Financial Aid Standards for Satisfactory Academic Progress (SAP)
effective July 2011

A Guide for Medical Students:
Understanding How Your Academic Progress Affects Your Financial Aid Eligibility

Updated February 2012
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GENERAL INFORMATION
Federal regulations, under Section 668.16(e) of the Student Assistance General Provisions of Title IV HEA programs, require that institutions establish, publish and apply reasonable standards for measuring whether an otherwise eligible student is maintaining satisfactory academic progress (SAP) in his or her educational program. Institutional policy must be in accordance to Section 668.34, measuring a student’s progress toward degree completion using both qualitative and quantitative measures. To be eligible for financial aid, students must meet or exceed these standards each year. SAP applies to all coursework attempted, including both coursework for which the student did not receive financial aid or remedial work.

Title VII HEA program assistance allows the institution flexibility in applying SAP guidelines. University of California, Davis School of Medicine (SOM) will follow the Title IV SAP guidelines for the following sources of funding: Title IV, Title VII and university grant funding. If a student does not meet the standards of academic progress, he/she will not be eligible to receive financial aid. University scholarship awards will follow the terms of the recipient’s original scholarship contract.

Changes to the law related to SAP are effective July 1, 2011. These rules limit how long students who are not making satisfactory academic progress can continue to receive federal aid and require a more structured, comprehensive and consistent approach to the development and implementation of a program’s SAP policy. Elective coursework which does not count towards meeting degree requirements cannot be funded with federal financial aid.

HOW AND WHEN IS FINANCIAL AID AND SAP MONITORED?
According to SOM bylaws, “…students are expected to adhere to a schedule that will result in graduation four years after matriculation.” In addition, students must master 7 major competencies.

Internet references:
- Curriculum Overview: www.ucdmc.ucdavis.edu/mdprogram/curriculum/overview.html

SAP standards are continuously monitored and progress is reviewed according to SOM bylaws. Results of SOM Committee on Student Progress (CSP) meetings will be shared with the director of the health system financial aid office on a regular basis.

For financial aid purposes, SAP will be evaluated annually, at the end of Spring Quarter. A student with qualitative and/or quantitative deficiencies will be placed on financial aid probation. The student will be eligible for continued financial aid funding during the probation period if:
- a) the institution develops a modified academic plan that, if followed, will ensure the student is able to meet SAP standards by a specific point in time; AND
- b) the student appeals the institution’s determination that the student is not making SAP (see Appeal Process below) demonstrating that the student is satisfactorily following the academic plan as outlined.

A student is not eligible to receive financial aid for the payment period (quarter) following the financial aid probation period unless the student maintains SAP or the institution determines that the student is meeting the requirements specified in the modified academic plan.
QUALITATIVE AND QUANTITATIVE STANDARDS

To be eligible for financial aid, students must be making satisfactory progress toward earning the Doctor of Medicine (M.D.) degree. There are both qualitative (grade-based) and quantitative (pace or time-related) standards that must be met. According to SOM bylaws, students are expected to adhere to a schedule that will result in graduation 4 years after matriculation.

Qualitative standard: A student who fails to meet the qualitative standard and has been approved by the CSP to continue enrollment will be placed on a modified academic plan. The student is allowed to continue receiving financial aid if the deficiency occurs during an academic year. However, an appeal for financial aid will be required if the deficiency has not been remediated by the end of the academic year (Spring Quarter). The health system financial aid office must monitor whether the student is meeting the modified academic plan as approved by the CSP.

Quantitative standard: Minimum standard – A student is required to complete a minimum of 9 units during any one quarter to be eligible to receive financial aid for that given quarter. Nine units is the minimum number of units that the SOM has established for a medical student to be considered full time. At least half of the 9-unit minimum must be for required M.D. coursework. If not, the student must be following an approved modified academic plan. For financial aid purposes, credits for remedial coursework recommended by the CSP will be recognized as part of the 9-unit per quarter requirement for financial aid eligibility. Students required to remediate coursework may also enroll in recommended elective coursework as part of the student’s modified academic plan in order to fulfill the 9-unit minimum. If a student reduces his/her coursework after the quarter has commenced and financial aid was disbursed, the student is still required to complete 9 or more units to maintain eligibility for financial aid in that quarter. If the student completes less than 9 units, the student may be required to return the aid received in that quarter. Maximum standard – The maximum time frame for a student to earn the M.D. degree cannot exceed 150 percent (6 years) of the published length of the program of 4 years. Students who will not complete the program in 4 years will require review and approval by the CSP. This shall include a modified academic plan. Along with the recommendation of the SOM dean of Curriculum and Competency Development, CSP approval is required for all extensions of time.

PROGRESS REVIEW

Pre-clerkship coursework: Pre-clerkship coursework is defined as the first 2 years of the M.D. curriculum and passing Step 1 of the United States Medical Licensing Exam (USMLE). Students taking longer than 2 years (8 quarters) to complete the pre-clerkship coursework are on a modified academic plan approved by the CSP. The student must be meeting the plan as outlined by the CSP in order to receive financial aid for longer than 2 years. A student who needs more than 3 years (12 quarters) to complete the pre-clerkship coursework exceeds the quantitative standards (or pace) and is no longer eligible for financial aid. The student can appeal for additional financial aid based on extenuating circumstances (see Appeal Process below).

Clinical coursework: Clinical coursework comprises the 6 clinical clerkships, Year 4 of the M.D. curriculum, and passing both components of USMLE Step 2: Clinical Skills (CS) and Clinical Knowledge (CK). Students taking longer than 2 years (9 quarters) to complete the clinical coursework will be required to follow an approved modified academic plan in order to receive financial aid. A student who needs more than 3 years (12 quarters) to complete the clinical coursework requirements exceeds the quantitative standards (or pace) and is no longer eligible for financial aid. The student can appeal for extended term(s), yet must have extenuating circumstances.
**NOTE:** Elective coursework (e.g., research) which does not count towards the M.D. degree requirements cannot be funded with federal financial aid. Students are encouraged to find other sources of funding or consider a Planned Educational Leave (PELP) while focusing on in-depth research. Periods of PELP (when the student is not enrolled and assessed fees) do not count towards the quantitative limit. Options for financial support if the student remains enrolled are private loans or limited, competitive university funding (as long as the student is making satisfactory academic progress).

A student who fails to meet the *qualitative* and/or *quantitative* standards is not eligible to receive additional financial aid. The student can file an appeal to regain financial aid eligibility (see Appeal Process below).

**Non-enrollment:** For students who receive financial aid and take a leave, withdraw, or are dismissed from school, federal and university regulations require that the institution recalculate the eligibility for aid disbursed in a given quarter to determine whether any of the aid originally disbursed needs to be returned. This calculation is based on the percentage of time the student was enrolled for the quarter. The quarter(s) in which the student is not enrolled may be excluded from the maximum time frame in which the student will be expected to complete the M.D. degree.

A student who is not approved to continue enrollment is ineligible for all sources of financial aid.

**APPEAL PROCESS**
A student who is denied financial aid due to unsatisfactory academic progress may submit an appeal by completing the financial aid appeal form. The form is available on the School of Medicine financial aid Web site (www.ucdmc.ucdavis.edu/financialaid/index.html). The student should provide full disclosure of any extenuating circumstances and include supporting documents. Circumstances which may warrant an appeal include illness, medical problems, family or personal problems. Circumstances can be documented with a statement from qualified professionals, such as a physician, clergy, or counseling psychologist. Submit the completed appeal form to the financial aid director. The appeal will be reviewed by the director and/or the campus financial aid appeal board.

**PROBATION**
A student who is placed on SAP probation and has an appeal for financial aid approved will be monitored at the end of each academic year or remediation period, whichever is applicable, to ensure the student meets the conditions of the modified academic plan. If during the probationary period the student does not regain SAP, financial aid will be placed on hold. Once the financial aid director is notified that SAP was met for the probation period, the student will return to good SAP status for financial aid purposes for the remainder of the academic year.

**DENIED APPEALS**
If there are new or additional extenuating circumstances, a student may file a second appeal. The student should submit additional information which explains the circumstances during which the student was unable meet the standards for SAP. Students are notified of the decision of the second appeal in writing, and the decision is final. Students may apply for a private loan if the second appeal is denied.

**REINSTATEMENT**
A student who is denied financial aid for failing to maintain SAP may regain financial aid eligibility by meeting the *qualitative* standard of SAP towards the M.D. degree. A student who has exceeded the *quantitative* (pace or time-related) standard of SAP may appeal for one additional quarter of financial aid.
<table>
<thead>
<tr>
<th>STANDARDS</th>
<th>MINIMUM REQUIREMENT</th>
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<tbody>
<tr>
<td>Qualitative</td>
<td>Doctor of Medicine (M.D.): Meet all curricular requirements as per UCD SOM bylaws &amp; regulations see <a href="http://www.ucdmc.ucdavis.edu/medschool/somsenate/bylaws.pdf">www.ucdmc.ucdavis.edu/medschool/somsenate/bylaws.pdf</a> see <a href="http://www.ucdmc.ucdavis.edu/mdprogram/curriculum/overview.html">http://www.ucdmc.ucdavis.edu/mdprogram/curriculum/overview.html</a></td>
</tr>
<tr>
<td>Standard</td>
<td></td>
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<tr>
<td>Quantitative</td>
<td>Complete a minimum of 67% of cumulative coursework attempted for the academic year</td>
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<tr>
<td>Standard</td>
<td></td>
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<tr>
<td>Maximum Time Frame</td>
<td>Units attempted may not exceed 150% of the published length of the program (see Maximum Time frame examples below)</td>
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**QUANTITATIVE STANDARD: UNITS COMPLETED PER ACADEMIC YEAR**

<table>
<thead>
<tr>
<th>Academic QUANTITATIVE STANDARD*</th>
<th>FINANCIAL AID</th>
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<tbody>
<tr>
<td>Varies (54 to 80 units). See curriculum schedule <a href="http://www.ucdmc.ucdavis.edu/mdprogram/curriculum/overview.html">http://www.ucdmc.ucdavis.edu/mdprogram/curriculum/overview.html</a></td>
<td>36 units (minimum of 9 units per quarter)</td>
</tr>
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As you review the standards shown here, be advised that the minimum number of units required to meet 67% of your cumulative coursework may be less than the minimum number of units required for disbursement. The financial aid office reminds students that completion of a minimum of 9 units is required by federal regulation for financial aid disbursement.

**MAXIMUM TIME FRAME**

<table>
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<tr>
<th>Degree Program</th>
<th>Units Required for Degree*</th>
<th>Maximum Quarters Attempted*</th>
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<tr>
<td>Doctor of Medicine*</td>
<td>242.5 units</td>
<td>24 quarters of full-time enrollment</td>
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*Quantitative: Curricular changes made by SOM faculty may increase or decrease this number. Students in the fourth year may take coursework up to the date of diploma. See SOM bylaws, www.ucdmc.ucdavis.edu/medschool/somsenate/bylaws.pdf

** University of California, Davis guidelines for Satisfactory Academic Progress (including Masters and Ph.D. programs) can be found at http://financialaid.ucdavis.edu/undergraduate/students/SAP.html.