

University of Missouri School of Medicine
Satisfactory Academic Progress (SAP)
Policy School Year: 2024-2025

Overview

Federal regulations require that students applying for funding through the Title IV Student Aid Programs must meet and maintain minimum academic progression requirements. Title IV Student Aid Programs include Federal Direct Unsubsidized Stafford Loans and Federal Direct GradPLUS Loans and Loans for Disadvantaged students. Although the SAP requirements apply primarily to Federal Student Aid Programs, other financial aid programs (state, institutional, and private) may require the same or similar academic measurements to determine eligibility.

The Federal Student Financial Aid Satisfactory Academic Progress Policy differs from other institutional academic policies but is consistent with the minimum graduation requirements in place prior to the start of the effective school year. The Financial Aid SAP policy considers only an “U” grade as a failing grade. The Financial Aid Office does not monitor the number of “U” grades as this is monitored during year one and two by the Committee on Student Promotions (CSP). Revisions to this policy and implementation, thereof, may not coincide with changes to mid-year academic program policy. **It is possible for a student to be in good academic standing with their academic program and be ineligible for financial aid because of the student’s failure to meet the Financial Aid SAP requirements.**

All new, transfer, re-entry, and continuing students applying for federal student aid at University of Missouri School of Medicine (UM SOM) must adhere to the terms of this policy. Students continuing enrollment from terms prior to Fall 2024 and applying for financial aid for 2024-2025 must meet the terms of the Financial Aid SAP policy that was in place during the 2023-2024 school year. New students enrolling for the first time in 2024-2025 must meet the terms of 2024-2025 Financial Aid Satisfactory Academic Progress Policy.

Evaluation of Financial Aid Satisfactory Academic Progress

Financial Aid SAP is evaluated by the Student Financial Aid Office at the end of each academic year. New aid applicants must meet the Financial Aid SAP policy standards, even if the student did not receive federal aid during prior periods of enrollment at UM SOM. If a financial aid SAP evaluation determines a student cannot graduate within the maximum timeframe allowed, the student will become ineligible immediately regardless of the length of time enrolled or the number of hours the student has pursued during his or her academic career.

All grades must be recorded and final for each academic year before SAP evaluation can be completed. If a student is given a grade of incomplete for credit hours attempted in a prior academic year, the next SAP evaluation will not be completed until the grade of incomplete is resolved and a final grade is issued. Financial Aid SAP evaluations for medical students with individualized academic schedules will vary depending on the individualized schedules but performed at least once an academic year.

Federal Regulations

The U.S. Department of Education requires that a financial aid applicant and recipient meet three standards that measure progression through their educational program:

Qualitative Measure (Grade Based): requirements:

The School of Medicine does not compute grade point averages using letter grades. Therefore, students must achieve the minimum grade of “S” (satisfactory completion of work) in all required courses, electives and basic clerkships required for graduation as means of progress.

- A. Student’s basic courses in Year 1 are graded as Satisfactory/Unsatisfactory. Basic courses in Year 2 are graded Honors, Satisfactory, and Unsatisfactory. This requires a completion rate of 100% of all 1st and 2nd year coursework satisfactorily prior to progressing to the 3rd year. All remediation must be complete prior to the beginning of the clerkship year. The completion rate for Years 3 and 4; therefore, are calculated separately.
- B. To be making academic progress, students must have completed the first two years of the curriculum by the end of the third year of their initial enrollment. **Exception:** LOA for Health & Personal do not count against this time frame.
- C. Students are required to pass the USMLE Step 1 exam prior to the beginning of the fourth year. **Exception:** Second year students that must go before CSP must defer Block 9 and pass the USMLE Step 1 Exam prior to starting third year.
- D. During clerkship years grades of “U” do not prohibit a student from moving forward with clerkships but will count in the calculation of the Completion Rate.
- E. Students must meet all degree requirements prior to graduation including passing the USMLE Step 2 CK and CS Exam.

2. **PACE Measures** (Time Based):

- A. **Completion Rate:** The completion rate is determined by dividing the total number of hours successfully completed by the total number of hours attempted. Percentages are not rounded. All UM SOM coursework taken for the student’s current academic program are counted in the completion rate, even if financial aid was not awarded during the term that the coursework was taken.
- B. **Maximum Timeframe:** The maximum time allowed starts with the first term of the enrollment after initial acceptance in the UM SOM, even if financial aid was not awarded during those terms. See Pace Requirements Chart for maximum timeframe.

	Pace Requirements	
Academic Program	Completion Rate	Maximum Timeframe
Medicine	70%	6 academic years
MD/PhD	70%	15 academic years

Treatment of Coursework

Grades: Student’s basic courses in Year 1 are graded as Satisfactory/Unsatisfactory. Basic course grades in Year 2 are graded Honors, Satisfactory, and Unsatisfactory. Clerkships, clinical electives, advanced clerkships and clinical sub-internships are graded on the 4-tier system, Honors, LC, Satisfactory, and Unsatisfactory. Only grades of “U” are considered failing.

Repeat Coursework: Students may receive financial aid funding for the repeat of a failing grade or withdrawal of any class or classes. Repeat of the same course may only be funded one additional time. Every attempt of a repeated course counts as attempted towards completion rate but it only counts once as completed.

Repeat of Entire Year Coursework: Under current financial aid guidelines, students who failed a course(s) and are required to repeat an entire year of coursework, which would also include successfully completed courses, will be eligible for federal loans for the repeat of the required academic year. Funding will be provided only once for the repeat of the same academic year.

Withdrawals: Withdrawals and failing grades are counted as attempted, but unearned credit hours in the Completion Rates.

Transfer Credit: As a rule, coursework taken prior to enrollment at UM SOM does not apply toward degree completion. However, if transfer credits are accepted toward a student's academic program, those credits will be included in and count as both attempted and completed hours.

Individualized Study Plan (ISP): Students enrolled in an ISP for credit, are eligible to receive federal aid. If the ISP is used only for remediation and is not for credit, the student is not eligible to receive federal aid but can apply for institutional aid.

Leave of Absence: The period for which a student received an approved leave of absence for health reasons will be excluded from the maximum time frame required to complete their program. Periods of approved Leave of Absence for reasons other than medical count toward the time limit for degree completion. Periods of non-enrollment due to academic reasons will count toward the maximum timeframe.

Financial Aid Satisfactory Academic Progress Status

Aid applicants and recipients will be assigned one of the following statuses after SAP evaluations:

1. **Good Standing:** Student is meeting all financial aid SAP standards and is eligible for financial aid for the following academic year.
2. **Academic Plan:** A student with an "Academic Plan" status is a student who has successfully appealed to the Financial Aid Appeals Committee and who is still not meeting the SAP requirements after completing the next evaluation period. However, the student is meeting the terms of an Academic Plan accepted as a condition of the appeal approval. A student with an approved appeal must agree to an individualized Academic Plan developed by the Associate Dean for Student Programs prior to awarding of financial aid. The academic plan is designed to help students meet their degree requirements and the financial aid SAP standards. If the student fails to meet the conditions of the individualized academic plan **and** is still failing to meet the Financial Aid SAP standards, the student loses financial aid eligibility.
3. **Unsatisfactory Academic Progress:** A student with this status is not meeting the financial aid SAP standards and is ineligible for financial aid. The ineligible student must improve his or her academic record to meet the Qualitative and PACE Requirements to regain eligibility.

Reinstatement of Financial Aid Eligibility

Students who fail to meet the Financial Aid SAP requirements are ineligible for financial aid. A student can reestablish eligibility only by taking action that brings the student into compliance with the Qualitative and PACE components of the Financial Aid SAP requirements. Students with mitigating or unusual circumstances that contribute to the Financial Aid SAP discrepancy may, in some instances, appeal the impacted financial aid reinstatement requirement. The chart indicates which SAP discrepancies and reinstatement requirements can be appealed. Reinstatements are not retroactive to prior terms or payment periods.

SAP DISCREPENCY	REINSTATEMENT REQUIREMENT	ELIGIBLE FOR APPEAL
Failure to pass 70% of all credit hours attempted for the current academic program.	Improve academic record to meet the minimum requirement required by the Financial Aid SAP policy	Yes
Failure to complete academic program within maximum timeframe		Yes
Failure to pass the USMLE Step 1 Exam prior to 4 th year	Pass USMLE Step 1 Exam	No

Financial Aid Appeals

1. All Financial Aid SAP Appeals Committee decisions are final.
2. Each appeal will be considered on its own merit. Individual cases will not be considered as a precedent.
3. Students are not limited to the number of times they can appeal while pursuing their current degree.
4. Circumstances which may warrant an appeal include extreme illness or injury, medical problems, family crisis, death of an immediate relative, or a traumatic life-altering event.
5. The appeal must provide 1) full disclosure of the extenuating circumstances, 2) a description of what has changed that will allow the student to meet the Financial Aid SAP requirement, and 3) supporting documents.
6. Appeals must be sufficiently documented. The Financial Aid Office will not contact doctors, instructors, or other persons for additional information. Appeals Committee members will not be allowed to introduce information to the Financial Aid Appeals Committee members on behalf of students.
7. The Financial Aid Coordinator will send the Financial Aid SAP Appeal Form to ineligible students along with a notice informing them of their ineligibility status.
8. Students wishing to appeal the requirements must submit the completed Financial Aid Appeals Form and supporting documentation to the Coordinator of Student Financial Aid by the specified deadline for that academic year.
9. The Financial Aid Appeals committee will review appeals and make a collective decision within 30 business days from the receipt of the student's written appeal.
10. The Coordinator of Student Financial Aid will provide the student a written notification of the committee's decision.

Appeals Committee

The Financial Aid Appeals Committee will consist only of UM SOM full-time employees. The committee will include the Financial Aid Coordinator and representatives from the School of Medicine appointed by the Associate Dean of Student Programs and will remain anonymous. Students submitting an appeal to the Financial Aid Appeals Committee are discouraged from discussing their appeal with anyone other than the Coordinator for Financial Aid who serves as the Chairperson for the Appeals Committee and the liaison to the students.

Notifications To Students

Students who fail to meet the Financial Aid SAP standards will be notified by the Student Financial Aid Office at the end of each academic year or prior to awarding, if a new applicant. The notice will include the student's financial aid status, reasons for loss of financial aid eligibility, and reinstatement requirements.