



Satisfactory Academic Progress for US Direct  
Loans Recipients  
Vrije Universiteit Amsterdam

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# 1 Satisfactory Academic Progress Policy for US Federal loan recipients

## 1.1 Satisfactory Academic Progress (SAP)

To be eligible for US federal student loans, a student must make satisfactory academic progress. This policy applies to undergraduate, graduate and postgraduate students taking federal loans (also known as 'financial aid' and 'Title IV aid') at Vrije Universiteit Amsterdam specifically Direct subsidised, unsubsidised, Grad PLUS and Parent PLUS loans. It applies to all federal loan recipients, including graduates, undergraduates, 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.

## 1.2 Basic Standard for Satisfactory Performance

Satisfactory Academic Progress (SAP) 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 awards, 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 or not student loans were received at that time.

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

### 1.2.2 Qualitative standard (grades):

All students must maintain a cumulative average total grade of 6 or above. Students who fail to meet the minimum qualitative standards for the first time in that particular academic year will be placed on Financial Aid Warning. Students will continue to receive financial aid during the warning period. Students who fail to meet the average grade requirement after the warning period will be placed on Financial Aid Suspension and will not qualify for financial aid.

### 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'. Students in receipt of U.S. financial aid must achieve a cumulative Grade Point Average (GPA) of 6 or higher at the end of each semester.

ECTS %	Quality Assessment	ECTS grade	Dutch grade
10%	Excellent/Very good	A	8.0 - 10.0
25%	Good	B	7.5 - 7.9
30%	More than satisfactory	C	7.0 - 7.4
25%	Satisfactory	D	6.5 - 6.9
10%	Sufficient	E	6.0 - 6.4
	Fail	F	0.0 - 5.0

### 1.2.2 Quantitative standard (pace):

- **Every year all students must complete at least 24 ECTS after the 1st semester to prevent that they are placed on Financial Aid Warning. After the 2nd semester it is expected that the student has completed 42 ECTS. If students fail to meet this requirement, he/she will be placed on Financial Aid Suspension and will no longer be eligible to receive financial aid.**
- All students automatically become ineligible for financial aid when he/she fails to complete 60 credits in three semesters. This applies also if the student if has never received financial aid for that academic year.

- **Maximum Time Frame Bachelor students: Bachelor students must complete their program of study within 150% of the published length of the program**, measured in credit hours attempted. Example: if the published length of an academic program is 60 credits, the maximum time frame for completion is 90 attempted credits. Or published length of a program is 180 credits; the maximum time frame for completion is 270 attempted credits. All credits attempted while attending VU Amsterdam and all credits transferred to VU Amsterdam (earned) are counted toward the 150% maximum time frame regardless of whether financial aid was received. This means that students following a second (or more) degree programme remain eligible until they've reached 150% of the published length of their current program. Courses with assigned grades of 5.4 or lower and "repeated" courses all count as attempted credit hours.

### 1.3 When is SAP Determined?

- End of Semester Review – 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 our SAP policy. If not, we advise students to set up an appointment with a study advisor to set study scheme for the coming semester in order 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.

### 1.4 What if students do not meet the requirements?

- The student will receive a Financial Aid Warning. This warning will last for one payment period (i.e. Until the next disbursement), during which time the student can still receive financial aid.
- 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.
- 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.
- 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. on the basis of 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 send to [usloanprogram@vu.nl](mailto:usloanprogram@vu.nl) Students will 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 the school and/or adviser of studies 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 appeal is unsuccessful, the student is no longer eligible for federal financial aid with immediate effect.
- If the appeal is successful the student is placed on Financial Aid Probation. They will be given specific requirements to meet e.g. resitting and passing exams/submitting dissertations/making up lost module time etc. Eligibility for Financial Aid will continue.  
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.
- If the above specific appeal requirements are not met then the student will again become ineligible for financial aid.
- **Please note: - Regardless of the above, Undergraduate students who exceed 150% of the published length of their programme are no longer entitled to receive Federal Aid.**
- If a student is no longer eligible for US direct loans, it may be an option to take out Private loans as SallieMae.

### 1.5 In short, what does my SAP Status mean?

#### Eligible status:

You meet all SAP requirements and are eligible to receive financial aid.

#### Financial Aid Warning status:

You are eligible to receive financial aid for one semester in Financial Aid Warning Status. This status is granted once after your status changes from eligible to ineligible for GPA and/or Pace only. There is no warning status for maximum time.

#### Ineligible status / Denied status:

You are not eligible for financial aid or for a tuition deferment when your status is ineligible.

#### Probation status:

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.

#### 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.

### 1.6 What if you do not meet the requirements?

Student loans for the next period of enrolment will be held until specific requirements have been met. No financial aid will be disbursed for the student during subsequent semesters/terms unless the student has made an appeal of the Student Loan Denied and the appeal is granted.

Students who have completed their degree requirements, but who are still attending courses, are not eligible to continue to receive aid even if they are below the maximum time frame. (Maximum time frame only applies to undergraduate students)

## **2 Additional SAP regulations that might be applicable to US federal loan students recipients**

### **2.1 Binding recommendation on continuation of studies (BSA) : Only for 1<sup>st</sup> year Bachelors students**

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.

### **2.2 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).

### **2.3 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)