



## FAFSA US LOANS:

# Satisfactory Academic Progress Regulations (SAP)

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## Introduction

EHL Hospitality Business School (EHL) is required by US regulations to ensure that all students applying for, or receiving, Federal Aid are making (and are continuing to make throughout their course) Satisfactory Academic Progress to remain eligible to receive US Federal Loan support.

To ensure students are making Satisfactory Academic Progress throughout their course of study the US Dept. of Education requires that EHL check students' progress at intervals to ensure they are meeting both Quantitative and Qualitative requirements of Satisfactory Academic Progress (SAP).

This policy applies only to eligible US and non-US citizens who benefit from US Federal Aid (Title IV funds). In accordance with US Federal Regulations (General Provision CFR 668.1), EHL has established standards of Satisfactory Academic Progress for students who apply and/or receive financial aid from an US Federal program.

## Evaluation point & Disbursement

At the end of each academic semester, after the exam retake session, EHL's Finance Office evaluates the progress of US Federal Program recipients to ensure that they comply with EHL's SAP Regulations. Both quantitative and qualitative SAP standards are reviewed at each evaluation point. Any US Federal Aid disbursement scheduled for the upcoming semester may be cancelled if a student does not meet the minimum requirements as indicated in this document. EHL's Finance Office will notify students who do not comply with the SAP Regulations in writing. All students must progress at a pace of at least 67% that ensures they will graduate within the maximum timeframe of 150% of the published length of the 4-year undergraduate program consisting of a two-semester preparatory year (AP program), and a six-semester bachelor program (BOSC program) measured in US credits and stated in our Course Catalogue.

For students who suspend their studies during the semester, the SAP review will be postponed until the end of the semester during which they return to school. For students who suspend their studies at the end of a semester, the SAP review will be carried out as usual. For more information, see AP & BOSC Rules and Regulations.

Loans always originated in two Disbursements at the beginning of each semester (end of September and end of February). The disbursements are made after the SAP Review.

## Qualitative standard

Students must achieve minimum standards required by the academic department, and the academic standing consistent with graduation requirements of the 4-year undergraduate program and on a cumulative basis. At the end of the second academic year the student must have academic standing consistent with EHL requirements.

## Required grade point average (GPA)

Each module average must be **at least 4.0** on EHL's mathematical grading scale above:

Grade	Numerical Equivalent	Objectives achieved
A	5.6 - 6	95 - 100 %
B	5.2 - 5.59	85 - 94%
C	4.8 - 5.19	75 - 84%
D	4.4 - 4.79	65 - 74%
E	4 - 4.39	55 - 64%
Fx	3.6 - 3.99	40 - 54%
F	< 3.6	0 - 39%

## Repetition of a semester

Students who repeat one or more modules will not meet the SAP requirements even if they have a cumulative GPA of 4.0 or above.

## Quantitative standard

Quantitative standards include maximum timeframe and pace. The maximum timeframe is 6 years. The required progression is 67% on each evaluation.

Students must progress through their course at a pace that ensures that they will graduate within the maximum timeframe.

## Maximum timeframe

The maximum timeframe is 150% of the published length of the EHL 4-year undergraduate program as measured in US credits and stated in our Course Catalogue. Our SAP evaluation will compare the cumulative number of US credits earned by the students with the maximum timeframe.

Example:

Degree and course length	Credits for Completion	Maximum timeframe	Pace
BOSC (3 years)	180 ECTS / 120,3 US-Credits	270 ECTS / 180,45 US-Credits (4.5 years)	67%

The 4-year undergraduate program is made up of a two-semester preparatory year (AP program), and a six-semester bachelor program (BOSC program).

The 4-year undergraduate program is exclusively taking place on a full-time basis (details see AP & BOSC Rules and Regulations). Generally, all periods of a student's enrolment count when assessing progress, even periods when the student did not receive loan funds. Some examples of changes to enrolment and how this impact on the measurement of SAP is outlined below:

## Leave of Absence

An official Leave of Absence is one where students follow the program Rules & Regulations by informing the student affairs department of their decision to intermit for medical or non-medical reasons. There must be a reasonable expectation that the student will return from the Leave of absence. The number of days of suspension may not exceed 180 days within a 12-month period. The period of official leave will not be counted towards the quantitative standard (pace).

## Withdrawal in the middle of an academic year and subsequent re-enrolment

Where students withdraw from EHL and are later readmitted, the semester/year in which they withdrew will be included for the evaluation of the students' satisfactory academic progress.

Students placed on a semester of financial warning, probation or financial aid suspension will be given the same status if they do not return the following semester/year. When students withdraw from EHL and are later readmitted, the semester/year in which they withdrew will be included for the evaluation of the students' Satisfactory Academic Progress.

## Transfer students

Transfer students must comply with the SAP Regulations of their institution prior to being admitted to EHL to maintain financial aid from a US Federal Program. Once enrolled, EHL's rules and regulations apply; the measurement of academic progress will then start from the enrolment date at EHL.

## Credit transfer

Where applicable, transferred credits are indicated on the student's transcript towards the total number of credits required for completion of an EHL program and graduation thereafter. Transferred credits do not impact a GPA, which is the average of the final grades, weighed by their US credits, for all courses taken at EHL.

## Unsatisfactory academic progress

For any students having unsatisfactory academic progress for the first time they will be given a financial aid warning which will last until the end of the next semester by which time they will be expected to be making Satisfactory Academic Progress.

## Financial Aid Warning

Students who, for the first time, fail to meet the SAP Regulations' minimum requirements will be placed on "Financial Aid Warning" and will continue to be eligible for financial aid for the following semester only. At the end of the financial aid warning period, EHL will review SAP considering qualitative, quantitative and pace criteria. EHL will refuse all US Federal Aid granted to students who still fail to meet these requirements at the end of the financial aid warning period. Students on the financial aid warning period will be notified in writing by EHL's Finance Office of this situation. Students that

fail to regain Satisfactory Academic Progress at the end of the next semester will no longer be eligible for US Federal Aid, unless they are successful in an appeal (see below).

## Appeal procedure

The appeal procedure has 2 levels:

- The complaint
- The appeal

A student who has received a financial aid warning and has failed to regain Satisfactory Academic Progress will be notified that they are ineligible for further disbursements of US Federal Aid. Upon receiving notification, a student can regain their eligibility only by submitting a successful complaint to be placed on probation, or by acting, that brings them into compliance with Satisfactory Academic Progress standards. A student may complain due to extenuating circumstances beyond their control (e.g. injury, ill health, bereavement, or other special circumstances etc.) and state what has changed in their situation that will allow them to meet Satisfactory Academic Progress at the next evaluation date. The complaint should be submitted, as per our Complaint Regulations, to the students' affairs department in writing with supporting documents. The deadline is 10 days until the US Federal Aid suspension notification is issued.

The student affairs department may require extra evidence, documentation or contributions from the academic services responsible. The decision made by the Complaint Commission will be sent to the student's EHL e-mail address.

If the complaint is accepted, eligibility for US federal aid may be reinstated for a limited period during a financial probationary period (usually one semester). Any conditions relating to a financial probationary period will be detailed in the complaint decision e-mail. Examples of conditions may include meetings to develop an academic plan to ensure future academic success. At the end of the probationary period (usually one semester), SAP will be re-evaluated according to the SAP policy and any conditions stipulated in the complaint decision. Failure to meet the SAP requirements or any appeal conditions will result in denial of US federal aid. Students on probation will be notified in writing by EHL's Finance Office of this situation.

If the complaint is dismissed, the student has 15 days to file an appeal to the Appeals Commission. If the appeal is dismissed, then the student is not eligible for Title IV aid. In this case, the student will be ineligible for further disbursements of US federal aid until they are able to take action that brings them into compliance with the SAP standards again.

## Financial aid suspension

EHL will refuse US federal aid if the student fails to meet the SAP Regulations' minimum requirements for one or more of the following reasons:

- The student's module average is below 4.0 and the terms of the financial aid warning or probation are not met.
- The timeframe limit is exceeded.

Students whose US Federal Aid has been refused may only reapply if they meet the SAP minimum requirements. Therefore, these students may enroll for a self-funded academic year to re-establish

satisfactory progress. If a student who has lost federal aid eligibility and subsequently meets the requirements of SAP, they would be placed back into good Financial Aid Standing (SAP).

If noncompliance with the SAP Regulations' minimum requirements is due to special or unusual circumstance, students may appeal. Students whose US Federal Aid is refused will be notified in writing by EHL's Finance Office.

Please also refer to EHL AP, BOSC, MIHM Rules and Regulations and Student Directives, which outline a series of regulations which will affect your time at EHL. They contain basic rules and regulations that should be observed over the course of a student's involvement in the EHL community

*For further information regarding these rules and regulations, please contact EHL's Finance Office: [finance@ehl.ch](mailto:finance@ehl.ch) Or call the US Federal Student Aid Information Center on +1 800 433 3243.*

*Information is also available at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).*

## Regulatory references (for alignment checks):

34 CFR 668.34 (Satisfactory academic progress) and FSA Handbook – Satisfactory Academic Progress.

Updated April 2026

**N.B.** Amendments to Policy: This policy will be amended whenever US law or regulations are changed. Upon approval of EHL's Executive Dean, EHL's Finance Office is authorized to incorporate and implement changes required in this policy by laws or regulations that govern US Federal Aid.