Satisfactory Academic Progress for Financial Aid Eligibility for Medical Students

Satisfactory Academic Progress (SAP) is the term used to determine if a student is making acceptable progress toward a degree. At the end of each academic year for medical students, a review of a student’s progress is conducted. A student’s failure to meet Satisfactory Academic Progress standards (for all terms enrolled, not just those terms that aid was received) may result in loss of federal aid eligibility.

Since eligibility for financial aid funding is contingent upon a student maintaining a minimum standard of satisfactory academic progress. The federal financial aid programs affected by these standards, but not exclusively limited to, include:

- Federal Direct Stafford Loan
- Federal Direct Graduate PLUS Loan
- Federal Perkins Loan
- Primary Care Loan

Qualitative Standard – Grade Average

The Medical College of Wisconsin calculates grade average based upon a grading system of Honors, High Pass, Pass, Low Pass and Fail. Students must maintain both an annual and cumulative grade average of "Pass". The Financial Aid office has assigned a numeric number to the above grading system for the purpose of calculating SAP as the following:

- Honors = 4
- High Pass = 3
- Pass = 2
- Low Pass = 1
- Fail = 0

The following statuses do not count towards the SAP GPA:

- Incomplete
- Withdrawn

The following statuses do count towards the SAP GPA:

- Completed courses
- Failed courses
- Remedial courses
- Repeated courses are calculated in the SAP GPA in accordance with the Academic Standing Guidelines on repeat coursework
Quantitative Standard – Degree Completion Rate

Students must complete two-thirds (0.67) of the courses for which they are enrolled. This rate is determined by taking the total completed courses and dividing it by the total registered courses.

Pace

A student must meet pace and progress toward graduation by successfully completing 2/3 of the cumulative units attempted.

A student must complete all requirements for the Doctor of Medicine degree within six years for medical students at the MCW – Milwaukee campus and five years for medical students at the MCW – Green Bay campus after first enrollment in the program, not including any time for approved leave of absence.

For the pace calculation, if a student receives a grade of fail, incomplete or withdrawal, this would count as courses attempted but not completed.

If the courses are successfully repeated, these courses would then be counted as both attempted and completed for the pace calculation.

If a student does not maintain the expected educational pace, the student has not met the requirements for SAP.

Financial Aid Probation, Appeal Process and Loss of Aid Eligibility

An Appeals Process to be Placed on Financial Aid Probation:

- Students who fail to meet either the qualitative or quantitative standards set forth in this policy after an academic period will be notified that he or she will be placed on probation only if an appeals form is completed in writing within seven days of the notification and the appeal is approved by the Financial Aid office. If the appeal is approved by the Financial Aid office, the student will be placed on Financial Aid probation.

- Students on financial aid probation may continue to receive financial aid funds for one academic period.

An Appeals Process to have Financial Aid Reinstated:

A student can appeal the decision to deny financial aid as a result of failure to meet requirements for SAP. In addition, the appeal must demonstrate that: 1.) there were extenuating circumstances that caused the student to fail to meet the requirements for SAP (i.e. a death in the student’s immediate family, a student’s medical illness or injury or other undue hardships and 2.) there is a clear plan in place to meet the requirements of SAP.
If the Financial Aid office approves the appeal, the student will be placed on financial aid probation and will continue to receive financial aid for the next academic period. At the end of the academic period, the Financial Aid office will review the student’s progress toward meeting the requirements for SAP. At this point the student must meet the requirements of the academic plan and for SAP, or he or she will lose financial aid eligibility. The Financial Aid office will notify the student of the change in status and whether the student has maintained or lost financial aid eligibility.

**Appeals:**

Students who do not meet the minimum standards for satisfactory academic progress may appeal to the Financial Aid office for reinstatement of their financial aid eligibility. Circumstances which may be considered as a basis for an appeal may include family emergency, death in the student’s immediate family, a student’s medical illness or injury, or other undue hardships. Appeals should be submitted in writing and must include relevant documentation. The Financial Aid office must receive the written appeal no later than 60-days after the start of the academic period for which the financial aid is requested. Appeal decisions are final and are not further appealable.

**Loss of Aid Eligibility:**

- Students on financial aid probation who fail to meet either the qualitative or quantitative standards will lose their financial aid eligibility;
- The loss of aid eligibility will continue until the student has met both the qualitative and quantitative standards.

**Degree Completion**

In addition to the qualitative and quantitative standards, a student must complete the MD degree within six (6) years at the MCW – Milwaukee campus and within five (5) years at the MCW – Green Bay campus. The six and five year maximum does not apply to approved leave of absences.

To review the Medical College of Wisconsin’s entire policy on Satisfactory Academic Progress, please select "Academic Standards of Progress for Students Enrolled in the M.D., MD/MS and MSTP Programs at the Medical College of Wisconsin" from the Student Handbook.