

Financial Aid Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) represents an acceptable level of performance in meeting degree requirements within specific time periods. It is used in the determination of financial aid eligibility. Students not in compliance with this financial aid SAP policy are subject to loss of eligibility for federal financial aid. In addition, students who do not comply with applicable components of AUA's academic satisfactory academic progress policy will be deemed to be not complying with this financial aid SAP policy.

To be eligible for federal financial aid, a student must maintain SAP toward the student's degree objectives as defined in this policy. AUA has established this SAP policy to ensure student success and accountability and to promote timely advancement toward degree objectives. AUA has focused on establishing a reasonable SAP policy for determining whether an otherwise eligible student is making SAP in the medical degree program. This policy provides that a student's SAP is evaluated at the end of each payment period.

The SAP guidelines are based on regulatory requirements and reasonable expectations of academic progress toward the medical doctor (M.D.) degree. These standards must be met for a student to maintain financial aid eligibility.

The Office of Financial Aid may change these policies at any time to ensure continued compliance with changes in federal regulations regarding student financial aid.

What is Satisfactory Academic Progress?

SAP is defined by the following Qualitative and Quantitative criteria:

Qualitative: Meeting a minimum cumulative grade point average requirements (GPA) or a comparable measure as described below.

Quantitative: Maintaining a pace of progression such that a student can complete the educational program within the maximum timeframe as described below and obtaining minimum scores on specific program related examinations within the timeframes specified below.

What are the Qualitative Standards?

Students are required to complete the payment period with a cumulative Grade Point Average of Pass or higher (the equivalent of a 2.0 CGPA). Courses for which a final grade have not yet been provided are not counted in the CGPA for the purpose of evaluating SAP except as permitted further below.

All final grades for courses offered through AUACOM are assigned grades of:

Honors (H)	equivalent to 4.0 GPA
High Pass (HP)	equivalent to 3.0 GPA
Pass (P)	equivalent to 2.0 GPA
Fail (F)	equivalent to 0.0 GPA

The following grades are counted in the cumulative grade point average calculation:

- Honors (H)
- High Pass (HP)
- Pass (P)
- Fail (F)

The following grades are not counted in the cumulative grade point calculation except as permitted below:

- Withdraw Passing - WP
- Withdraw Failing - WF
- Withdraw No Grade - W
- Successfully Repeated – R
- Restarted – RS
- Incomplete – INC
- In Progress – IP
- Pass/Fail Courses (PASS or FAIL)

In Progress (IP) and Incomplete (INC) grades are not counted in the cumulative grade point average calculation. Once an In Progress or Incomplete period is completed and graded, it will be assigned a grade of H, HP, P, or F and be included in the cumulative grade point average calculation and evaluated during the next SAP evaluation period.

However, in the case of a completed clinical course or rotation for which a final grade has not been provided, the University is routinely contacted by its hospital partners in the rare instances in which a student is failing a clinical course or rotation. The University will make a determination at the end of each SAP measurement period of whether it has received information from the applicable hospital(s) indicating that the student has failed any completed clinical rotation(s) during the evaluation period in which a final grade has not yet been assigned.

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If the University determines that it has not received any evidence of a student's failure of the rotation, the University will assign the student a grade of "P" for the applicable rotation and count the credits for the rotation as earned and completed for purposes of the quantitative analysis. If a different grade is subsequently awarded for the clinical rotation(s), the University will conduct the quantitative and qualitative analysis for the student based on the updated grade at the next SAP measurement period.

What are the Quantitative Standards?

A. Pace Progression Standard:

Students must complete a minimum number of credits (pace) to ensure completion of the degree program within the maximum timeframe. To calculate the pace of progression, the University divides the cumulative number of credits earned by the cumulative number of credits attempted. Students must have a pace of progression of at least 67% of credits attempted in order to meet the Pace Progression Standard. This is done to ensure the student completes the academic program within the maximum timeframe established by AUA.¹

The University also has an additional calendar-based pace requirement that students must meet in addition to the requirement in the previous paragraph. Students must successfully complete the required preclinical science courses (payment periods 1 through 4 and the BSIC course) in no more than 3.5 years.

The University also has additional test-based requirements that students must meet in addition to the requirement in the prior paragraph:

- Pre-Clinical Sciences
 - Students must complete all required coursework, pass the Comprehensive pre-clinical science examination and pass the USMLE Step 1 within the established period of eligibility.
- Clinical Sciences
 - Students must achieve a qualifying score on the CCSE test in no more than 5 attempts.
 - Students must sit Step 2 CK within 2 months of achieving a qualifying score on the CCSE.
 - Students who fail to sit the Step 2 CK within this 2-month window will be required to retake the CCSE before they will be certified again for Step 2 CK. Please note that in that case, the total number of attempts cannot exceed five, which includes any previous attempts.
 - Students must achieve a passing score on the USMLE Step 2 CK on any of their three attempts at the test.

The following grades are counted as both credits attempted and credits earned in the Pace and Maximum Timeframe calculations.

Honors (H)
High Pass (HP):
Pass (P)
Pass/Fail course (PASS)

The following grades are counted as credits attempted but not credits earned in the Pace and Maximum Timeframe calculations:

Fail (F)
Withdraw Passing (WP)
Withdraw Failing (WF)
Withdraw No grade (W)
Successfully Repeated in a Subsequent Period (R)
Restarted (RS)
Pass/Fail Courses (PASS or FAIL)

The University also may provide grades of “In Progress” (IP) or “Incomplete (“INC”). The IP designation is

assigned to a course that the student is currently attending but has not yet completed. The INC designation is assigned to a course for which the student has finished the course but is waiting for a final grade and award of credits for the course. Once an IP or INC period is completed and graded, the credits will be included as attempted in the calculation of Pace and either counted as earned (in the case of an H, HP, or P grade) or unearned (in the case of a grade of F). AUA does not accept transfer credits.

IP and INC grades generally are not counted in the quantitative analysis calculation as credits earned or credits attempted. Once an IP or INC course is completed and graded, it will be assigned a grade of H, HP, P, or F and be included in the cumulative grade point average calculation.

However, in the case of a completed clinical course or rotation for which a final grade has not been provided, the University is routinely contacted by its hospital partners in the rare instances in which a student is failing a clinical course or rotation. The University will make a determination at the end of each SAP measurement period of whether it has received information from the applicable hospital(s) indicating that the student has failed any completed clinical rotation(s) during the evaluation period in which a final grade has not yet been assigned. If the University determines that there is no evidence of failure, the University will assign the student a grade of "P" for the applicable rotation and count the credits for the rotation as earned and completed for purposes of the quantitative analysis. If a different grade is subsequently awarded for the clinical rotation(s), the University will conduct the quantitative and qualitative analysis for the student based on the updated grade at the next SAP measurement period.

B. Maximum Timeframe Standard:

To comply with SAP requirements and continue to qualify for federal financial aid, students must complete the degree objective within a maximum timeframe. The normal timeframe for completion of the required coursework for the MD degree is 175 credits attempted. Due to academic or personal difficulties, or participation in scholarly enrichment activities, a student may require additional time. The maximum timeframe to complete the requirements for the MD degree cannot exceed 263 credits attempted. Students will be eligible to meet SAP and receive financial aid until the maximum timeframe of 263 credits attempted or it becomes mathematically impossible to complete the program within 263 credits attempted. All periods for which the student is enrolled are considered, regardless of whether the student has received financial aid.

In addition to the credit-based maximum timeframe described in the previous paragraph, students also must comply with a calendar-based maximum timeframe. Students must successfully complete the MD degree program in its entirety within 81 months of attendance (which is the equivalent of 6.75 calendar years of attendance). If a student fails the 263-credit standard or the 81-month standard, then the student fails the maximum timeframe standard.

SAP Monitoring and Evaluation

SAP Evaluations are performed by the Financial Aid Office at the end of each payment period based on information available at the time of evaluation. The reviews evaluate a student's compliance with the requirements for continued eligibility for Direct Loans. Each evaluation includes both the qualitative and the

quantitative measures of the student's academic achievement cumulatively since entering the program.

A student will be notified in writing of any change in his or her SAP standing and its impact on the student's Title IV eligibility. A student who does not meet SAP requirements will be notified by the Financial Aid Office via AUA e-mail at the conclusion of the evaluation. Students are advised to consult financial aid and academic counselors for assistance in understanding how to remediate the ineligibility status.

Impact on Student Status if Student Does not Meet SAP

Financial Aid Warning Status: A student who does not meet the qualitative or quantitative standards when the student is evaluated will be placed on Financial Aid Warning status for one payment period. The student will be eligible for Federal Direct Loans while on Financial Aid Warning status.

Financial Aid Suspension Status: A student who does not meet both the qualitative and quantitative standards at the next evaluation following the Financial Aid Warning period, will have their financial aid eligibility suspended (including eligibility for further disbursements) until the student once again meets SAP standards or has submitted an approved SAP Appeal to the Financial Aid Appeal Committee (FAC) as discussed under the "Appeals" section below.

Financial Aid Probation Status: A student who has appealed their suspended status and has had eligibility reinstated for the payment period after having their appeal approved. Students who are on Financial Aid Probation may also be on an Academic Remediation Plan. Students must meet the SAP requirements following the Financial Aid Probation period or must meet the requirements of the Academic Remediation Plan. If the student does not meet the requirements of SAP following the Financial Aid Probation period or during the Academic Remediation Plan, the student will be placed on Financial Aid Suspension.

Regaining Academic and Financial Aid Eligibility

A student in a Financial Aid Suspension status may appeal to have academic and financial aid eligibility reinstated and be placed on Financial Aid Probation for one payment period. If the appeal is approved, the student will be able to receive financial aid during the period of Financial Aid Probation and, if applicable, during the period of the Academic Remediation Plan.

Regaining eligibility with a grade change: If after the evaluation and determination of loss of eligibility, there is a grade change which allows the student to earn sufficient credits and/or improve the student's CGPA and pace to meet the SAP standards, the Financial Aid Office will complete another evaluation. The student and/or the Registrar's Office can request a second evaluation.

Regaining eligibility with a SAP appeal: If a student believes the student's failure to meet SAP standards is due to injury or illness, death of a relative, or other special circumstances, she or she may submit a written appeal to the FAC. The student must also specify what has changed in his or her situation that would permit the student to make SAP. However, the FAC does not consider requests to increase the Maximum Time Frame for students.

1. Appeals must be submitted in writing and include supporting documentation to the Financial Aid Appeals Committee. The SAP appeal form should be used as it provides guidance for completing the appeal fully

and properly.

2. Appeals submission deadlines are written on the SAP student notification. Additional time may be granted if requested via email to the Financial Aid Office. However, appeals cannot be accepted after the end of the academic year for which the aid is sought as Direct Loans cannot be reinstated retroactively. The latest date appeals will be accepted is one month before the end of the academic year.
3. A student who is academically disqualified or otherwise prevented from registering for future period may still submit an SAP Appeal. However, it will not be evaluated until the activity restrictions have been cleared.
4. The FAC will review the appeal within 10 days of submission. If the appeal is not fully completed with supporting documentation it will be rejected. The decision of the FAC will be sent to the student in writing via AUA email.
5. The decision and conditions of the appeal are final. If denied, the student is terminated for financial aid purposes and may not submit another SAP Appeal, unless it is with completely different extenuating circumstances.
6. If the appeal is approved, the student will be placed on "Financial Aid Probation" for one payment period and will be eligible for financial aid for that payment period.
7. If the student needs more time than a single payment period, the student will be required to submit an Academic Remediation Plan which allows the student to meet SAP standards by a specific point in time. See "Academic Remediation Plans for Regaining Eligibility" below.
8. If the student does not meet SAP following the Financial Aid Probation or does not meet the requirements of the Academic Remediation Plan, the student will be terminated for financial aid purposes.

Academic Remediation Plans for Regaining Eligibility: As the FAC reviews the student's appeal, it will seek confidence that the student can once again meet all the SAP requirements. The FAC may require the student to submit an Academic Remediation Plan for one or more payment periods. The Academic Remediation Plan must be designed by the student and the academic faculty within the Education Enhancement Department (EED).

1. The written plan must be approved and signed and dated by both the student and the sponsoring faculty.
2. Adherence to the conditions of the Academic Remediation Plan will be monitored by faculty throughout the Financial Aid Probation period and the Academic Remediation Plan period. At the end of each payment period, the Financial Aid Appeals Committee will determine if the student is meeting the requirements of the Academic Remediation Plan to determine if the student may continue receiving Federal Direct Loans.
3. Notes from the FAC appeal meetings will be placed in the student's financial aid file. All members of the FAC will sign and date the decision.
4. Decisions will be written with a full explanation of the decision and sent to the student by the Financial Aid Office via AUA email system.