EHL HOSPITALITY BUSINESS SCHOOL



FAFSA US LOANS: Satisfactory Academic Progress Regulations (SAP)

Revised August 2026 in line with 2026-2027 Federal Student Aid Handbook

EHL Hospitality Business School
Route de Berne 301, 1000 Lausanne 25, Switzerland
website → ehl.edu | blog → hospitalityinsights.ehl.edu

Hes·so NECHE AACSB ACCREDITED EFMD

Table of Contents

Introduction 3
Evaluation point & Disbursement 3
Qualitative standard 3
Required grade point average (GPA) 4
Quantitative standard 4
Maximum timeframe 4
Leave of Absence 4
Withdrawal in the middle of an academic year and subsequent re-enrolment 5
Transfer students 5
Credit transfer 5
Unsatisfactory academic progress 5
Financial Aid Warning 5
SAP Appeal and Financial Probation 5
Reestablishing Eligibility 6
Loss of Financial Aid Eligibility 6
Other applicable policies 6

Introduction

EHL Hospitality Business School (EHL) is required by U.S. regulations to ensure that all students applying for, or receiving, Federal Aid are making (and are continuing to make throughout their course of study) satisfactory academic progress (SAP) to remain eligible to receive U.S. Federal Loan support.

To ensure students are making satisfactory academic progress throughout their course of study the US Dept. of Education requires that EHL monitors students' progress at intervals to ensure they meet both quantitative and qualitative requirements of the Satisfactory Academic Progress (SAP) policy.

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 a U.S. Federal program.

Evaluation point & Disbursement

At the end of each academic semester, after the corresponding exam 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.

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

Qualitative standard

The qualitative SAP standard requires students to maintain academic standing consistent with EHL graduation requirements. For Title IV SAP purposes, students must maintain a cumulative EHL grade average of at least 4.0. Repeated modules will be considered in the SAP evaluation because they affect the student's pace of progression and ability to complete the program within the maximum timeframe as described under the Quantitative Standard below. A requirement to repeat one or more modules does not automatically result in SAP failure; however, students whose repeated modules cause them to fall below the required pace of progression or otherwise fail to satisfy EHL's SAP standards will be considered not to be making satisfactory academic progress.

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%

Quantitative standard

Quantitative standards include maximum timeframe and pace. The maximum timeframe is 6 years. Students must progress through their course at a pace that ensures that they will graduate within the maximum timeframe which translates as a minimum cumulative pace of progression of 67%, calculated as successfully completed US credits divided by attempted US credits.

Incomplete grades, withdrawals, failed modules, and repeated modules are included in attempted credits for pace calculations. Successfully completed repeated modules are included in completed credits only once toward program completion. Transfer credits accepted toward the EHL program count as both attempted and completed credits for SAP pace purposes, but they do not affect the EHL GPA.

Maximum timeframe

The maximum timeframe is based on the published length of the student's Title IV-eligible program.

- For undergraduate programs, the maximum timeframe is 150% of the published program length, measured in US credits.
- For graduate programs, the maximum timeframe is determined by EHL based on the published length of the program and applicable academic regulations.

At each SAP evaluation, EHL reviews whether the student is progressing at a pace that allows completion of the program within the applicable maximum timeframe.

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 EHL 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. For Title IV federal student aid purposes, the total duration of approved leaves of absence may

not exceed 180 days within any 12-month period. Students may be permitted to interrupt their studies for a longer period under EHL academic regulations; however, absences exceeding the U.S. federal limit will be administered in accordance with applicable Title IV requirements.

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

For SAP purposes, transfer credits accepted toward the EHL program are included as both attempted and completed credits in the quantitative pace calculation but do not affect the EHL GPA, which is the average of the final grades, weighed by their US credits, for all courses taken at EHL.

Unsatisfactory academic progress

Any student having unsatisfactory academic progress for the first time 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 SAP.

Financial Aid Warning

Students who, for the first time, fail to meet the SAP minimum requirements will be placed on Financial Aid Warning and will remain eligible for Title IV aid for the following payment period only. At the end of the warning period, EHL will reassess the student's SAP against both the qualitative and quantitative SAP standards. Students who have not regained SAP at that evaluation point will no longer be eligible for Title IV aid unless they submit a successful SAP appeal.

SAP Appeal and Financial Probation

A student who loses Title IV eligibility as a result of failing to meet SAP standards may submit, in the first instance, a complaint to the EHL Finance Department based on extenuating circumstances, such as illness, injury, bereavement, or other special circumstances. The procedure will follow EHL's established procedures. The complaint must be filed within 10 days of being notified of the contested

decision. In addition to the formal and substantive requirements for a complaint laid out in the Regulations governing the Complaints procedure., the complaint must explain:

- why the student failed to make SAP; and
- what has changed in the student's situation that will allow the student to meet SAP requirements at a future evaluation.

As per EHL's regulations, a decision on a complaint must be handed down within 60 days of receipt of the complaint.

Students have the right to appeal the decision on the complaint. Only decisions resulting from a complaint are subject to appeal. Appeals must be submitted within 15 days of being notified of the decision regarding a complaint, in writing to the Appeals Commission, together with supporting documentation. The appeal will be reviewed in accordance with EHL's established procedures.

If the complaint or appeal is approved, the student will be placed on Financial Aid Probation and may continue to receive Title IV aid for one payment period. As a condition of probation, EHL may establish an academic plan or other requirements designed to support the student's return to satisfactory academic progress.

At the end of the probationary payment period, the student must either:

- meet EHL's SAP standards; or
- successfully satisfy the requirements of the approved academic plan.

Failure to meet either condition will result in the loss of Title IV eligibility.

Reestablishing Eligibility

A student who loses Title IV eligibility due to failure to meet SAP standards may reestablish eligibility by meeting all applicable SAP requirements at a subsequent SAP evaluation.

Loss of Financial Aid Eligibility

Students who fail to meet the SAP requirements and who are not eligible for, or do not successfully complete a period of Financial Aid Probation, will lose eligibility for Title IV aid. Students whose Title IV aid eligibility is suspended will be notified in writing by EHL's Finance Office. Eligibility may only be restored in accordance with the provisions set out above under Reestablishing Eligibility.

Other applicable policies

Students should also refer to EHL Rules and Regulations applicable to their course of studies and Student Directives. 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 Or call the US Federal Student Aid Information Center on +1 800 433 3243.

Information is also available at www.studentaid.ed.gov.

Updated August 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.