**Financial Aid’s Satisfactory Academic Progress (SAP) Policy**

**School of Dentistry**

**Policy**

As required by federal regulations, Meharry Medical College School of Dentistry 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 Dentistry’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 Dentistry’s students occur 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 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)**

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.

The student whose cumulative average falls below “C” (2.0) 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 “C” (2.0) 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 “C” (2.0) is regained. However, students have the right to appeal. If CGPA, after the appeal, is not above the required “C” (2.0), 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. 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.

The definitive evaluation of a student’s performance is expressed by “A”, “B”, “C”, or “F”, which appears on their official academic transcript.

If the SAP review makes it clear that a student cannot mathematically finish the program within this period, (See Section V below) they become ineligible for aid. However, they do have the right to appeal.

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 do have the right 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 timeframe is a period of no longer than two years (150%) beyond the expected duration to complete the degree. All students are informed that Title IV financial aid eligibility and maximum timeframe to complete their required programs cannot be extended for more than three (3) years for the ID3/4 students and six (6) years for students in the four-year DDS curriculum.

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

For on-time SOD students, no more than three (3) years of Titles IV and VII financial aid eligibility can be granted to support the completion of the first two (2) years of the dental Pre-Clinical portion of the curriculum. If students utilize the maximum amount of time allowed during the Pre-Clinical portion of the curriculum and are allowed additional time to complete this portion of the curriculum, they will have to acquire alternative (private) funding. Titles IV and VII eligibility will be restored when the student enters the third- year clinical curriculum.

Students, who are allowed to enroll in Academic Structured Review (ASDD505) for more than one year, cannot appeal to the Financial Aid Appeals Committee for reinstatement.

On-time students who are promoted to the 4th year by the end of their third chronological year have no more than three (3) additional years of Titles IV and VII eligibility to complete their degree.

**Treatment of Courses Transferred In**

Transfer students will have their transcripts evaluated to determine their remaining financial aid eligibility.

**Treatment of Leave of Absence**

A student may be granted an approved leave of absence by their respective School. This approved leave of absence will be reported as ‘withdrawn’ from Meharry to student loan servicers for financial aid purposes. This period of time shall be excluded from the maximum time frame for financial aid eligibility.

**School of Dentistry 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 Dentistry’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.)

**Treatment of Incomplete (“I”) Grades**

The ‘Incomplete’ grade is reserved for those situations in which students are unable to complete the required course work in the allotted time for approved reasons (see grading policies). ‘Incomplete’ grades must be accompanied with the appropriate paperwork at the time of submission and resolved prior to promotion to the next academic year. ‘Incomplete’ grades not resolved in the prescribed time period will automatically convert to an “F” grade.

‘Incomplete’ grades will be counted toward satisfactory academic progress in the semester that the student took the course.

**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.

# **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 SOD 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](http://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