Satisfactory Academic Progress for US 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, undergraduate, and part-time and full-time students. Students who receive a US federal loan through Vrije Universiteit Amsterdam are required 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. (For 2 year master programmes, SAP is only evaluated at the end of each academic year) 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.

<table>
<thead>
<tr>
<th>ECTS %</th>
<th>Quality Assessment</th>
<th>ECTS grade</th>
<th>Dutch grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>Excellent/Very good</td>
<td>A</td>
<td>8.0 - 10.0</td>
</tr>
<tr>
<td>25%</td>
<td>Good</td>
<td>B</td>
<td>7.5 - 7.9</td>
</tr>
<tr>
<td>30%</td>
<td>More than satisfactory</td>
<td>C</td>
<td>7.0 - 7.4</td>
</tr>
<tr>
<td>25%</td>
<td>Satisfactory</td>
<td>D</td>
<td>6.5 - 6.9</td>
</tr>
<tr>
<td>10%</td>
<td>Sufficient</td>
<td>E</td>
<td>6.0 - 6.4</td>
</tr>
<tr>
<td></td>
<td>Fail</td>
<td>F</td>
<td>0.0 - 5.0</td>
</tr>
</tbody>
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1.2.2 Quantitative standard (pace):
- All students must complete at least 24 ECTS after the 1st semester to prevent that they are placed on Financial Aid Warning. (Only for 1st year Undergraduate (Bachelor) students, the standard requirement for the 1st semester is 18 ECTS). 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.

- The pace requirement sets an expected progression to earn your degree. You must earn 67% of all attempted credit hours. Pace is determined by dividing the total number of credit hours you have earned by the total number of credit hours attempted. All credits attempted and earned from all schools you have attended are included in determining pace.

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. For 2 year master programmes, SAP status is calculated only once, end the end of the academic year.

- If students do not meet the requirements after the first semester, we advise to set up an appointment with a student 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 Calculating Your Completion Rate Undergraduate students (bachelor’s students)

1st year bachelor’s students

After 1st semester: completed a minimum of 18 ECTS?

- Yes: Everything is fine
- No: Placed on Financial Aid Warning

After 2nd semester: completed a minimum of 42 ECTS in total?

- Yes: Everything is fine
- No: Placed on Financial Aid Warning
- No and already received Financial Aid Warning: Financial Aid Suspension

After 1st semester of 2nd academic year semester: completed 60 ECTS?

- Yes: Everything is fine
- No: Financial aid stops
2nd/3rd year bachelor’s students

After 1st semester: completed a minimum of 24 ECTS?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning

After 2nd semester completed a minimum of 42 ECTS in total?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning
  o No and already received Financial Aid Warning: Financial Aid Suspension

After extra (3rd) semester: completed 60 ECTS?
  
  o Yes: Everything is fine
  o No: Financial aid stops

1.4 Calculating Your Completion Rate Graduate students (master’s students)

1st year Master’s students:

After 1st semester: completed a minimum of 18 ECTS?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning

After 2nd semester: completed a minimum of 42 ECTS in total?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning
  o No and already received Financial Aid Warning: Financial Aid Probation

2nd year / 3th year Master’s students:

After 3rd semester: completed a minimum of 66 ECTS in total?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning
  o No and already received Financial Aid Warning: Financial Aid Probation

After 4th semester: completed a minimum of 84 ECTS in total?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning
  o No and already received Financial Aid Warning: Financial Aid Probation

After 5th semester: completed a minimum of 108 ECTS in total?
  
  o Yes: Everything is fine
  o No: Placed on Financial Aid Warning
o No and already received Financial Aid Warning: Financial Aid Probation

After 6th semester: completed 120 ECTS?

o Yes: Everything is fine
o No: Financial aid stops

1.5 In short, what does my SAP Status mean?

**Eligible status:**
You meet all SAP requirements and are eligible to receive financial aid.

**Warning status:**
You are eligible to receive financial aid for one semester in 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)

1.7 Appeals: Exceptional circumstances affecting satisfactory academic performance
A student who has received written advice 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 appeal must explain why the student failed to make SAP and what has changed in their situation that will allow them to make SAP at the next evaluation point. Within 10 days after receiving the Ineligibility status, students must send a letter describing the special circumstances together with a study plan for the coming semester by email to usloanprogram.dsz@vu.nl. A study advisor of the faculty must sign the study plan. 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 Office will review the case with a Student’s General Counsellors department. 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 of the student general counsellor department is final.

Where an appeal is upheld, the student will have their financial aid reinstated, but will be placed under financial aid Probation status. Probation status can be determined for 1 semester or for 1 year.

Probation status for 1 semester:
The student’s progress will be reviewed at the end of the next payment period, as probation status is for one payment period only. If the student is not meeting the SAP standards at this point, then they will not be eligible for further financial aid.

Probation status for 1 year:
If the Appeal Panel determines that the student will require more than one payment period in order to meet the SAP standards, the student will be placed on probation and an academic plan will be drawn up, in collaboration with the student’s supervisor, tutor and/or department. 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.

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

2.1 Residence permit for study purposes
Students must obtain at least 30 credits to maintain the residence permit for the next academic year. For more information, see: www.vu.nl/visa.

2.2 VUFP Scholarship
Students following a two-year programme must obtain at least 80% (2015-2016) or 100% (2016-2017) 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