2019-2020 SAP and R2T4 Policies

Satisfactory Academic Progress and Return of Title IV Funds Policies
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Satisfactory Academic Progress (SAP) Policy
The Federal Department of Education requires that Federal Title IV Financial Assistance recipients meet the Satisfactory Academic Progress (SAP) policy standards each year. Federal Title IV Financial Assistance includes the Federal Direct Student Loan and Federal Direct PLUS Loan programs. Each university determines its own policy regarding satisfactory progress standards. At the end of each semester or upon students’ re-enrollment at the University, students’ academic performance is reviewed to determine if a student is making satisfactory academic progress. The review is based on qualitative (grade point average) and quantitative measures (credits completed vs. registered credits); it is also cumulative for all academic work attempted at the University of Amsterdam and transferred credits.

Student Standards – Undergraduate students
• All undergraduate students must maintain a cumulative average total grade of 6 or above. Students who fail to meet the minimum qualitative (average grade) 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.
• 1st year Bachelor students with less than 18 completed ECTS (European Credit Transfer System) after the 1st semester will be placed on Financial Aid warning. If students then fail to complete at least 42 ECTS after the 2nd semester, he/she will be placed on Financial Aid Suspension and will not qualify for financial aid.
• All 2nd and 3rd year Bachelor must complete at least 24 ECTS after the 1st semester of that particular year to prevent that they are placed on Financial Aid Warning. After the 2nd semester of the 2nd or 3rd year 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.
• Maximum Time Frame
Undergraduate 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 180 credits, the maximum time frame for completion is 270 attempted credits. All credits attempted while attending UvA and all credits transferred to UvA (earned) are counted toward the 150% maximum time frame regardless of whether financial aid was received. This means that students pursuing a second (or more) baccalaureate degree 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.
Pace Requirement
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. A student who is not successfully completing his or her educational program at the required pace, is no longer eligible to receive assistance under the title IV, HEA programs.

Calculating the Completion Rate – Undergraduate 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 3rd semester: completed 60 ECTS?
  • Yes: Everything is fine
  • No: Placed on Financial Aid Warning
  • No and already received Financial Aid Warning: Financial Aid Suspension
- After 4th semester: completed a minimum of 84 ECTS?
  • Yes: Everything is fine
  • No: Placed on Financial Aid Warning
  • No and already received Financial Aid Warning: Financial Aid Suspension
- After 5th semester: completed a minimum of 102 ECTS in total?
  • Yes: Everything is fine
  • No: Placed on Financial Aid Warning
  • No and already received Financial Aid Warning: Financial Aid Suspension
- After 6th semester: completed 120 ECTS?
  • Yes: Everything is fine
  • No: Financial aid stops
- After 7th semester: completed a minimum of 144 ECTS?
  • Yes: Everything is fine
  • No: Placed on Financial Aid Warning
  • No and already received Financial Aid Warning: Financial Aid Suspension
- After 8th semester: completed a minimum of 162 ECTS in total?
  • Yes: Everything is fine
  • No: Placed on Financial Aid Warning
  • No and already received Financial Aid Warning: Financial Aid Suspension
- After 9th semester: completed 180 ECTS?
  • Yes: Everything is fine
  • No: Financial aid stops
**Student Standards – Graduate students**

- All Master (graduate) students must maintain a cumulative average total grade of 6 or above. Students who fail to meet the minimum qualitative (average grade) 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.
- All 1st (and 2nd) year Master 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.
- All Master students automatically become ineligible for financial aid when he/she fails to complete 60 credits in three semesters (even if he/she has never received financial aid for that academic year).

**Maximum Time Frame**

Graduate 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. All credits attempted while attending UvA and all credits transferred to UvA (earned) are counted toward the 150% maximum time frame regardless of whether financial aid was received. This means that students pursuing a second (or more) baccalaureate degree 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.

**Pace Requirement**

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. A student who is not successfully completing his or her educational program at the required pace, is no longer eligible to receive assistance under the title IV, HEA programs.
Calculating the Completion Rate – Graduate students

One year Programs:
- After 1st semester: completed a minimum of 24 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 3rd semester: completed 60 ECTS?
  - Yes: Everything is fine
  - No: Financial aid stops

Two year Programs
- After 1st semester: completed a minimum of 24 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 3rd semester: completed 60 ECTS?
  - Yes: Everything is fine
  - No: Placed on Financial Aid Warning
  - No and already received Financial Aid Warning: Financial Aid Suspension
- After 4th semester: completed a minimum of 84 ECTS in total?
  - Yes: Everything is fine
  - No: Placed on Financial Aid Warning
  - No and already received Financial Aid Warning: Financial Aid Suspension
- After 5th semester: completed a minimum of 102 ECTS in total?
  - Yes: Everything is fine
  - No: Placed on Financial Aid Warning
  - No and already received Financial Aid Warning: Financial Aid Suspension
- After 6th semester: completed 120 ECTS?
  - Yes: Everything is fine
  - No: Financial aid stops
Determination SAP?

Initial Review:
- New freshmen or students are considered to be meeting SAP during the first UvA semester.
- New transfer students must meet all SAP requirements prior to the start of the UvA semester.
- Readmitted students will have SAP recalculated prior to the start of the semester readmitted, which may result in an ineligible status.
- End of Semester Review – SAP status is calculated at the end of each semester, after grades are posted to academic history by the Registrar, which is normally between 10 to 13 business days after the end of final exams. The SAP calculation is normally scheduled for the fifth week after the first semester has ended and at the end of August for the second semester of the academic year.
- If students have not met the SAP requirements, then the Financial Aid Office will set up an appointment with a student counselor and the Faculty’s contact person will be informed. A study scheme will be set up so that the student will finish on time.

In short, what does my SAP Status mean?
- Eligible – You meet all SAP requirements and are eligible to receive financial aid.
- Warning – student on financial aid warning may continue to receive assistance under the title IV, HEA programs for one payment period despite a determination that the student is not making satisfactory academic progress. Financial aid warning status may be assigned without an appeal or other action by the student.
- Suspension – Financial Aid Suspension will be assigned if the student fails to meet the minimum SAP policy requirements. Your financial aid will be terminated until the student successfully wins the appeal.
- Probation – Financial aid probation means a status assigned by an institution to a student who fails to make satisfactory academic progress at the end of an evaluation period, however the student has successfully appealed to have the financial aid reinstated.
- Ineligible – You are not eligible for financial aid or for a tuition deferment when your status is ineligible.

Warning and Suspension of Financial Aid
If students fail to meet any of the quantitative or the qualitative standards of the Satisfactory Academic Progress policy specified for the first time, he/she will be notified by the Financial Aid Office that he/she is placed on a Financial Aid Warning for one semester. Students will continue to receive financial aid during the warning period. If student fail to meet the SAP requirement after the warning period, financial aid assistance will be suspended and student will be notified of his/her ineligibility for financial aid.
**Appealing Suspension of Financial Aid**

If student has extenuating circumstances he/she may appeal the suspension decision to the Financial Aid Office.

The Financial Aid Office will forward each appeal to a case review board of Student Counselor who may grant waivers to the policy under the following documented conditions:

- death of a relative
- illness of the student
- illness of a close relative of the student
- other special circumstance

Submit within thirty (30) days of financial aid suspension the SAP Appeal File with the Financial Aid Office, consisting of the following items:

- An academic plan that has been agreed upon by the student and academic advisor
- A detailed appeal letter by the student describing the extenuating circumstances that caused the student not to be in compliance of the SAP requirement(s) and how the extenuating circumstance(s) has changed.
- Third party documentation to support the appeal case (e.g. letter from the Faculty’s contact person, physician or lawyer).

After the Financial Aid Office has received the SAP Appeal File, an appointment will be made for the student with a Student Counselor. The Student Counselor will get access to the SAP Appeal File and will sign a SAP Appeal Form. The Financial Aid Office will notify the student of the decision in writing. That decision is final. If the SAP appeal is approved, student will be placed on Financial Aid Probation and has one semester (or as stated on the SAP Appeal Approval Condition(s)) to meet the SAP requirements in order to remain eligible for financial aid. Students continue to receive aid while on Financial Aid Probation. Financial Aid Probation will not be extended.
Withdrawing
What happens when you withdraw from the University?

It is extremely important that you speak with your Financial Aid Officer before your withdrawal. The University of Amsterdam has to determine how much of your Title IV aid must be returned to the Federal Direct Loans Program (Subsidized, Unsubsidized, PLUS). There are some funds that you were scheduled to receive that cannot be dispersed to you once you withdraw because of other eligibility requirements. The law specifies how the school must determine the amount of Federal Title IV program assistance that you earn if you withdraw from the school (see the R2T4 Policy).

If you decided to terminate your enrolment, you must submit this information via Studielink. Only then you will officially be deregistered from the UvA. You can find a step-by-step guide on how to do this on this website.

Your withdrawal date is:
1. The date you begin the Institution’s withdrawal process or officially notified the institution of the intent to withdraw, or
2. The mid-point of the period when you leave without notifying the institution or
3. Your last date of attendance at a documented academically related activity

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4 FED AID. You may also go to www.studentaid.ed.gov.

Return of Title IV Funds (R2T4) Policy

The Financial Aid Office is required by federal regulations to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term.

The federal Title IV funds below must be recalculated in these situations. Refunds are allocated in the following order:
- Unsubsidized Federal Direct Loan
- Subsidized Federal Direct Loan
- Direct Federal PLUS Loan

Recalculation is based on the percentage of earned aid using the following formula:
Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.
If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

In the R2T4 worksheet, which will be signed by the student, it is explained in detail the amount of unearned aid for which the student is responsible and the amount of unearned aid the UvA is responsible for. After this has been determined, the US Department will be notified about both amounts. The Business Officer of the UvA will pay the University’s portion back to the US Department of Education within 30 days after the University has been informed about the withdrawal. It is the responsibility of the student to repay their own part of unearned aid. Let it be noted that the R2T4 requirements for Title IV program funds are separate from any refund policy that the UvA has. Therefore, the University will charge you for any Title IV program funds that the University was required to return. Also, you may still owe funds to the University of Amsterdam to cover unpaid institutional charges. A written notification will then be sent to the student within 30 days after the student has signed the R2T4 worksheet, explaining the charges and how the student can repay this.

Post-withdrawal disbursement
If the total amount of title IV loan assistance that the student earned is greater than the total amount of title IV grant or loan assistance that was disbursed to the student or on behalf of the student in the case of a PLUS loan, as of the date of the institution’s determination that the student withdrew, the difference between these amounts will be treated as a post-withdrawal disbursement.

Within 30 days of the date of the institution’s determination that the student withdrew, a written notification will be sent to the student, or parent in the case of parent PLUS loan, that requests confirmation of any post-withdrawal disbursement of loan funds. The post-withdrawal disbursement will only be made after obtaining confirmation from the student or parent in the case of a parent PLUS loan, that they still wish to have the loan funds disbursed. No post-withdrawal disbursement of loan funds will be made if the student does not inform the Financial Aid Officer that the student would like to have a post-withdrawal disbursement within 30 days after the written notification of the Financial Aid Officer. The UvA will disburse the funds in the manner specified by the student, or parent in the case of a parent PLUS loan, as soon as possible, but no later than 180 days after the date of the institution’s determination that the student withdrew. It is the obligation of the student, or parent in the case of a parent PLUS loan, to repay any loan funds he or she chooses to have disbursed.