

Financial Aid's Satisfactory Academic Progress (SAP) Policy

Schools of Applied Computational Sciences (SACS), Global Health (GH), Graduate Studies (GS)

Policy

As required by federal regulations, Meharry Medical College Masters level programs must evaluate and determine whether a student meets Satisfactory Academic Progress (SAP) requirements to receive federal and state and certain institutional financial aid programs. SAP requirements comprise of qualitative, quantitative, and maximum time frame measures, and the standards are required to be as strict as or stricter than each of the schools' academic policies. The standards used to evaluate academic progress are cumulative and, therefore, include all periods of the student's enrollment, including periods during which the student did not receive federal financial aid funds.

SAP evaluation for Masters' level students occurs at the conclusion of the academic period, which is at the end of the spring semesters, except for the MHS students. The MHS students are reviewed after each semester, since the program is a one-year program. The student's entire academic history must be considered when determining SAP status irrespective of whether the student received financial aid.

The Financial Aid's SAP policy and the schools' Academic Progress policy complement each other, but they are different policies*.

**Please be advised this Financial Aid SAP policy's standards are utilized solely to determine federal financial aid eligibility. SAP standards do not supersede, cancel, modify or override the academic progress policy in the schools.*

Scope

The policy applies to all students receiving Title IV, Title VII, institutional and campus-based financial aid. Please note that Title VII programs defer to the Title IV policy regarding satisfactory academic progress. SAP reviews will be conducted, annually (fall to fall), to determine continuous eligibility. However, all students may be reviewed after each pay period, if deemed necessary.

Requirements of the SAP Policy:

Qualitative (Grade Point Average)

A Masters level student is expected to maintain satisfactory academic progress (i.e., maintain an average of "B" (3.0) or better, throughout his or her program). A minimum cumulative grade point average of "B" (3.0) must be maintained for each semester of enrollment. The grade point average requirement will be checked prior to the beginning of each academic period.

Any course with a final grade of "C" must be repeated. Students will be eligible for federal financial aid for repeated coursework for one additional retake.

The student whose cumulative average falls below "B" (3.0) at any time will be placed on financial aid "WARNING" for one payment period (semester). Students on financial aid "WARNING" must

regain the Cumulative Grade Point Average (CGPA) of “B” (3.0) by the end of the next semester of enrollment. Failure to do so will result in financial aid eligibility being ‘**suspended**’ until the CGPA of “B” (3.0) is regained. However, students have the right to appeal. If CGPA, after the appeal, is not above the required “B” (3.0), student’s federal aid eligibility will be suspended, and student will not have the option to appeal until CGPA is at or above the required average.

Quantitative Measure (Calculating Pace or Completion Ratio)

The quantitative component corresponds to the pace at which the student must progress through his or her program of study. This evaluation is to ensure completion within the maximum timeframe permitted and provides for the measurement of the student’s progress at the end of spring semester’s period of enrollment.

To meet the quantitative requirement, the student’s completion ratio must be **66.67% or higher**, which indicates the student must complete and pass at least two-thirds of attempted classes. Pace or completion ratio is calculated by determining the cumulative number of credit hours the student has successfully completed divided by the number of cumulative credit hours the student has attempted. The definitive evaluation of a student’s performance is expressed by “A”, “B”, “C”, or “F”, which appears on their official academic transcript.

To accurately measure a student’s progress in a program, more than a qualitative standard is needed. A student who is maintaining a high GPA by withdrawing from every course he/she attempts after the first year would meet a qualitative standard but would not be progressing towards graduation. Therefore, the SAP policy must include a quantitative measure to determine the number or percentage of courses, or credit hours completed.

To quantify academic progress, there must be a set maximum time frame in which a student is expected to finish a program. If the SAP review makes it clear that a student cannot mathematically finish the program within this period, they become ineligible for aid. However, they are afforded the option to appeal.

In the determination of whether the student meets the qualitative and quantitative components, grades of “F”, “U”, “WF”, will not be considered as credits successfully completed. **All course grades of “F” must be satisfactorily repeated, and all ‘Incomplete’ grades resolved prior to the student being promoted into the next year. “F” grades remain on students’ transcripts and continue to be calculated into the cumulative GPA.**

Maximum Time Frame Measure

The maximum time allowed for each degree starts with the first term of enrollment after initial acceptance in the Meharry Medical College academic program, even if financial aid was not awarded during those terms.

The maximum enrollment period for Masters in Public Health (MPH) students is three (3) years; Masters of Health Science students have one and one-half (1.5) years; School of Applied Computational Sciences (SACS), School of Global Health (GH) and Physician Assistant (PA) students have three and one-half (3.5) years.

MPH students enrolled at least half-time (6 -8 credit hours) are eligible to receive financial aid for no more than six (6) academic semesters (3 years). MHS students can receive financial aid for no more than three (3) academic semesters (1.5 years). GH, PA and SACS students can receive financial aid for no more than seven (7) academic semesters (3.5 years). A student must be enrolled in at least 6 credit hours to be eligible for financial aid.

The maximum enrollment period for Ph.D. (doctoral) level students is nine (9) years.

Doctoral level students must always maintain full-time enrollment (9 credit hours or more) and are eligible to receive financial aid for no more than twelve semesters (6 years), if eligible.

Masters Level Academic Policy Requirements

In addition to the measures referenced above to determine a student's SAP, a student who is placed on probationary status by their school's Evaluation and Promotions Committee is considered to have not met the standards of Financial Aid's Satisfactory Academic Progress and is not eligible to receive federal financial aid.

Treatment of Audited Courses

Because audited courses do not apply to the student's degree and students cannot receive financial aid for such courses, they are not evaluated for SAP.

Treatment of Pre-requisite Courses

Pre-requisites or preparatory courses are those which a student must complete to meet admission requirements into a degree program but do not count toward the student's degree requirements. Therefore, they are excluded from SAP evaluation.

Treatment of Repeated Courses

If the student repeats a course, those credits are counted when calculating the quantitative and maximum timeframe measures.

Courses that a student repeat may be included when determining a student's enrollment status for Title IV-federal student aid purposes if it is **not** a result of:

1. more than one repetition of a previously passed course, or
2. any repetition of a previously passed course due the student failing other coursework.
(This rule is not related to SAP requirements but is a general financial aid eligibility requirement.)

Effect of Dropping or Never Attending Courses

Courses a student register for but drops prior to the end of drop period are not included in the calculation of SAP. Courses in which the student registers but never attends (i.e., does not receive a grade) are not included in the calculation of SAP.

Effect of Withdrawn Courses

Credits for withdrawn courses (i.e., assigned a grade “W”) are counted as attempted credit hours in the quantitative and maximum timeframe measures but are not counted in the qualitative measure.

Effect of Incomplete Grades

Credits for incomplete courses (i.e., assigned a grade “I”) are counted as attempted credit hours in the quantitative and maximum timeframe measures.

SAP Definitions:

Satisfactory Academic Progress (SAP)

SAP is the term used to define successful completion of degree requirements to maintain eligibility for federal and state financial aid.

Financial Aid Warning

Under Financial Aid Warning status, the student’s financial aid eligibility is reinstated for one payment period without the requirement of an appeal. Only students who were meeting SAP standards during the prior payment period for which they were enrolled may be placed on Financial Aid Warning status.

Financial Aid Probation

Financial Aid Probation status is assigned to a student who fails to make SAP and who has successfully appealed. A student who is placed on Financial Aid Probation may receive financial aid for one subsequent payment period. A student assigned a Financial Aid Probation status will be placed on a Financial Aid Academic Plan and is required to sign an Academic Probation Agreement with Academic Affairs. At the conclusion of the SAP Academic Probation payment period, the student must either meet the SAP standards or fulfill the requirements specified in the Academic Plan to receive financial aid for a subsequent payment period.

Academic Affairs’ Academic Plan

If the student fails to meet SAP standards or the requirements set forth in the Academic Affairs’ Academic Plan, the student is deemed ineligible for financial aid and can only regain federal eligibility by meeting requirements of the school to progress to the next level.

Financial Aid Suspension

Financial Aid Suspension status is assigned to a student who was placed on Financial Aid Probation during the previous payment period and at the end of that payment period did not meet the standards of SAP. Student will have to secure private aid to fund education expenses.

SAP Appeal Procedures

Students failing SAP standards who have had mitigating circumstances (e.g., death in the family, illness, involuntary military leave) may request reinstatement of their financial aid eligibility by completing the SAP Appeal Form and submitting it to the Financial Aid's SAP Appeals Committee by the published deadlines.

The appeal, which must be typed, includes the following student requirements:

1. A completed and valid Free Application for Federal Student Aid (FAFSA) by the deadline dates specified.
2. Detailed explanation for failure to meet SAP standards for the payment period the student failed to perform satisfactorily.
3. Documentation to support the reason for failure.
4. Detailed explanation of what has changed that will now allow the student to comply with SAP standards, a statement of academic objectives, and corrective action plan.
5. Satisfactory Academic Progress (SAP) appeal form.

SAP Appeal Deadlines

Please refer to published deadlines via the website: www.mmc.edu

SAP Appeals Committee and Decision

Students will be notified by email of the decision of the Financial Aid SAP Appeals Committee within fourteen (14) business days of the submission. The decision of the Financial Aid SAP Appeals Committee is final; however, the student may appeal again by the published deadlines for a future payment period, if eligible.

Re-establishing Financial Aid Eligibility

A student who has a change made to his or her academic transcript (i.e., grade change) during the semester in which the student is ineligible or is on Financial Aid Probation, may request a re-evaluation of SAP.

Students who are ineligible because they do not meet SAP requirements or are on Financial Aid Probation shall be re-evaluated at the conclusion of each semester/term in which they enroll to determine whether they have re-established financial aid eligibility.

Revision History

1. January 2025