

## Financial Aid's Satisfactory Academic Progress (SAP) Policy School of Medicine

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### Policy

As required by federal regulations, the Office of Financial Aid and Scholarship Management (OFASM) at Meharry Medical College's School of Medicine 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 the School of Medicine's 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 the School of Medicine's students occurs at the conclusion of the academic period, which is at the end of the spring semesters. 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 school. Please direct any SAP questions to the Office of Financial Aid and Scholarship Management.*

### Scope

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

### Requirements of the SAP Policy:

#### Qualitative (Grade Point Average)

In accordance with federal regulations, students must achieve at least a "C" average (equivalent to a 2.0 GPA) by the end of their first chronological year of enrollment, regardless of the number of credits earned. After the first year of enrollment, students will be evaluated annually for Satisfactory Academic Progress (SAP) in accordance with federal regulations and institutional policy. These evaluations will continue each year until graduation to ensure ongoing eligibility for federal financial aid.

Failure to meet this standard will result in the **suspension** of federal financial aid eligibility. Aid will not be reinstated until the student's cumulative grade point average is at or above 2.0 or the student regains satisfactory academic standing as defined by the program.

Beginning with the 2024-25 award year, entering medical students will be evaluated with the Pass/Fail grading system. Because of this new adopted grading policy, students are not subject to the qualitative measure of grade point average. The minimum qualitative requirement for the Doctor of Medicine program is a 66.67% passing rate.

### **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. 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.

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. To determine the completion ratio percentage, earned credit hours are divided by attempted credit hours. 1<sup>st</sup> and 2<sup>nd</sup> years can receive Pass (P) or Fail (F), and 3<sup>rd</sup> and 4<sup>th</sup> years can receive Honors (H), High Pass (HP), Pass (P) or Fail (F).

Percentages are not rounded. All coursework is counted in the completion rate, even if financial aid was not awarded during the term that the coursework was taken.

### **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.

**Effective January 2025**, for on-time medical students, no more than four (4) chronological years of Titles IV and VII financial aid eligibility can be granted to support the completion of the Pre-Clerkship portion of the curriculum, third year clerkships and the successful passage of the USMLE, Step 1 exam. Students will have an additional two (2) years to receive federal aid.

Beginning with the Class of 2028, the USMLE, Step 1 exam will be moved to the end of the second year. Therefore, students will be eligible to receive federal aid for no more than three (3) years to complete the first two (2) years of the curriculum and pass the USMLE, Step 1 exam.

If additional time is needed after the allotted financial aid SAP maximum amount of time allowed to complete the first two (2) or three (3) years of the medical curriculum, including the passing of the USMLE, Step 1 exam, all affected aid recipients will have to acquire alternative (private) funding. Students **cannot** appeal their reinstatement of eligibility to the Satisfactory Academic Progress Appeals Committee.

An additional requirement has been added for all second-year medical students, which states they will be required to take the Comprehensive Basic Science Exam (CBSE) before being cleared to sit for the USMLE Step 1 exam. Delayed passage of the CBSE exam does not reset the maximum timeframe to complete the benchmark.

The maximum timeframe is a period of no longer than two years (150%) beyond the expected duration to complete the degree. Students are required to complete all degree requirements within the established maximum timeframe measured from the beginning date of enrollment to the date of their degree completion, including any periods of approved leaves granted by the school's Student Evaluation and Promotions Committee (SEPC).

|              | Expected Duration | Maximum Duration  |
|--------------|-------------------|-------------------|
| Program      | Years To Complete | Maximum Timeframe |
| Regular M.D. | 4 years           | 6 years           |
| M.D./M.B.A.  | 5 years           | 7 years           |
| M.D./M.P.H.  | 5 years           | 7 years           |
| M.D./Ph.D.   | 8 years           | 10 years          |

### **Repeating a Year and Financial Aid Benchmark Timeframe**

Students who are required to repeat a year of the program will not receive an extension of the federal aid eligibility benchmarks.

All students are held to the original timeframe established at the start of their program of study. This means that even if a student repeats a year, they are still expected to complete the first three (3) years of the curriculum and pass the USMLE Step I exam within four (4) years of their initial matriculation to maintain eligibility for federal financial aid.

Failure to meet these benchmarks within the original timeframe will result in suspension of federal aid eligibility, without the option to appeal.

### **Treatment of Courses Transferred In**

Transfer students who are admitted into the School of Medicine's degree program do not transfer in credit and therefore neither qualitative nor quantitative measures apply, only maximum timeframe. Depending on the coursework completed at the student's previous institution, the student enters the School of Medicine's degree program either as a second- or third-year student. The following maximum time-frame measure standards apply to transfer students.

|                                            | Expected Duration | Maximum Duration |
|--------------------------------------------|-------------------|------------------|
| Regular M.D. 2 <sup>nd</sup> Year Transfer | 3 years           | 5 years          |
| Regular M.D. 3 <sup>rd</sup> Year Transfer | 2 years           | 4 years          |

### **School of Medicine 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 the School of Medicine's Evaluation and Promotions Committee is considered to not have 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, and students are not eligible to receive federal aid.

### **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.)

*\* Courses that are not part of the approved medical school curriculum are not eligible for payment using federal financial aid or alternative (private) educational loan funding.*

*Only courses that are required for the completion of the medical degree program may be included in the student's cost of attendance for financial aid purposes.*

### **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 on 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 SOM 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. Students will have to secure private aid to fund educational expenses.

### **SAP Appeal Procedures**

Students not maintaining SAP standards must have had extenuating 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) for the applicable academic year.
2. Detailed written explanation outlining the circumstances that led to the student's failure to

meet SAP standards during the affected payment period.

3. Supporting documentation that verifies or explains the circumstances described (e.g., medical records, death certificate, legal documents, etc.).
4. A written statement explaining what has changed that will now enable the student to meet SAP standards, along with:
  - A statement of academic objectives, and
  - A corrective action plan for achieving academic success.
5. An Academic Plan of Study – completed in collaboration with the student’s Academic Advisor.
6. A letter of support from the Academic Advisor, or appropriate designee.
7. A copy of the student’s unofficial transcript reflecting all coursework completed to date.
8. A completed Satisfactory Academic Progress (SAP) appeal form.

Failure to submit all required items by the deadline may result in the **denial** of the appeal.

### **SAP Appeal Deadlines**

Please refer to published deadlines via the website: [www.mmc.edu](http://www.mmc.edu)

### **SAP Appeals Committee and Decision**

Students will be notified by e-mail 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**. Please understand, SAP decisions are not appealable to the U. S. Department of Education or any other office on campus.

*\* The Financial Aid SAP Appeals Committee is composed of members from multiple campus offices. As a result, the standard **14-day notification period** may be delayed if the committee is unable to convene due to scheduling conflicts.*

*Students will be notified of the outcome as soon as a decision is reached, and every effort will be made to review appeals in a timely manner.*

### **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
2. September 2025