element) at the point at which it becomes mathematically impossible for them to complete the program within 150% of its length. In the final payment period, progress will be based on programme completion.

Payment periods for 2025-26 academic year

Undergraduate students will have two payment periods covering the autumn and spring semester and postgraduate taught students will have three payment periods to include the summer. Postgraduate research students will have two payment periods both equal to one-half of the academic year. Disbursements are made at the beginning of each payment period. Payment periods for the 2024-25 academic year are as follows:

Undergraduate and Postgraduate Taught Payment Periods

	Undergraduate	Postgraduate Taught
Payment Period 1	15/09/2025 - 04/01/2026	15/09/2025 - 04/01/2026
Payment period 2	05/01/2026 – 29/05/2026	05/01/2026 – 29/05/2026
Payment Period 3.	N/A	30/05/2025 – 06/09/2026

Postgraduate Research Payment Periods

	Postgraduate Research	Postgraduate Research (January Start)
Payment Period 1	15/09/2025 - 15/03/2026	05/01/2026 – 05/07/2026
Payment period 2	16/03/2026 - 13/09/2026	06/07/2026 – 03/01/2027

Students not meeting SAP standards

Undergraduate and postgraduate taught students

If a student is not achieving SAP they will be notified by email and put on Financial Aid Warning status for the next payment period. A student who receives a Financial Aid Warning will continue to receive Title IV aid for one further payment period. Students who fail to achieve SAP after the warning period will lose their federal loan eligibility. To regain eligibility students must submit a successful appeal to be placed on Financial Aid Probation. Information on appeals and financial aid probation can be found below.

Postgraduate research students

Students not achieving SAP will lose federal loan eligibility unless they submit a successful appeal and can be placed on financial aid probation. Following a successful appeal students will be monitored termly to check that academic requirements can be met. Information on appeals and financial aid probation can be found below.

Appeals

Appeals can only be based on exceptional circumstances. Exceptional circumstances are defined as unforeseen factors or factors outside the student's control which may adversely affect performance. Please see the [General Guidelines for School Exceptional Circumstances within the University's General Regulations](#) for further detail.

Appeals must be received within 10 days of receiving the SAP failure notice and include supporting documentation (e.g. doctors' certificate). Appeals must explain why a student has failed to make SAP and what has changed that will allow them to make SAP at the next evaluation.

Appeals will be considered by members of the Postgraduate Awards team and students will not receive a loan disbursement during the appeal process. A decision will be made and communicated to the student within 14 days of submission.

Financial Aid Probation: If an appeal is successful then the student will be placed on Financial Aid Probation. Students will continue to be eligible to receive funding during Financial Aid Probation which lasts for one payment period. If the student is achieving SAP at the end of the payment period then the student will regain eligibility.

If the Postgraduate Awards team determines that the student will require more than one payment period to meet SAP standards, the student will be required to submit an academic plan before being placed on Financial Aid Probation. The academic plan must be time specific. At the end of the payment period the student's progress will be measured against the requirements of the academic plan. The student will be eligible to receive federal loans as long as the academic plan requirements are met. Students can appeal to change their academic plan if a change is necessary to be able to make academic progress.

Financial Aid Suspension: If an appeal is unsuccessful then the student is considered ineligible for U.S. Federal Loans until they can meet SAP standards.

Students not achieving SAP at the end of Financial Aid Probation will become ineligible for federal loans until they can regain compliance with the SAP standards.

The following situations will affect SAP

Student Status	Impact on Eligibility
Repetition or reassessment	If you are retaking a semester/year and studying at least half-time then you will remain eligible for federal loans as long as you are studying within the maximum timeframe. Students retaking exams only are not eligible for federal loans.
Incomplete grades	If you have not submitted assessments on time you may not have achieved the required grade to remain eligible for federal loans.
Change of programme	Programmes accepted will be used towards maximum timeframe and pace of completion. E.g. If changing from a PhD to MPhil, the PhD enrolment period will be used when calculating the students eligibility timeframe for the MPhil. Grades earned at Queen's will be used to calculate the qualitative requirement.
Approved Temporary withdrawal	Students are ineligible for federal loans until they return to at least half-time enrolment.
Permanent withdrawal	Students are no longer eligible for federal loans
Transfer of credits	Programmes accepted will be used towards maximum timeframe and pace of completion. Grades earned at Queen's will be used to calculate the qualitative requirement.



The US Federal Loan SAP Policy covers regulation 34 CFR 668.34(a)(1). The policy is at least as strict as the policy the institution applies to a student who is not receiving assistance under the title IV, HEA programs. For reference Queen's study regulations can be found [here](#).

Please contact the PG Awards team if further information is required.

U.S. Federal Loans

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