

**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.

Meharry Medical College is required by the Higher Education Act of 1965, as amended, to establish standards of Satisfactory Academic Progress for students receiving assistance through the following programs: The William D. Ford Direct Lending Program (subsidized/unsubsidized/Graduate PLUS loans), Federal Perkins Loan, 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). Federal regulations consist of three components. Each one must be met by the aid recipient for each semester of enrollment. The three components are as follows: A **Qualitative** Component (GPA), a **Quantitative** Component (number of credit hours you must successfully complete), and a **Time Frame** Component (the maximum enrollment time for which you may complete degree requirements and/or receive aid).

**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.

**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. A formal, decelerated five-year curriculum track is also available **for medical students only**. Any student having to repeat coursework that results in a change in the anticipated graduation date is placed in the decelerated five-year curriculum by default. The maximum number of years allowed for matriculation at Meharry Medical College is six (6) calendar years for students enrolled in the four-year curriculum and seven (7) calendar years for students enrolled in the five-year curriculum, 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 students in the five-year curriculum.

For four-year students, no more than three chronological years of Titles IV and VII financial aid eligibility can be granted to support completion of the 2-year basic science curriculum, including a maximum of one year for Board Review, if needed. For five-year students, no more than four chronological years of Titles IV and VII financial aid eligibility can be granted to support completion of the 2-year basic science curriculum, including a maximum of one year for Board Review, if needed. **If students utilize the maximum amount of time allowed during the Basic Science portion of the curriculum and are allowed additional time to complete the Basic Science 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 clinical curriculum for a two-year period. Students, who are enrolled in Basic Science or Board Review for more than one year, cannot appeal the Financial Aid Appeals Committee for reinstatement.

Four-year students who are promoted to the 3<sup>rd</sup> year by the end of their second chronological year have no more than three additional years of Titles IV and VII eligibility to complete their degree. Five-year students who are promoted to the 3<sup>rd</sup> year by the end of their third chronological year have no more than three 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 academic year (regardless of how many credits the student has accrued), 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 determine the number or percentage of courses, credit hours, or clock hours completed.

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, Subsections: 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 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 course work with grade C or better is eligible for Titles IV and VII financial aid. This would include a student who satisfactorily remediated a required course(s).

If the student fails to satisfactorily remediate the required course at the end of the summer, or must repeat first year coursework in the second chronological year (which may or may not include receiving an 'Incomplete'), the student will be decelerated to the five-year curriculum, and the student is eligible to receive Titles IV and VII financial aid for the second chronological year for the repeated or any new coursework only. *Federal financial aid can be disbursed, only once, for repeated coursework in which a student has already received federal funds. If coursework must be repeated after the second attempt, federal aid will have to be prorated to exclude the previously taken courses.* Students will have to borrow alternative (private) funding to supplement adjustments from federal aid. However, this student is placed on financial aid 'alert' for one payment period. After the first semester, SAP will be re-evaluated. Since this student is repeating coursework, the policy governing maximum time of enrollment for a student in the five-year curriculum will now apply, and the student will have two more years of Titles IV and VII financial aid eligibility after the second chronological year in order to successfully complete the second year curriculum, including a maximum of one year of Board Review.

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

### **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), a four-year medical or dental student enrolled in Board Review.

If the student fails to satisfactorily remediate the required course at the end of the second year, or must repeat 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 for repeated or new coursework only. However, this student is placed on financial aid '**alert**' and monitored each semester for progress. Since this student is repeating coursework, the policy governing maximum time of enrollment for a student in the five-year curriculum will now apply, and the student will have one more year of Titles IV and VII financial aid eligibility after the third chronological year in order to successfully complete the second year curriculum, including a maximum of one year of Board Review.

Medical and dental students must have the approval of the respective Student Evaluation and Promotions Committee to enroll in up to one year of Board Review, if needed, for the third chronological year.

Four-year students who have completed the required course work for the first two academic years (on schedule) and have been promoted into the third academic year and also received Titles IV and VII financial aid for the same two years are eligible to receive Titles IV and VII financial aid for three additional years after promotion to the third academic year, including a maximum of one year of Board Review.

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.

Therefore, a four-year student receiving Title IV financial aid for the first three chronological years (including one year of Board Review) will not receive additional Titles IV and VII financial aid until they are enrolled in third year academic coursework.

Five-year students will have one more year of Titles IV and VII financial aid eligibility after the third chronological year. Five-year students who have completed the required course work for the first two academic years (in three chronological years) and have been promoted into the third academic year and also received Titles IV and VII financial aid for the same three years are eligible to receive Titles IV and VII financial aid for three additional years after promotion to the third academic year, including a maximum of one year of Board Review.

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

#### **Year 4 (chronological)**

A four-year 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, or a five-year medical student enrolled in one year of Board Review.

A four-year student who has completed all academic coursework with a grade of “C” or better (including repeats and remediations) and one year of Board Review, 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 year of Titles IV and VII financial aid eligibility to complete the third year curriculum and pass the USMLE, Step I for promotion to the fourth academic year. Should this student fail to complete the third year curriculum and pass the USMLE, Step I, the student would be suspended from Titles IV and VII financial aid until promotion into the fourth academic year.

#### **Year 5 (chronological)**

A four-year student who has completed all academic coursework with a grade of “C” or better (including repeats and remediations) and one year of Board Review, 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, they 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 five-year student who has completed all academic coursework with a grade of “C” or better (including repeats and remediations) and one year of Board Review, 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 year of Titles IV and VII financial aid eligibility to complete the third year curriculum and pass the USMLE, Step I. Should this student fail to complete the third year curriculum and successfully pass the USMLE, Step I, the student would be suspended from Titles IV and VII financial aid until promotion into the fourth academic year.

#### **Year 6 (chronological)**

A five-year student who has completed all academic coursework with a grade of “C” or better (including repeats and remediations) and one year of Board Review, 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. Should this student fail to complete the fourth year curriculum, 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 ‘probation’ 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 academic 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 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".

'Incomplete' grades will be counted toward satisfactory academic progress for the semester that the student took the course. However, if the student fails to meet the requirements for removing the "I" and the "I" becomes an "F", the semester hours for the course will be deleted, retroactively, from the student's satisfactory academic progress record.

#### **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 received Titles IV and VII financial aid prior to the withdrawal/dismissal.

Financial Aid maximum eligibility timeframes will still apply.

#### **VI. PROBATION, REINSTATEMENT**

Once the Office of Financial Aid has completed the SAP review and determined the eligibility status of each student, they will notify affected students of the implementation of their satisfactory academic progress status. Any student whose GPA falls below 2.0 is automatically placed on financial aid **probation**. 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 **probation** 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 for 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 time frames for eligibility will still apply.

#### **VII. APPEALS OF FINANCIAL AID PROBATION**

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 primary responsibility for enforcement of this policy.

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