Definitions of Satisfactory Academic Progress for US Loan Programmes:

Student loan recipients are required to be in good standing and to maintain satisfactory academic progress toward their degree requirements for each semester in which they are enrolled at University of Copenhagen.

Satisfactory Academic Progress (SAP), as described below, is evaluated each year in the end of academic year examinations. Failure to maintain satisfactory progress, as described below, may result in cancellation of financial aid awards, and the student may have to repay any funds already received.

This policy applies only to eligible US and eligible non-US citizens receiving US Higher Education Act Title IV aid, and specifically the Federal Stafford and PLUS loans.

Students enrolled in a program of greater than two academic years must, at the end of the second academic year, demonstrate a Grade Point Average that is the equivalent of at least 2.0 ('C' grade)

Additionally, undergraduate students cannot exceed a maximum timeframe longer than 150 percent of the published length of the educational program, as measured in credit hours.

Basic Standard for Satisfactory Performance:

Undergraduate Students receiving student loans must meet the University of Copenhagen requirements for minimum satisfactory performance. These are defined as follows:

1. The Undergraduate student must pass 120 credits at a given stage of a programme in order to progress to the subsequent stage.
2. The Postgraduate student must have gained at least 120 credits (FT).
3. Credits transferred from another institution that are accepted toward the student's programme are counted as both attempted and completed credits.
4. Students must meet the professional requirement of his or her programme as specified by the relevant Professional, Statutory and Regulatory Body, where this is applicable.
5. The undergraduate or postgraduate award must be completed within the maximum permitted timeframe as specified by University of Copenhagen Academic Regulations.

Non-EU students must also complete their educational programme within a time frame allowed by the student visa authorities for undergraduate and postgraduate programme completion.

The University of Copenhagen monitors the academic progress of student loan recipients from the first date of enrolment at the University, irrespective of whether or not student loans were received at that time.

In all cases where a student does not obtain a pass in the minimum number of credits required to progress, taking account of any resubmission attempts and repeat periods of study (where granted), a student will be placed on Student Loan Denied status, not Student Loan Probation. No financial aid will be disbursed for the student during subsequent periods of study unless the student has made an appeal of the Student Loan Denied and the appeal is granted.

Students are notified about this policy on the institution's website and in writing whenever there is an evaluation that impacts the student's eligibility for US Title IV Loans.
Treatment of Grades Reported, Resits and Repeated Course Work

Unit marks are expressed on a student's official transcript using the Danish grading scale or a pass/fail. Grades of 12, 10, 7, 4, and 2 are passing marks. Failing marks are 00 and -03. The grading scale with explanations can be seen at the Ministry of Education and Science’s homepage [http://ufm.dk/en/education-and-institutions/the-danish-education-system/grading-system](http://ufm.dk/en/education-and-institutions/the-danish-education-system/grading-system).

If a student does not show up for a course, a "U" is given in the Student Administrative System, but it will not show on the transcript. Each course also has a credit number assigned, and when the average grade is calculated the weight of each mark is used. Each year of an undergraduate degree is worth 60 credits, ECTS for European Credit Transfer System, whilst postgraduate programmes comprise 60-90 ECTS-credits for the taught element and 30-60 ECTS-credits for the Masters Project.

1. For undergraduate students, a satisfactory academic year mark, with passes (P or minimum 2) in units worth 60 ECTS-credits, signifies the academic year has been passed and the relevant credits awarded accordingly. For postgraduate students, passes (P or minimum 2) in all units taken during the academic year signifies a pass for the academic year.

2. For students in programmes longer than two academic years, an academic standing consistent with graduation requirements must be achieved by the end of the second year.

3. Incomplete marks (fail or less than 2) are considered a non-completion of attempted course work until the incomplete mark is replaced with a permanent mark and academic progress can be re-evaluated. In all cases where no mark is assigned only the assigned ECTS-credits will count as the equivalent percentage of passed credits in the determination of satisfactory academic progress.

4. For any academic course that is failed, normally two resits for each failed unit is allowed.

5. Students undertaking a repeat period of study will be required to attend failed teaching sessions and complete all the assessment requirements associated with the failed unit(s). The repeat period of study can be taken in parallel with the next year's courses. The calculation of overall undergraduate classifications and postgraduate awards will take account new marks or grades received for the repeated units. In accordance with University of Copenhagen's policy a student can receive financial aid for one repeat period of study only.

6. Students who are required to repeat part of the academic year to retrieve failure in one or more units will usually be able to continue with courses in the next semester, unless there is a progression demand required to intermit for the remainder of the academic year (the period for which units have already passed), and will be subject to any restrictions on their leave to remain in Denmark that are applicable under their visa.

Student Loan Warning Status

Students who fail to meet the minimum progression requirements of 60 ECTS-credits for undergraduate programmes and for postgraduate programmes (full-time) or 30 ECTS-credits (part-time postgraduate) in units taken as the taught component of the programme will for the following semester be placed on Warning Status for the subsequent period of enrolment until the next evaluation of Satisfactory Academic Progress.

Student loans can be received by students who are on Warning Status. Student loan disbursements for the next period of enrolment will be held until the marks or grades and unit completions have been reviewed for the period of Warning Status.

Financial Aid Appeal is the process whereby a student who has a negative finding of SAP appeals their status. If the institution considers the appeal the student may be placed in Financial Aid Probation.
**Student Loan Probation Status**

Students who fail to meet the minimum progression requirements of 60 ECTS-credits for undergraduate programmes and for postgraduate programmes (full-time) or 30 ECTS-credits (part-time postgraduate) in units taken as the taught component of the programme, and who were placed on Warning Status for the previous semester, will be placed on Student Loan Probation for the subsequent period of enrolment until the next evaluation of Satisfactory Academic Progress.

Student loans can be received during the period of probation, if an appeal of their situation is successfully appealed. Student loan disbursements for the next period of enrolment will be held until the marks or grades and unit completions have been reviewed for the period of the Student Loan Probation. Students receiving financial aid for the first time will be placed on Student Loan Probation if they failed to meet this policy's minimum number of credits during a previous period of study at University of Copenhagen.

Financial Aid Appeal is the process whereby a student who has a negative finding of SAP appeals their status. If the institution considers the appeal the student may be placed in Financial Aid Probation.

Financial Aid Probation is only for students who have an appeal. It is when a student at the institution remains eligible for US loan funds while not making Satisfactory Academic Progress. The student must either be on track to make academic progress by the end of a subsequent payment period, or if more than one payment period must have an agreed upon academic plan to meet SAP requirements. Assessment is made each payment period and the student will retain eligibility if they meet the standards of their academic plan.

**Student Loan Denied Status**

While students are on Student Loan Probation or on Student Loan Denied status, they must maintain the minimum progression requirements. Failure to do so while on Probation will place a student on Student Loan Denied status.

Students failing to satisfy the minimum requirement of passing all failed units and successfully progressing after a repeat period of study will be required to withdraw with Student Loan Denied status. There are no exceptions to this requirement.

**Reinstatement of Aid after Student Loan Denied Status**

Reinstatement of financial aid after a student is placed on Student Loan Denied status is achieved only by the student submitting a written letter of appeal in accordance with the University of Copenhagen appeal process, and the appeal being granted. The student is placed on Student Loan Probation for the semester rather than on Student Loan Denied status. A student regains student loan eligibility after meeting minimum progression requirements.

A student is not allowed to receive US Student loans for any payment period unless the student makes Satisfactory Academic Progress or the institution has determined that the student has met the requirements of an academic plan.

**The Appeal Process**

The student must submit an appeal of Student Loan Denied status in writing to the Deputy Head of the International Education and Grants Office by the date specified in the Student Loan Denied notification letter. The Deputy Head of the International Education and Grants Office will review the appeal and notify the student in writing of their decision within 14 working days after the Review. All decisions made by the Deputy Head are final.
Appeals for US Loans may be considered only based on the death of a relative, an injury or illness of the student, or other special circumstances and information the student must submit regarding why the student failed to make Satisfactory Academic Progress. The student must then detail what has changed in the student's situation that will allow the student to demonstrate SAP at the next evaluation.