



Satisfactory Academic Progress Regulations for Royal Academy of Music Degree programmes (re. Title IV Financial Aid)

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving Federal Aid, also known as Title IV Financial Aid (Direct Loans). Satisfactory Academic Progress (SAP) means the student is proceeding in a positive manner toward fulfilling their degree requirements. SAP includes two standards; qualitative and quantitative. Students must meet both standards to continue receiving Federal Aid. The Academy's policy in these instances is the same as the policy for students not in receipt of Title IV financial aid, as detailed in our *Full Regulations* document which is published on www.ram.ac.uk/policies-and-procedures.

Quantitative

All Academy students are enrolled full-time [except for PhD students on writing-up status]. In order to meet the quantitative standard, students must complete and pass a minimum of 67% of courses attempted each academic year.

Additionally, students must complete the study programme in no more than 150% of the advertised programme length to remain eligible for Federal Student loans. For example, the maximum allowable time to be eligible for financial aid for a student on the four-year BMus is six academic years, and for a student on a two-year Masters degree it is three academic years, regardless of whether the student receives Federal Student loans during any enrolment period. When this maximum time has been reached, the student will be put onto 'Student Loan Denied' status and no further financial aid can be disbursed.

The Academy will check a student's progress before each of the in-year disbursements of loan funds, and will conduct a full review at the end of each academic year to determine a student's successful progress toward obtaining their degree. Students must satisfactorily complete all required courses by the end of the degree. Students who achieve a pass grade may not repeat a course. Students who fail a required course must repeat the course and obtain a pass grade before completion of their degree. When a student repeats a course and achieves a pass grade, the original grade will be superseded.

Periods of interruption will not count towards this calculation for federal loan purposes, but will count towards your maximum period of registration for your programme of study.

Qualitative

To maintain eligibility for Title IV financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at the Academy. The Academy will check a student's progress before each of the in-year disbursements of loan funds, and will conduct a full review at the end of each academic year to determine a student's successful progress toward obtaining their degree.

For undergraduate (BMus) students this means maintaining the equivalent of a minimum overall grade of 'C'; for undergraduate and postgraduate students, this means maintaining a minimum overall grading of 40%.

Students may not be permitted to progress to the following study year if they have failed to make sufficient academic progress to warrant continuance of study.

Communication with students

Students who fail to maintain SAP will be contacted through their personal Academy email address, and/or by a confidential letter.

Financial Aid Warning and Probation

If a student falls below the minimum requirement during the academic year, they will be given a Financial Aid Warning. This lasts for one payment period (until the next disbursement) and they will still be able to receive Financial Aid. Students who fail to regain SAP by the next disbursement will no longer be eligible for aid, unless they successfully appeal, in which case they will be put on Student Loan Probation Status for Title IV funding purposes for the subsequent term, during which they can work to correct the deficiencies. While on probation status the student is still eligible to receive Federal Aid but must make SAP by the next evaluation to reestablish eligibility or they may be put onto 'Student Loan Denied' status for subsequent terms.

Appeals

The Academy expects that all students will make satisfactory progress in their studies, and where it can be demonstrated that unsatisfactory academic progress has been made it has the right, in accordance with the procedures outlined in the *Student Disciplinary Code (Royal Academy of Music Regulations)*, to suspend students from their study at the Academy, or to terminate those studies. The *Student Disciplinary Code* outlines the procedures by which the Academy can remove a student both for failure of examinations and other reasons which may or may not be connected with misconduct, and gives relevant timescales. After all the stages of appeal administered by the Academy internally have been exhausted, students that remain dissatisfied may seek assistance from the Office of the Independent Adjudicator for Higher Education in order to reach a settlement. The Academy will advise students whose cases exhaust all internal processes that this further option is available.

The *Regulations* booklet is available on www.ram.ac.uk/policies-and-procedures, on the Academy's AIR intranet and from the Academic Registrar. The *Regulations* booklet includes information about appeal processes, reassessments and special circumstances.

For Federal Aid purposes, to appeal a determination that a student is not making SAP, the student should write to the Academic Registrar within 10 working days of receiving the notification. The correspondence should specify exceptional circumstances such as an emergency condition (health, family etc) which explains why they are not making SAP, and explain what has changed in those circumstances to allow them to meet SAP at the next evaluation.

If the student's appeal is granted after they have followed the due process they will become eligible again to receive Federal Aid.

Disbursements and Return of Funds

Financial aid instalments will be disbursed shortly after the beginning of each term (except new BMus students taking their first loan, who may need to wait for 30 days in term 1 of the first year of study).

Students who withdraw after commencing study will have their eligibility to retain part of their financial aid calculated on the percentage of the term they have attended; students who attend more than 60% of the term may retain all of their aid. See the leaflet *Return to Title IV (R2T4)* which is available on the Academy's website and from the Registry.

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