

**MEHARRY MEDICAL COLLEGE'S
SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY
FOR TITLE IV AND TITLE VII FINANCIAL AID ELIGIBILITY
MEDICAL AND DENTAL STUDENTS**

I. INTRODUCTION

The following policy has been developed to ensure that applicants for Title IV and Title VII funds meet the requirements set forth by Federal regulations governing academic standards of progress for financial aid eligibility. In addition, the purpose of monitoring and enforcing these standards are to ensure all federal aid recipients are maintaining the required satisfactory academic progress toward completing their degree.

Meharry Medical College is required by the Higher Education Act of 1965, as amended, to establish standards of Satisfactory Academic Progress (SAP) for students receiving assistance through the following federal financial aid programs: The William D. Ford Direct Lending Program (Unsubsidized/Graduate PLUS loans), Federal Work-Study Program, Primary Care Loan (PCL)-third and fourth year medicals only, Health Professions Student Loan (HPSL)-dental only, Loans for Disadvantaged Students, and Scholarships for Disadvantaged Students (SDS). SAP policies must include the necessary components to ensure compliance is met by the aid recipient for each academic year of enrollment. The components are as follows: A **Qualitative** Component (GPA), a **Quantitative** Component (number of credit hours one must successfully complete), which includes the maximum timeframe (Program pace) a student should complete all degree requirements and receive aid). The Financial Aid's SAP policy and the school's 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.*

II. 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.

III. GENERAL REQUIREMENTS

A. Maximum Time Frame for Completion of Degree

The normal time frame for completion of required course work for the M.D. and D.D.S. degrees is four (4) academic years. Any student entering prior to the 2018-19 academic year, who withdrew from or failed a course during their first semester as a MS1 student is considered 'decelerated' by default. 'Deceleration' is no longer a category for any student entering the M.D. curriculum, beginning with the fall 2018 semester. Students currently affected by this status would continue matriculation for five (5) years with a change to their anticipated graduation date. The maximum number of years allowed for matriculation, for this group of students at Meharry Medical College is six (6) calendar years, excluding any leaves of absence.

B. Maximum Time Frame for Financial Aid Eligibility

All students are informed that Title IV financial aid eligibility cannot be extended for more than five years for students in the four-year curriculum and six years for those students who were decelerated.

For on-time students, no more than three and one-half chronological years of Titles IV and VII financial aid eligibility can be granted to support the completion of the Pre-Clerkship curriculum, third year clerkships and the passage of the USMLE, Step I exam. For the 'decelerated' students, no more than four and one-half chronological years of Titles IV and VII financial aid eligibility can be granted to support the completion of the Pre-Clerkship curriculum, third year clerkships and the passage of the USMLE, Step I exam. **If students utilize the maximum amount of time allowed during the Pre-Clerkship portion of the curriculum and are allowed additional time to complete the Pre-Clerkship 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 fourth year clerkship curriculum. Students, who are allowed to enroll in Board Review (ASMD420) or Academic Structured Review (ASMD505) 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 two additional years of Titles IV and VII eligibility to complete their degree. 'Decelerated' students who are promoted to the 4th year by the end of their fourth chronological year have no more than two additional years of Titles IV and VII eligibility to complete their degree.

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

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.

C. QUALITATIVE STANDARDS

Federal law specifies that by the end of the second chronological year (regardless of how many credits the student has amassed), the student must have a "C" average or its equivalent or have an academic standing consistent with the requirement for graduation from the program.

D. QUANTITATIVE STANDARDS

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 guarantee the student is on track to complete all degree requirements within a specified period of time.

To quantify academic progress, there must be a set maximum time frame in which a student is expected to finish a program. (See Section III, A & B) 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.

Section F below, **Completion of Course Requirements**, delineates Meharry Medical College's quantitative standards chronologically.

E. ELIGIBILITY STANDARDS

For purposes of eligibility for scholarship and/or financial aid, a student is maintaining satisfactory academic progress if he/she has the endorsement of the appropriate Student Evaluation and Promotions Committee to continue his/her studies subject to being in compliance with the qualitative

and quantitative standards of the College. Evaluation of a student's academic standing and progress for scholarship and/or financial aid eligibility will be made at the end of each academic year and must be verified by the Offices of the Registrar and Financial Aid.

F. COMPLETION OF COURSE REQUIREMENTS

Year 1 (chronological)

The student is eligible to receive Titles IV and VII financial aid.

A student required to remediate a previously 'Incomplete' course at the end of the first chronological year is not eligible for Titles IV or VII financial aid during the remediation period or until all first year requirements are completed.

Year 2 (chronological)

A student who has completed all required first year coursework with grade "C" or better is eligible for Titles IV and VII financial aid. This would include a student who satisfactorily remediated the required course(s), or had to repeat the first year curriculum's required course(s).

For those medical students who were mandated to discontinue their enrollment for the spring semester of year 1, due to numerous failures in the fall semester, with the option to return in Year 2 to repeat the MS1 curriculum, will be eligible for Titles VI and VII aid. SAP will be reviewed at the end of the completion of Year 2 to determine if their GPA is above the school's required cumulative GPA (2.0).

If at the end of the Year 2 (technically, Year 1.5), the student's GPA is below the required 2.0, the student will be placed on 'warning' for one semester to bring their GPA to the required level. If at the end of the fall semester, the student has not achieved the required GPA level, financial aid eligibility will be suspended until the level is achieved.

At the end of the second chronological year of enrollment, federal regulations require a student to have a 2.0 GPA. Students with a GPA below 2.0 at the end of the second year of enrollment will be evaluated on a case-by-case basis, with consideration of the following:

Financial Aid 'WARNING' (1 payment period max) Must regain 2.0 within the payment period (one semester) Will be re-evaluated each semester for progress	GPA 1.75 - 1.99	Suspended Title IV eligibility, with the option of financial aid appeal
Financial Aid 'WARNING' Must regain 2.0 before aid reinstated Will be re-evaluated each semester for progress payment periods	GPA < 2.00 & already granted appeal for 2	Alternative funding only, without the option of financial aid appeal
Financial Aid 'PROBATION' Until student regains 2.0 GPA Will be re-evaluated each semester for progress	GPA < 1.75	Alternative funding only, without the option of financial aid appeal

Year 3 (chronological)

A student that completed all required course work with a grade “C “ or better is eligible for Titles IV and VII financial aid. This would include any student who satisfactorily remediated or repeated a required course(s) in the prior year(s).

If an on-time or ‘decelerated’ student fails to satisfactorily remediate the required course at the end of the second year, or must repeat first or second year coursework in the third chronological year (which may or may not include receiving an ‘Incomplete’), the student is eligible to receive Titles IV and VII financial aid for the third chronological year. However, this student is placed on financial aid ‘alert’ and monitored each semester for progress. For an ‘on-time’ student, since the student is repeating coursework, the student will have one term of Titles IV and VII eligibility, after completing the third chronological year. For ‘decelerated’ students, the policy governing maximum time of enrollment for a student matriculating on this plan will now apply, and the student will be in their last year of receiving Titles IV and VII financial aid eligibility after the third chronological year in order to successfully complete the Pre-Clerkship curriculum.

Medical and dental students must have the approval of the respective Student Evaluation and Promotions Committee to enroll in Board Review or Structured Academic Review.

On-time students who have completed the required course work for the Pre-Clerkship portion of the curriculum and have been promoted to the third year clerkship curriculum are eligible to receive Titles IV and VII financial aid for three additional years.

A student auditing coursework for remedial purposes is not considered to be enrolled in an eligible program for financial aid purposes, and thus is not eligible for Titles IV and VII financial aid. The student will not qualify for additional Titles IV and VII financial aid until the remedial work is completed. Students in this category may not appeal the policy to receive Titles IV and VII aid for the existing academic year.

Consequently, an on-time student receiving Title IV financial aid for the first three and one-half chronological years will not receive additional Titles IV and VII financial aid until they are enrolled in the fourth year clerkship coursework and successfully passed the USMLE, Step I exam.

‘Decelerated’ (2018-19 last cohort) students who have completed and received financial aid for the required course work for the first two academic years (Pre-Clerkship) (in three chronological years) and have been promoted to the third year clerkships are eligible to receive Titles IV and VII financial aid for one and one-half year to complete all third year clerkships and the passage of the USMLE, Step I exam.

A student may be enrolled for a maximum of one year (two semesters) in Board Review (ASMD420, or 620) or Structured Academic Review (ASMD505) during their enrollment period and receive Titles IV and VII financial aid. Students enrolled in more than one year of Board Review or Structured Academic Review will not be eligible for Titles IV and VII financial aid.

ADDENDUM: Beginning with the fall 2018 (201910) semester, based on School of Medicine’s recently revised policy of granting on-time and ‘decelerated’ medical students the permission to enter into the third year clerkship before the passage of the USMLE, Step I exam, the Financial Aid Satisfactory Aid Progress (SAP) Policy will be revised as follows:

For on-time medical students, no more than three and one-half 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 I exam.

For 'decelerated' medical students, no more than four and one-half 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 I exam.

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

Titles IV and VII eligibility will be restored when the student has satisfied all requirements and enters their final year of the clinical curriculum for a one-year period.

Year 4 (chronological)

An on-time student and/or a 'decelerated' student who has completed all academic coursework with a grade of "C" or better (on schedule) and is enrolled in the fourth academic year maintains eligibility for Titles IV and VII financial aid.

An on-time student who has completed all academic coursework with a grade of "C" or better (including repeats and remediations), has received three chronological years of Titles IV and VII financial aid at this point, and has been promoted to the fourth academic year, has one year of Titles IV and VII financial aid eligibility, after this year, to complete the fourth year curriculum and pass the USMLE, Step II, CK and CS exams. A 'decelerated' medical student who has completed all academic coursework with a grade of "C" or better (including repeats and remediations), has received three chronological years of Titles IV and VII financial aid at this point, and has been promoted to the third academic year, has one and one-half years of Titles IV and VII financial aid eligibility to complete the third year curriculum and pass the USMLE, Step I exam, for promotion to the fourth academic year. Should this student fail to complete the third year curriculum and pass the USMLE, Step I exam, the student would be suspended from Titles IV and VII financial aid until promotion into the fourth academic year.

Year 5 (chronological)

An on-time student who has completed all academic coursework with a grade of "C" or better (including repeats and remediations) has received four chronological years of Titles IV and VII financial aid at this point, and has been promoted to the fourth academic year, has one year of Titles IV and VII financial aid to complete the fourth year curriculum. Should this student fail to complete the fourth year curriculum, including the passage of USMLE, Step II CK and CS exams, after the fifth year, he/she would no longer be eligible for Titles IV and VII financial aid for the remainder of their enrollment. However, the student would have the option to appeal to the Financial Aid Appeals Committee.

A 'decelerated' student who has completed all academic coursework with a grade of "C" or better (including repeats and remediations) has received four chronological years of Titles IV and VII financial aid at this point, and has been promoted to the third academic year, has one-half year of Titles IV and VII financial aid eligibility to complete the third year curriculum and pass the USMLE, Step I exam. Should this student fail to complete the third year curriculum and

successfully pass the USMLE, Step I exam, the student would be suspended from Titles IV and VII financial aid until promotion into the fourth academic year.

Year 6 (chronological)

A 'decelerated' student who has completed all academic coursework with a grade of "C" or better (including repeats and remediations) has received five chronological years of Titles IV and VII financial aid at this point, and has been promoted to the fourth academic year, has one year of Titles IV and VII financial aid to complete the fourth year curriculum and passage of USMLE, Step II CK and CS exams. After six year of enrollment, should this student fail to complete the fourth year curriculum and Step II exams, he/she would no longer be eligible for Titles IV and VII financial aid for the remainder of his/her enrollment. However, the student would have the option to appeal to the Financial Aid Appeals Committee.

OPTION: Any student who is placed on 'WARNING' has the option to have their respective school submit an academic plan of action detailing steps the student will be taking to ensure success in returning to the regular curriculum track. Upon approval from the Financial Aid Appeals Committee, the student may be granted federal aid approval for up to four (4) semesters, based on the academic plan, of federal aid eligibility without a semester-by-semester appeal process. (The student's progress will be monitored each semester, and if at any time during this phase, if it is determined that the student is not following the structured academic plan or additional deficiencies are detected, federal aid will be suspended). *Additional information may be obtained from the Evaluation and Promotions Committee that may affect Title IV eligibility.* However, if the student fails to successfully complete the academic plan, federal aid eligibility will be 'suspended' without the option of a financial aid appeal until their status has returned to the regular curriculum. Alternative (private) funding would have to be utilized for financing additional educational activities.

IV. GRADE REQUIREMENTS

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

Federal regulations specify that by the end of the second chronological year, the student must have a "C" average or its equivalent or have an academic standing consistent with the requirement for graduation from the program. Therefore, satisfactory academic progress is based on satisfactorily completing all course requirements, including any remediations and/or repeats.

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.

Titles IV and VII eligibility will be determined according to Section III. Subsection F above for students failing to meet the required GPA standard due to remediation, repeats, withdrawals or incompletes.

A. Policy on 'Incomplete' 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.

V. WITHDRAWAL/DISMISSAL

A student may withdraw or be dismissed for academic, medical or personal reasons. If this student is allowed to return, the student's remaining Titles IV and VII financial aid eligibility will be based on the number of years the student was enrolled prior to the withdrawal/dismissal.

Financial Aid maximum eligibility timeframes will still apply.

VI. WARNING, PROBATION, REINSTATEMENT

Once the Office of Financial Aid has completed the SAP review and determined the eligibility status of each student, the affected student will be notified of the impending eligibility change of their unsatisfactory academic progress status. Any student whose GPA falls below 2.0 is automatically placed on financial aid 'WARNING'. After a successful appeal, students are allowed one (1) payment period (semester) to obtain compliance. After the payment period, if the student has not regained the recommended status, the student will be placed on 'WARNING', again (aid eligibility will be suspended) and will have to petition the Financial Aid Appeals Committee for reinstatement of aid.

During the 'PROBATION' phase, a student is not eligible to receive Titles IV and VII financial aid funds. This student would have to apply for alternative (private) funding, which requires credit worthiness and possible higher, variable interest rates.

Once a student regains compliance with Meharry Medical College's standards for financial aid, eligibility will be restored. Maximum timeframes for eligibility will still apply.

VII. APPEALS OF FINANCIAL AID WARNING

Federal regulations provide the avenue for students whereby they are afforded 'due process' in regards to student appeals based on extenuating circumstances. Students must submit their appeals in writing. "Extenuating circumstances include health-related problems (injury or illness), death of a family member, or unanticipated work-related or family-related changes. Poor study habits, too heavy a course load or lack of preparedness is not extenuating circumstances." Students must submit SAP Appeal form and attach all required supporting documentation, e.g., hospitalization records, death certificate, etc. before appeal can be considered. Additionally, students must submit statements as to why SAP was not met and what has changed in their situation that will substantiate their getting back on track to complete all degree requirements and maintaining satisfactory academic progress for the remainder of their matriculation. Appeal forms are available in the Office of Student Financial Aid. Appeals will be heard by the Financial Aid Appeals Committee, comprised of faculty and staff representation from all three schools and administrative offices.

VIII. ENFORCEMENT

The Director of Financial Aid shall have the primary responsibility for enforcement of this policy.