

Ravensbourne University London:

Satisfactory Academic Progress Policy

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1. Introduction

- 1.1 Student loan recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each semester in which they are enrolled at Ravensbourne University London.
- 1.2 This policy applies only to eligible US and eligible non-US citizens receiving US Higher Education Act Title IV aid, and specifically the Federal Stafford and PLUS loans.

2. Definitions of Satisfactory Academic Progress for US Loan Programmes

- 2.1 Satisfactory Academic Progress (SAP), as described below, is evaluated each term (by payment period). Failure to maintain satisfactory progress, as described below, may result in cancellation of financial aid awards, and the student may have to repay any funds already received.
- 2.2 Students enrolled in a program of greater than two academic years must, at the end of the second academic year, demonstrate a Grade Point Average (GPA) that is the equivalent of at least 2.0 ('C' grade). This is a qualitative component and is measured cumulatively.
- 2.3 Additionally, undergraduate students cannot exceed a maximum timeframe longer than 150 percent of the published length of the educational program, as measured in credit hours (this is referred to as 'Pace' and is a quantitative component).
- 2.4 As an example, for an undergraduate course with 120 credits, the maximum timeframe of 150% is 180 credits.
- 2.5 The pace is 67%, which is calculated as follows: 120 divided by 180 (ie credits divided by maximum timeframe).
- 2.6 Pace is measured cumulatively.

3. Basic Standard for Satisfactory Performance

- 3.1 Undergraduate Students receiving student loans must meet the Ravensbourne University London's requirements for minimum satisfactory performance. These are defined as follows:
 - 3.1.1 The Undergraduate student must pass 120 credits at a given stage of a programme in order to progress to the subsequent stage.
 - 3.1.2 The Postgraduate student must have gained at least 120 credits (FT) and 60 credits (PT) at Level 7 in units taken as the taught component of the programme.
 - 3.1.3 Credits transferred from another institution that are accepted toward the student's programme are counted as both attempted and completed credits.



- 3.1.4 Students must meet the professional requirement of his or her programme as specified by the relevant Professional, Statutory and Regulatory Body, where this is applicable.
- 3.1.5 The undergraduate or postgraduate award must be completed within the maximum permitted time frame as specified by the Ravensbourne University London 's Academic Regulations.
- 3.2 Non-EU students must also complete their educational programme within a time frame allowed by the UK Visas and Immigration authorities for undergraduate and postgraduate programme completion.
- 3.3 Ravensbourne University London monitors the academic progress of student loan recipients from the first date of enrolment at Ravensbourne University London, irrespective of whether or not student loans were received at that time.
- 3.4 In all cases where a student does not obtain a pass in the minimum number of credits required to progress, taking account of any resubmission attempts and repeat periods of study (where granted), a student will be placed on Student Loan Denied status, not Student Loan Probation.
- 3.5 No financial aid will be disbursed for the student during subsequent periods of study unless the student has made an appeal of the Student Loan Denied and the appeal is granted.
- 3.6 Students are notified about this policy on the institution's website and in writing whenever there is an evaluation that impacts the student's eligibility for US Loans.

4. Treatment of Grades Reported, Resits and Repeated Course Work

- 4.1 Unit marks are expressed on a student's official transcript as a numerical percentage for undergraduate courses or as grades of Distinction (D), Pass (P), Marginal Fail (MF) or Fail (F) for postgraduate courses.
- 4.2 The marks recorded for each academic year are derived from the weighted mean mark of the assessments in all units comprising that academic year, with credits being awarded for each unit being passed.
- 4.3 Each year of an undergraduate degree is worth 120 credits, whilst postgraduate programmes comprise 120 credits for the taught element and 60 credits for the Masters Project.
- 4.4 For undergraduate students, a satisfactory academic year mark (40%), with passes in units worth 120 credits, signifies the academic year has been passed and the relevant credits awarded accordingly.
- 4.5 For postgraduate students, passes (P) in all units taken during the academic year signifies a pass for the academic year.



- 4.6 Total marks of less than 40% on undergraduate and grades of Marginal Fail (MF) or Fail (F) on postgraduate programmes indicate attempted credits that have not been passed, which are included in the minimum completion rate.
- 4.7 For students in programmes longer than two academic years, an academic standing consistent with graduation requirements must be achieved by the end of the second year.
- 4.8 Incomplete marks are considered a non-completion of attempted course work until the incomplete mark is replaced with a permanent mark and academic progress can be re-evaluated. In all cases where no mark is assigned, a “0%” mark will be used in the determination of satisfactory academic progress.
- 4.9 For any academic year that is failed, normally one resit for each failed unit is allowed where the maximum grade that can be awarded is 40% for undergraduate programmes and Pass (P) for postgraduate programmes.
- 4.10 Where a student has failed more than half the programme (80 credits at undergraduate and 60 credits at postgraduate) he or she may be required to repeat study and may not be given a resubmission opportunity.
- 4.11 Retrieval of failure through repeat periods of study may be permitted to make good failed unit(s) only, may be permitted in exceptional circumstances. Students undertaking a repeat period of study will be required to attend all teaching sessions and complete all the assessment requirements associated with the failed unit(s). The repeat period of study will equal the period of the failed units and may be up to one academic year (120 credits).
- 4.12 The calculation of overall undergraduate classifications and postgraduate awards will take account new marks or grades received for the repeated units. No student loans will be disbursed for a repeated attempt if the student has already achieved a pass mark for that unit, and in accordance with Ravensbourne University London’s policy a student can receive financial aid for one repeat period of study only.
- 4.13 Repeats: students who are required to repeat part of the academic year to retrieve failure in one or more units will be required to intermit for the remainder of the academic year (the period for which units have already passed). This will be used in the determination of satisfactory academic progress. In addition, the student will be subject to any restrictions on their leave to remain in the UK that are applicable under the UK Student Visa system.
- 4.14 Withdrawals: If a student is withdrawn or withdraws from the programme of study, a Financial Aid Denied status will be applied.

5. Student Loan Warning Status

- 5.1 Students who fail to meet the minimum progression requirements of 120 credits for undergraduate programmes and for postgraduate programmes of at least 120 credits at Level 7 (full-time) or 60 credits (part-time) in units taken as the taught component of the



programme – and are therefore not meeting the qualitative or quantitative requirements of the SAP – will for the following semester be placed on Warning Status.

5.2 Student loans can be received by students who are on Warning Status. Student loan disbursements for the next period of enrolment will be held until the marks or grades and unit completions have been reviewed for the period of Warning Status.

5.3 Financial Aid Appeal is the process whereby a student who has a negative finding of SAP appeals their status.

6. Student Loan Probation Status

6.1 Students who fail to meet the minimum progression requirements of 120 credits for undergraduate programmes and for postgraduate programmes of at least 120 credits at Level 7 (full-time) or 60 credits (part-time) in units taken as the taught component of the programme, and who were placed on Warning Status for the previous semester – and are therefore not meeting the qualitative or quantitative requirements of the SAP – will be placed on Student Loan Probation for the subsequent period if the student successfully appeals.

6.2 Student loans can be received during the period of probation, if an appeal of their situation is successfully appealed. Student loan disbursements for the next period of enrolment will be held until the marks or grades and unit completions have been reviewed for the period of the Student Loan Probation.

6.3 Students receiving financial aid for the first time will be placed on Student Loan Probation if they failed to meet this policy's minimum number of credits during a previous period of study at Ravensbourne University London. Financial Aid Appeal is the process whereby a student who has a negative finding of SAP appeals their status.

6.4 Financial Aid Probation is only for students who have an appeal. It is when a student at the institution remains eligible for US loan funds while not making Satisfactory Academic Progress. The student must either be on track to make academic progress by the end of a subsequent payment period, or if more than one payment period must have an agreed upon academic plan to meet SAP requirements. Assessment is made each payment period and the student will retain eligibility if they meet the standards of their academic plan.

7. Student Loan Denied Status

7.1 While students are on Student Loan Probation status, they must maintain the minimum progression requirements. Failure to do so will place a student on Student Loan Denied status.

7.2 Students failing to satisfy the minimum requirement of passing all failed units and successfully progressing after a repeat period of study will be required to withdraw with Student Loan Denied status, and therefore not achieving the requirements (both qualitative and quantitative) satisfactory academic progress. There are no exceptions to this requirement.

8. Reinstatement of Aid after Student Loan Denied Status

- 8.1 Reinstatement of financial aid after a student is placed on Student Loan Denied status is achieved only by the student submitting a written letter of appeal in accordance with the Ravensbourne University London appeal process, and the appeal being granted. The student is placed on Student Loan Probation for the semester rather than on Student Loan Denied status. A student regains student loan eligibility after meeting minimum progression requirements.
- 8.2 A student is not allowed to receive US Student loans for any payment period unless the student makes Satisfactory Academic Progress or the institution has determined that the student has met the requirements of an academic plan.

9. The Appeal Process

- 9.1 The student must submit an appeal of Student Loan Denied status in writing to the US Loans office by the date specified in the Student Loan Denied notification letter. The US Loans office will review the appeal and notify the student in writing of their decision within 14 working days after the Review. All decisions made by the US Loans office are final.
- 9.2 Appeals for US Loans may be considered only based on the death of a relative, an injury or illness of the student, or other special circumstances and information the student must submit regarding why the student failed to make Satisfactory Academic Progress. The student must then detail what has changed in the student's situation that will allow the student to demonstrate SAP at the next evaluation.
- 9.3 Disbursement of loan funding will not be made while an appeal is being processed.
- 9.4 Where an appeal is upheld, the student will have their financial aid reinstated but will initially be placed on Probation Status. A student will regain loan eligibility only after a successful appeal and their subsequent demonstration of meeting the minimum progression requirements set within the terms of their Probation Status.

Appendix A: Document Control

Version	Author	Details	Date	Approved By	Position	Date
2.0	Anna Bernadska	Updated version	March 2025	Executive Management Team	Head of Student Recruitment Marketing	27/03/2025

Appendix B: Supporting Policies

Policy Name	Version
General Academic Regulations 2024-25	2.0
Tuition Fee Policy	3.0
Return of Title IV Federal Aid Policy	1.0