

NEOMED ACADEMIC POLICY	Policy No: 3349-AC-252
ACADEMIC POLICY TITLE Financial Aid Satisfactory Academic Progress (SAP) Policy	EFFECTIVE DATE: July 26, 2018 REVISED: September 1, 2023
RESPONSIBLE DEPARTMENT: Office of Financial Aid	Approval Authority: Office of the Provost and Senior Vice President of Academic Affairs

(A) PURPOSE

The Higher Education Act of 1965, as amended (HEA), requires that NEOMED establish a reasonable Satisfactory Academic Progress (SAP) policy for determining whether an otherwise eligible student is making satisfactory progress in their educational program and eligible for Federal Student Aid Title IV Financial Aid (Title IV Financial Aid) funds. This Policy outlines the standards for, and determinants of SAP as outlined by federal regulations regarding Title IV funds; it is not related to the academic guidelines set forth by the Committees on Academic and Professional Progress (CAPP) as set forth by the University’s [Good Standing Policy](#).

(B) SCOPE

This policy applies to students of all Colleges. This policy applies to determining student’s eligibility for Title IV Financial Aid funds, NEOMED-Based Financial Aid and HRSA funding. Students who do not receive Title IV Financial Aid, NEOMED-Based Financial Aid, or HRSA funding are still evaluated for SAP to determine eligibility for possible future requests of Title IV Financial Aid funds, NEOMED-Based Financial Aid and HRSA funding.

Financial aid policies are written and revised with the intent of being compliant with regulations set forth from the United States Department of Education and other agencies from which NEOMED receives funding. In the event new regulations are created or existing regulations are revised or removed, the most up to date regulations will be enforced regardless of whether the process of updating this policy has been completed.

(C) DEFINITIONS

- (1) “Health Resources and Services Administration (HRSA) Funding” refers to federal funding that is awarded to NEOMED through a grant application process and is administered by NEOMED Office of Financial Aid utilizing the terms and conditions set forth by HRSA. Funding under HRSA includes but is not limited to Title VII Loan Programs (Loan for Disadvantaged Students, Primary Care Loan,

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Health Professions Student Loan) and the Scholarship for Disadvantaged Students.

- (2) “Maximum Timeframe” refers to the SAP Standard that determines the maximum time a student can receive Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding to complete a program of study. Maximum timeframe, in conjunction with pace of progression, ensures the student completes the program within the program within the maximum timeframe. NEOMEDs defined maximum timeframe is one hundred fifty percent (150%) of the published length of the program. The published length of the program is the number of credit hours required for completion.
- (3) “NEOMED-Based Financial Aid” includes all funding from the NEOMED Foundation, NEOMED operating budget, and NEOMED business arrangements. NEOMED-Based Financial Aid available to NEOMED students includes scholarships (need and non-need), need-based loans, and forgivable loans.
- (4) “Qualitative” – refers to the SAP standard to assess the quality of academic work using standards measurable against a norm. This measurement is cumulative grades. The calculation is College-specific. OFA does not round when calculating.
- (5) “Quantitative” refers to the SAP standard to measure progress toward program completion. The pace of progression is required to make sure a student completes within Maximum Timeframe. This measurement is cumulative. The calculation is cumulative credit hours earned (successfully passed) divided by cumulative hours attempted. NEOMED’s standard is an overall cumulative completion pace of 67% or greater. OFA does not round when calculating percentages.
- (6) “Satisfactory Academic Progress (SAP)” refers to the measurement of both quantitative (time-based) and Qualitative (grade-based) standards a student must meet in order to maintain eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA funding. There are three separate SAP standards;

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Maximum Timeframe, Quantitative (pace of progression), and Qualitative (grade-based).

- (7) “Satisfactory Academic Progress Appeal (SAP Appeal)” refers to a process by which a student who is not meeting SAP standards and is on Financial Aid ineligible status, petitions the school for reconsideration of their eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA funding.
- (8) “Satisfactory Academic Progress (SAP) Evaluation Point” refers to the official evaluation of SAP. For students enrolled in a program that is one academic year or less, the formal SAP Evaluation Point is at the end of each payment period. For students enrolled in a program that is more than one academic year, the formal SAP Evaluation Point is at the end of each academic year. The SAP Evaluation Point will take place within one (1) week of the Final Grade Submission Deadlines as set forth in the [University/VPAA – Final Grade Submission Policy](#) for the given payment period.
- (9) “Title IV Financial Aid” refers to funding from the Federal Student Aid Office of the U.S. Department of Education. Title IV Financial Aid funds available to NEOMED students include loans from the William D. Ford Federal Direct Loan (Direct Loan) Program, Direct Unsubsidized Loans, and Direct PLUS Loans (Graduate PLUS).

(D) POLICY STATEMENT

- (1) Standards

The Office of Financial Aid (OFA) determines a student’s eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding, as directed by the Department of Education. Standards for SAP have been established by OFA and are used in the determination of a student’s eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding. There are three standards that OFA will check at each formal SAP Evaluation Point: Maximum Timeframe,

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Quantitative measure (pace of progression), and Qualitative measure (grade-based).

(a) College of Graduate Studies (COGS) Students

(i) Standard One – Maximum Timeframe

A COGS student will remain eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding when the cumulative number of attempted credit hours is less than one hundred fifty percent (150%) of the published length of education program. A COGS student is failing to meet SAP when the cumulative number of attempted credit hours is equal to or greater than one hundred and fifty percent (150%) of the published length of educational program. A COGS Student is failing to make SAP at the evaluation point where indicated they will exceed Maximum Timeframe, not just at the point when they reach the Maximum Timeframe.

(ii) Standard Two – Quantitative Measure (Pace of Progression)

A COGS student will remain eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding with an overall cumulative completion pace of sixty-seven percent (67%) or greater. A COGS student is failing to make SAP with an overall cumulative completion pace less than sixty-seven percent (67%).

(iii) Standard Three – Qualitative Measure (grade-based)

A COGS student will remain eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding with an overall cumulative GPA of 3.0 or greater. A COGS student is failing to make SAP if their overall cumulative GPA is less than 3.0.

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(b) College of Medicine (COM) Students and College of Pharmacy (COP) Students

(i) Standard One – Maximum Timeframe

A COM student will remain eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding when the cumulative number of attempted credit hours is less than percent one hundred fifty percent (150%) of the published length of education program. A COM student is failing to make SAP when the cumulative number of attempted credit hours is equal to or greater than (one hundred and fifty) 150 percent of the published length of educational program. A COM Student is failing to make SAP at the evaluation point where indicated they will exceed Maximum Timeframe, not just at the point when they reach the Maximum Timeframe.

(ii) Standard Two – Quantitative Measure (Pace of Progression)

A COM student will remain eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding with an overall cumulative completion pace of sixty-seven percent (67%) or greater. A COM student is failing to make SAP with an overall cumulative completion pace equal to or less than sixty-six percent (66%).

(iii) Standard Three – Qualitative Measure (grade-based)

A COM student will remain eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding with an overall cumulative passing rate of sixty-seven percent (67%) or greater. A COM student is failing to make SAP if their overall cumulative passing rate is less than sixty-seven percent (67%). The

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calculation is cumulative credit hours earned divided by cumulative hours attempted.

(2) Determinants of Academic Progress

Upon each formal SAP Evaluation Point, the determination of whether a student is making satisfactory progress will be identified by OFA.

(a) SAP Statuses

(i) Financial Aid SAP Met

This status is assigned to a student who is meeting all satisfactory academic progress standards.

(ii) Financial Aid Warning

This status is only available to those students enrolled in a program that is one academic year or less and SAP is checked at the end of each payment period. A status assigned to a student who is failing to make satisfactory academic progress for the Qualitative and/or Quantitative Standards. The student is provided with a warning period. OFA reinstates eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding for one payment period and will do so without a student SAP Appeal. This status is only for students who were making satisfactory academic progress in the prior payment period for which they were enrolled or who were in the first payment period of their program.

OFA will notify a student when they are placed on Financial Aid Warning status.

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This status is not available to students who fail to make satisfactory academic progress for the Maximum Timeframe Standard.

(iii) Financial Aid Ineligible

This status is assigned to a student who is enrolled in a program that is greater than one academic year and is failing to make satisfactory academic progress for the Qualitative, Quantitative, and/or the Maximum Timeframe Standard.

This status is assigned to a student who is enrolled in a program that is one academic year or less and is failing to make satisfactory academic progress for the Qualitative and/or Quantitative Standards for two consecutive payment periods, or the Maximum Timeframe Standard.

Students lose their Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding eligibility unless they successfully complete a SAP Appeal and are placed on Financial Aid probation. OFA will notify a student when they are placed on Financial Aid ineligible status.

(iv) Financial Aid Probation

This status is assigned to a student who is failing to make satisfactory academic progress and who successfully appeals. OFA reinstates eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding for one payment period. Upon successful approval of SAP Appeal, OFA will notify a student when they are placed on Financial Aid probation status. A student may be placed on Financial Aid probation without an academic plan for one payment period per SAP Appeal. A student may be placed on Financial Aid probation with an academic plan for more

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than one payment period per SAP Appeal; length of Financial Aid probation will be defined in approval notification. It is possible that a student could be placed on probation more than once in their academic career. Further details found in the SAP Appeal process section (3).

(b) Other Key Determinants

(i) Course Grades

Grades of AI, , F, F/F, F/X, I, IP, U, and W will be considered as an attempted credit course and will not be considered as an earned credit course.

Grades of A, B, C, D, F/P, F/Z, H, HP, P, and S will be considered both an attempted and earned credit course.

Grades of AU, NC and NG will not be considered as an attempted or earned credit course.

Definitions of all grades can be found in the [NEOMED Compass](#).

(ii) Change of Grade

SAP is based on cumulative performance and will be based on all grades in Banner at the time of the SAP Evaluation Point. If an approved change of grade is processed in Banner after the SAP Evaluation Point, the changed grade will be taken into account with the next SAP Evaluation Point. OFA will not reprocess a student's SAP status for a previous SAP Evaluation Point changed grade.

(iii) Repeat Coursework

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Repeated courses are treated in the same manner as first attempted courses and will be included in determining satisfactory academic progress for all three standards.

(iv) Transfer of credit from other institutions

Transfer credit accepted toward completion of student’s program, including hours earned from another school under a consortium agreement which are considered transfer credit, will be included in determining satisfactory academic progress for the Maximum Timeframe and Quantitative (pace of progression) Standards.

Accepted transfer credits will be considered as both hours attempted, and hours earned. Transfer credit accepted toward completion of student’s program will not be included in determining satisfactory academic progress Qualitative (grade-based) Standard.

(v) Academic Amnesty

Course grades removed or changed as a result of an institutional academic amnesty policy, will still be included in the determining satisfactory academic progress for all three standards.

(3) SAP Appeal Process

- (a) A process by which a student who is placed on Financial Aid Ineligible Status petitions for reconsideration of eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding. A student may petition by submitting a Satisfactory Academic Progress Appeal Form ([SAP Appeal Form](#)) and accompanying documentation to the OFA. The [SAP Appeal Form](#) is available on the OFA website and lists appropriate documentation for various appeal circumstances. Students can appeal failure of any of the three SAP Standards.

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- (i) The SAP Appeal must include the following:
 - (a) Why the student failed to make Satisfactory Progress;
 - (b) What changed in the student’s situation that will allow them to make Satisfactory Progress at the next evaluation; and,
 - (c) Any special or mitigating circumstances that the student believes should be considered.
- (ii) Once successfully submitted to the OFA, the Director of Financial Aid will review the [SAP Appeal Form](#). The Director of Financial Aid will notify the student of the outcome of the petition within 30 calendar days of the submittal date.
- (iii) Students can submit a [SAP Appeal Form](#) at any time, however in order to regain eligibility in a given payment period, the [SAP Appeal Form](#) must be successfully submitted 45 calendar days prior to the end of the payment period.
 - (a) If a SAP Appeal is approved and a student is placed on Financial Aid probation (with or without an Academic Plan), they are eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding back to the beginning of the payment period in which the SAP Appeal was approved.
- (iv) The Director of Financial Aid reviews SAP Appeals to determine if the student is eligible for Financial Aid probation. In order to place the student on Financial Aid probation:

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- (a) Student must request a SAP Appeal, and have it approved by the OFA; and
 - (b) Student is expected (mathematically possible) to be making satisfactory academic progress in the next payment period; or
 - (c) Student must be successfully following an academic plan designed to ensure student will be able to meet SAP by a specific point in time.
- (v) The Director of Financial Aid can submit the SAP Appeal to the University Scholarship and Award Committee for a decision if the Director is unable to reach a decision and deems that the committees review is necessary.
- (vi) Outcomes
- (i) Financial Aid probation – No Academic Plan

If the SAP Appeal is approved and the Director of Financial Aid expects the student (mathematically possible) to be making satisfactory academic progress in the next payment period, the student will be placed in Financial Aid probation status and will regain eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding for one payment period.
 - (ii) Financial Aid Probation – Academic Plan

If the SAP Appeal is approved, however the Director of Financial Aid does not expect (or it is not mathematically possible) for the student to be making satisfactory academic progress in the next payment period, the

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Director of Financial Aid develops an Academic Plan designed to ensure the student will be able to meet SAP by a specific point in time. If a date cannot be confirmed, then the Director of Financial Aid will use some kind of defined end-point such as anticipated graduation date or after the third payment period following Financial Aid probation. In some cases, this could mean that the Maximum Timeframe Standard would be extended based on the student’s approved SAP Appeal. A student can continue to receive Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding if they meet the academic plan criteria or meet all SAP Standards.

(iii) Financial Aid Ineligible

If the SAP Appeal is not approved, the student will continue to be in Financial Aid ineligible status and not be eligible for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding. A student can regain eligibility for Title IV Financial Aid, NEOMED-Based Financial Aid, and HRSA Funding once they meet all SAP Standards.

(4) Regaining Eligibility

- (a) When an appeal is either not submitted or not approved, a student can only regain financial aid eligibility by bringing their cumulative academic performance up to meet all three SAP Standards. If, after a term or semester (depending on the evaluation schedule), a student’s cumulative performance is once again meeting all three SAP standards, the student will regain financial aid eligibility beginning with the next term or semester.