



Satisfactory Academic Progress for US  
Direct Loans Recipients  
Vrije Universiteit Amsterdam

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# Satisfactory Academic Progress for Federal Loan Recipients

## 1 Introduction

To be eligible for US federal student loans, a student must make Satisfactory Academic Progress (SAP). This policy applies to all undergraduate, graduate, and postgraduate students taking Federal Loans at Vrije Universiteit Amsterdam. It applies to Direct Subsidised, Unsubsidised, Grad PLUS and Parent PLUS loans recipients. It applies to part-time and full-time students.

Students who receive a US federal loan through Vrije Universiteit Amsterdam are required to maintain satisfactory academic progress toward their degree requirements for each year in which they are enrolled.

Satisfactory Academic Progress is evaluated twice a year, at the end of the first and second semester. Failure to maintain satisfactory progress may result in cancellation of financial aid, and financial aid recipients may have to repay funds already received.

US Federal regulations require that the University check the academic progress of student loan recipients from the first date of enrolment at the Vrije Universiteit Amsterdam, whether student loans were received at that time or not.

The review is based on **qualitative** (grade-based) and **quantitative standards**: time related and maximum time frame standards. It is also cumulative for all academic work attempted at the Vrije Universiteit Amsterdam and transferred credits.

## 2 SAP Standards

### 2.1 Qualitative standards

All students must obtain cumulative grade point average of 6 or above. In determining the cumulative grade point average, both EC attempted, and EC earned are taken into consideration.

#### **Dutch grading system**

The Dutch grading system is generally based on a mark between 1 (minimum) and 10 (maximum). A grade of 6.0 or more stands for 'pass', a grade of less than 6.0 for 'fail'.

<b>USA</b>	<b>Dutch grade</b>
A +	8.5 - 10.0
A	7.5 - 8.0
B +	7.0
B	6.5
C	6
D	5.5
F	1 - 5

#### **European Credit Transfer System (ECTS)**

Vrije Universiteit Amsterdam operates the European Credit Transfer System (ECTS) for awarding credits. European Credits (EC) are awarded for most of the courses.

### 2.2 Quantitative standards: Time related /Pace

Students must maintain a completion rate/PACE of 67% or greater at the end of each semester to ensure completion of their program of study within Federal timelines. The completion rate (PACE) is measured by dividing the total cumulative number of credits the student has successfully

completed/passed by the total number of credits the student has attempted.

The consequence is that all students at Vrije Universiteit must meet the following minimum requirements for satisfactory academic progress:

- A minimum completion rate of at least **24 EC** after the first semester. In total the student must complete **42 EC** out of the 60 EC per academic year.

### 2.3 Quantitative standards: Maximum Time frame standards (MTF)

The U.S. Department of Education has established the Maximum Timeframe (MTF) requirement stating students receiving Federal Student Aid must complete their degree within 150% of their program's published length. MTF is evaluated by the total number of credits attempted and/or transferred into VVC and posted on the student's transcript toward the program of study. Students who are unable to graduate within the 150% Maximum Timeframe lose eligibility for financial aid when the credits needed to graduate, and the credit attempted exceed the 150% limit.

For example:

- An undergraduate student needs 180 credits to graduate, results in a maximum timeframe of 270 attempted credits.
- A graduate student following a 1-year master course needs 60 credits to graduate, resulting in a maximum timeframe of 96 attempted credits
- A graduate student following a 2-year master course needs 120 credits to graduate, resulting in a maximum timeframe of 189 attempted credits.
- A doctoral student following a 5-year programme, results in a maximum timeframe of 7,5 years

#### **How is the maximum timeframe determined:**

VU determines that you are over the maximum timeframe by summing the following components:

1. The number of credits students have attempted so far (includes all credits: earned, failed, transferred, withdrawn, clemency)
2. The number of credits students are currently enrolled in for the upcoming semester(s)
3. The number of credits students need to graduate

### 3 When is SAP determined?

- SAP status is calculated at the end of each semester, after grades are registered in the administrative system.
- After every semester there will be a check if students have met the SAP policy. If not, we advise student to set up an appointment with a study advisor to set study scheme for the coming semester to finish the programme on time.
- Readmitted students will have SAP recalculated prior to the start of the semester readmitted, which may result in an ineligible status.

### 4 Financial Aid Warning and Probation

#### Financial Aid Warning Status

If a student fails to meet any of the qualitative or quantitative standards of the SAP policy for the first time, the student will be placed on Financial Aid Warning Status for the next semester. Students will still receive financial aid for the duration of the warning period.

If the student regains satisfactory academic progress by the next disbursement due date, the next disbursement will be released, and the student will be removed from the Financial Aid Warning status.

Students can receive more than one financial aid warning in their academic careers, however not consecutively.

#### Financial Aid Suspension Status

If the student fails to regain Satisfactory Academic Progress by the next disbursement due date, they will no longer be eligible for Financial Aid (unless the student appeals) and funds will not be disbursed.

The student will be ineligible to receive federal loans and will be placed on the Financial Aid Suspension Status.

#### 5 Appealing Ineligibility for financial aid

A student who has received written advice by mail that their financial aid will be suspended may appeal (within 10 days of receiving written notification) if they consider that exceptional circumstances surrounding their progress can be demonstrated, e.g., based on personal circumstances like injury, illness, death of a relative, or other special circumstances.

The student can appeal the decision within **10 days** of being notified that their aid has been suspended. Students must use the subscribed format, which will be send with the written advice. To complete the appeal, students must make an appointment with the study advisor. The appeal including al required documents must be sent to [usloanprogram@vu.nl](mailto:usloanprogram@vu.nl) Studentswill also be required to supply documentary evidence in support of their appeal. This may include medical notes or death certificates etc.

The Financial Aid Team will review the case and consult study advisor if necessary. The circumstances of the appeal will be considered further, and a decision of the appeal will be communicated to the student in writing within 14 days of submission if all necessary supporting evidence is complete. Disbursement of loan funding will not be made while an appeal is being processed. The decision is final.

If the request is granted, the student is placed on Financial Aid Probation Status. (Note that the 150% timeframe is set by US federal law and cannot be extended under any circumstances)

#### Probation status for 1 semester

The student's progress will be reviewed at the end of the probation semester.

- If the student meets the SAP requirements at the end of the semester, the probation status is cancelled.
- If the student does not meet the SAP standards, they will no longer be eligible for financial aid and is placed on the Financial Aid Suspension Status.
- The Financial Aid Suspension Status can be appealed again

#### Probation status for 2 semesters/ Academic plan

In case the student will require more time to meet the SAP standards, the student will be placed on probation for the year. An academic plan will be drawn up, in collaboration with the student's academic advisor. The student's academic progress will be reviewed during the year to determine if the student is meeting the requirements of the academic plan.

- If the student meets the requirements of the academic plan at the end of the year, the probation status is cancelled, and the student is eligible to receive federal loans for the next semester.
- If the students' needs to change the initial academic plan to meet the requirements, students must submit another appeal.

## 6 Additional SAP regulations at VU that might be applicable to US federal loan students recipients

### **Binding recommendation of continuation of studies (BSA)**

Depending on the study programme bachelor's students have to obtain 42-45 credits in the first year. For more information, please check the website of your study programme.

### **Residence permit for study purposes**

Students with a Residence permit for study purposes must obtain at least 30 credits to maintain the residence permit for the next academic year. For more information, see:

[www.vu.nl/visa](http://www.vu.nl/visa).

### **VUFP Scholarship (only for Master's students)**

Students following a two-year programme must obtain at least 100% of the credits to get a VUFP scholarship for the second year. If you require an additional semester to complete the requirements for the degree, this is not covered by the scholarship. For more information, see:

[www.vu.nl/vufp](http://www.vu.nl/vufp)