

Satisfactory Academic Progress (SAP) Policy at the University of Limerick

Satisfactory Academic Progress (SAP) is the term used to denote a student's successful completion of coursework toward a degree award. The Financial Aid Administrator must monitor the progress of each student toward the completion of a degree in order to meet federal guidelines governing the administration of student financial assistance. Students who fall behind in their coursework or fail to achieve minimum standards may lose their eligibility for all types of US Financial Aid.

At UL every student must maintain a QCA (Quality Credit Average) of greater than 2.0 in each semester before they can progress to the next semester of their program.

UL's policies in relation to student progression for all students, are laid out in our ***Handbook of Academic Regulations and Procedures***, available at - [download \(ul.ie\)](https://ul.ie)

Section 4.3 of this handbook outlines the regulations relevant to **Student Progression** for all students enrolled at the University of Limerick.

Section 1.5 of the handbook outlines the regulations relevant to **Performance Standards** for all students enrolled at UL as follows –

*1.5.1 The quality and standard of a student's academic performance shall be expressed as a numerical average of that performance in the credited modules attempted. This average shall be termed quality credit average (QCA) and shall be calculated on a semester **and** on a cumulative basis for each programme or for each part of a programme.*

1.5.3 The minimum academic performance standard for each semester, unless otherwise specified by the Academic Council, shall be the achievement of a cumulative QCA of 2.00, with full credits awarded in all modules of the prescribed programme to date.

4.3.1.1 The semester quality credit average (QCA) represents the average quality of a student's performance in all modules taken in one semester. The cumulative QCA represents the average quality of a student's performance in all modules taken to date in a particular programme of study.

4.3.1.2 Semester QCA is calculated using the following formula –

$$\text{Sum of Quality Credit Score} / (\text{Sum of Attempted hours}) - (\text{Sum of non-quality hours})$$

Note 1: The QCS score for a particular module is the quality point value (QPV) score for that module multiplied by the module credit value (e.g. 3). The QPV score is a numerical value assigned to grades A1 to NG on a scale from 4 to 0.

Refer to the Calculating QCA section (page 36) of the Handbook of Academic Regulations and Procedures for a detailed explanation of how cumulative QCA and semester QCA are calculated. Accessible at – [download \(ul.ie\)](https://ul.ie)

Satisfactory Academic Progress (SAP) for recipients of US Title IV Direct Loan Funds

The US government regulations for Satisfactory Academic Progress (SAP) for Financial Aid Eligibility, (Federal Regulation - 34 CFR 668.34) stipulate that students must maintain certain academic standards in order to remain eligible for all types of US Direct Loans.

The Satisfactory Academic Progress Policy (SAP) applies to all students applying for US Direct Loans under Title IV of the US Higher Education Act. These types of loans include Direct Loans (Subsidized and Unsubsidized), Direct Parent PLUS and Direct Grad PLUS loans.

All students will have their academic progress reviewed at the end of each semester. Students who have not fulfilled the SAP requirements may be placed on SAP Warning status (see description below), or after failing to meet SAP requirements in two consecutive semesters will be placed on SAP Probation and will not be eligible for US Direct Loan funds for the subsequent semester, pending a successful appeal, which may restore eligibility for further disbursements of US Direct loan funds (see details below).

To maintain US Direct Loans eligibility, students must fulfil these requirements: Student Academic Progress components -

- Quantitative component (Time Based): students must finish their degree within 150% of the published length of degree completion time as measured in credit hours (150% Maximum Timeframe). Students are expected to maintain a sufficient pace to complete the program within the 150% Maximum Timeframe, which is expressed as completing 67% of the cumulative credits they attempt.
- For example, the Bachelor of Business Studies Programme requires the successful completion of 240 ECTS credits (the equivalent of 120 U.S. credits) for graduation. This is a 4 years program. 150% of the completion time would involve the attempt of 360 ECTS credits, and would take a student carrying a full load 6 years to complete. At this point the student would have reached the Maximum Timeframe allowed under the Quantitative component.
- Similarly, the Master of Business Administration Programme is a two year program that requires the completion of 120 ECTS credits for graduation. A student who attempts 180 ECTS credits will have reached the Maximum Timeframe allowed under the Quantitative component, which would occur in 3 years if the student carried a full load.
- Qualitative component (Grade Based): Maintain a cumulative QCQ of 2.00 in order to progress to the next semester.

UL will assess each student's SAP at the end of each semester. If the University allows you to progress then you will be typically allowed to continue to receive Federal Aid within the constraints of the SAP academic components above. All periods of a student's enrolment count when assessing SAP, even periods when the student did not receive any Federal Loan Funds.

Qualitative Metric – Minimum Cumulative QCA

A student should complete all the course/modules attempted with a minimum cumulative QCA of 2.00 to confirm they are making satisfactory progression. This will be checked at the end of each evaluation period (end of semester).

Maximum Time Frame and Pace of Completion

A normal Undergraduate academic year of full-time study over two semesters is 60 ECTS credits. In most cases where assessment is by written examination, there is an option of a resit examination, normally held in August.

A full time undergraduate student is entitled to receive aid for attempting 150% of the credits for the course in which they are enrolled. Undergraduate students who have attempted more than 150% of the published length of degree completion time, as measured in credits, are not considered to have fulfilled SAP requirements and therefore, become ineligible for US Direct Loans at the University of Limerick for that degree, subject to the outcome of an appeal as discussed further below.

Postgraduate, graduate research and professional students are also required to complete their course of study within 150% of the standard timeframe for that programme. Postgraduate, graduate research and professional students enrolled in programs of more than two years in length must at the end of two years have achieved academic standing that will allow for completion within the maximum timeframe.

By operation of U.S. law, a student cannot receive a US Direct Loan disbursement once it becomes mathematically impossible for a student to finish the programme within the 150% Maximum Timeframe, unless the student successfully appeals the loss of financial aid eligibility with the school. (See below).

A student will fail to make Satisfactory Academic Progress at the point at which it becomes mathematically impossible to complete the programme in less than the 150% Maximum Timeframe. Thus, progression is measured at each evaluation point to determine if a student is “on pace” to complete their programme within the maximum timeframe. A student will maintain a minimum pace to complete their programme when the quotient of the cumulative number of ECTS credits the student has completed divided by the cumulative number of ECTS credits the student has attempted is equal or greater than 66.67%.

Transfer credits that have been accepted by the University will be counted as both attempted and completed when measuring the quantitative SAP requirement (the 150% timeframe). Failed grades (F), Incompletes (I), and Withdrawals (W) will be counted as attempted credit hours but will not count as earned credit hours. Credit hours earned for repeated coursework, in addition to the original credit hours, will be counted as both attempted and earned credit hours.

Satisfactory Academic Progress is a measurement of

- (1) academic standing**
- (2) maximum time frame and**
- (3) pace of completion.**

A student is *not* making Satisfactory Academic Progress if he/she is not meeting all three measurements each evaluation period.

SAP Warning –

Students who fail to meet academic standards following their most recent semester of study will be issued with a Financial Aid warning and will be permitted to receive financial aid for the next semester of study. However, after one semester of warning, students who fail to return to good academic standing will be ineligible for financial aid. A student who fails to meet SAP standards will be notified by email that they are ineligible for further disbursements of US student loans

SAP Probation -

Students may appeal ineligibility for Financial Aid by providing information on extenuating circumstances and indicating how these issues have been resolved in order for them to return to successful academic progress. In this event, extenuating circumstances must be serious in nature, such as illness or a death in the family, and documentary evidence must be provided. Frivolous or spurious reasons will not be considered and will result in denial of the appeal. Students must submit an appeal within 7 days of their notification of ineligibility. The results of the appeal will be provided to the student within 14 days following its submission. If an appeal is granted, students may be placed on financial aid probation for one payment period and asked to follow an academic plan that will lead to meeting minimum SAP requirements in the future. If students do not meet the terms of probation, eligibility for financial aid will cease and all remaining aid will be cancelled. Students should note that subsequent appeals of the same nature are not permitted. Once a student loses eligibility, the only way to regain eligibility for financial aid is to meet SAP requirements.

SAP Appeals -

The SAP Appeals Board is selected from a panel of senior administrative and academic staff of University of Limerick. Decisions of the SAP Appeals Board are final. If a student is denied US Direct Loans after an appeal but in subsequent semesters performs well enough to again meet SAP requirements, the student may again be eligible for US Direct Loans. The Financial Aid Administrator will verify SAP requirements have been met prior to drawing down any US Direct Loans.

SAP Evaluation at the end of each Semester –

Student Academic Progress is evaluated at the end of each semester after all final grades have been posted. At that time, each student will fall into one of the following categories:

Good Standing – Student has achieved a cumulative QCA greater than 2.00 and is on pace to complete the programme in less than the 150% Maximum Timeframe.

Warning – Student has not achieved a QCA >2.00 or is not on pace to complete the programme in less than the 150% Maximum Timeframe and so has not met SAP. The student will be issued with a warning that he has not met SAP and that he must return to good academic standing over the next semester if he wishes his financial aid to continue.

Suspension – Student has not resume meeting the QCA and pace requirements for SAP after the warning period and so the student is no longer eligible for financial aid.

Plan – Student has not met SAP, but has successfully appealed the loss of financial aid eligibility and has an academic plan in place. Once the student completes the semester with a QCA of at least 2.0 he could be eligible for financial aid for one semester once the Financial Aid Administrator has verified that the student has met all the SAP requirements.

The procedure for notifying students when they have not met SAP requirements will take place after the exam results for each semester have been posted; the Financial Aid Administrator will email the student with a notification that they have not meet SAP requirements and exactly how this will affect the disbursement of their financial aid.

For further information on SAP please contact the Financial Aid Team in UL Global at:

Email usfederalaid@ul.ie

Phone/MS Teams – 061 213678