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**Subject: Satisfactory Academic Progress (SAP)**

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**1. Purpose**

This policy details financial aid consequences of failure to maintain SAP status. It details the qualitative and quantitative standards for satisfactory academic progress (SAP) at Maryland University of Integrative Health (MUIH).

## **2. Policy**

MUIH, in accordance with Federal Title IV Student Financial Aid regulations, established guidelines for all students regarding Satisfactory Academic Progress (SAP). Student progress will be monitored from the first trimester of their enrollment in each program, to ensure minimum SAP requirements are met in order to maintain financial aid eligibility. Students who do not meet SAP requirements may lose their eligibility to receive financial aid and may result in the requirement for recipients of financial aid to repay all or some of the aid they received. The Federal Financial Aid requirements on SAP have two components: (1) a qualitative measure, and (2) a quantitative measure.

It is important to note that separate from the policy outlined herein for financial aid purposes, the university has an academic standing policy which reviews student performance. Refer to the information below or the [Student Policy](#) for details about academic performance standards and related sanctions.

Since MUIH does not use a traditional GPA model, the University will measure the percentage of successfully completed courses to the total number of courses attempted by the student to comply with the qualitative measure.

All communications from the University regarding SAP will be made to the student's MUIH e-mail.

### **2.1 Satisfactory Academic Progress (SAP) Requirements**

The following requirements are necessary in order to maintain SAP:

- Maintain a successful course completion rate of at least 50% (calculation based upon credit count);
- Maintain the necessary pace for completion within the Maximum Time Frame (MTF); and
- Meet student specific requirements set forth by the Academic Department and the Financial Aid Office.

#### **2.1.1 Qualitative Measure – Successful Course Completion Rate**

Students must maintain a cumulative successful course completion rate (i.e., a Pass rate) of at least 50%. This calculation is based on cumulative credit totals (not individual terms or courses), and includes all grades, including Pass ("P"), Fail ("F"), Incomplete ("I"), Remediated ("R"), Withdrawal ("W"), and Non-Attendance ("U"). This calculation will be completed for students enrolled in multiple programs independently.

- Example of successful completion rate: A student is enrolled in and has completed 9 credits this trimester. The student has already completed 6 credits with "P" grades during the prior term. At the end of this term, when all grades have been submitted, the student has the following grades:  
3 credit course = P; .50 credit course = F; .50 credit course = I; 3 credit course = W; 2 credit course = P. By definition, all credits are counted in the calculation and the student has successfully completed 11 credits and has attempted 15 credits in total. The successful course completion rate = 11/15 or 73%.  
This student is meeting the qualitative factor for SAP.

**2.1.2 Quantitative Measure–Pace**

This measure assesses the pace at which a student progresses toward attainment of their degree. The calculation to determine pace is done by testing the student against pre-determined progression benchmarks at the end of the terms referenced below. These benchmarks are designed to assess whether or not a student will be able to complete their program of study within the Maximum Time Frame (MTF) for completion as defined by MUIH.

The chart below outlines the appropriate pace of completion by trimester, based on a larger percentage of courses due to be successfully completed later in the program. The MTF is calculated from the first trimester of a student’s enrollment and all trimesters are counted even if a student is not taking any courses or is on a break in enrollment. Therefore, pace is calculated in reference to all terms enrolled, regardless of activity (or non-activity). Any break in a student’s enrollment except total program withdrawal, will be included in the calculation of pace.

Degree	Trimesters 3-5	Trimesters 6-8	Trimesters 9-11	Trimesters 12-14	Trimesters 15-17	Trimesters 18-20	Trimesters 21
All Programs (Certificate, Masters, Doctoral)	10%	25%	50%	50%	75%	85%	MTF

A student is ineligible for federal and state financial aid, and no appeal will be considered, when it becomes mathematically impossible to complete the program within the MTF (inclusive of a one-year extension, if granted). See table in 2.1.3.

**2.1.3 Quantitative Measure – Maximum Time Frame (MTF)**

Federal law requires that an SAP policy include a Maximum Time Frame (MTF) in which a student receiving federal financial aid must complete their educational program. The MTF for a graduate program at MUIH may be no longer than the maximum number of years allowed by Maryland state law. If a student completes one degree and decides to pursue a second degree, the MTF would reset. The MTF is calculated from the first trimester of a student’s enrollment and all trimesters are counted even if a student is not taking any courses or is on a break in enrollment.

Credits counted in the MTF are all attempted credits within a student’s specific program at MUIH (even when not a financial aid recipient) and all transfer credits accepted toward their academic program (at the time of SAP Review). At the point that all required coursework for an academic program is completed, financial aid eligibility will be suspended even if the student does not apply to graduate.

The MTF to be eligible for merit-based and need-based funding is:

Degree	Trimesters
All Programs (Certificate, Masters, Doctoral)	21 Trimesters

With respect to the MTF, all degree seeking students have the ability to apply, and if approved, be granted an additional year of eligibility to complete their program of study.

### **3. Procedures**

#### **3.1 Failure to Meet SAP Requirements for Financial Aid Purposes**

Students who fail to meet Satisfactory Academic Progress (SAP) are considered to be failing SAP standards. This will trigger the steps listed below and a student may become ineligible for Financial Aid.

The Financial Aid Office, will review the status of all financial aid applicants at the conclusion of each trimester (summer, fall, and spring), when all grades for a student are available. The review consists of the cumulative record of all prior trimesters (including trimesters when a student may not have received financial aid funding), including transfer credits accepted toward an academic program at the time of the SAP Review. All elements of SAP will be evaluated: successful course completion, pace/progress rate, and Maximum Time Frame.

##### **3.1.1 Financial Aid Warning**

If MUIH determines a student is not making SAP, the student is given the status of Financial Aid Warning. During the subsequent trimester, the student will have the opportunity to meet the SAP standards and remain financial aid eligible. If the standards are met by the end of that trimester, the Financial Aid Warning is lifted, and the student maintains eligibility for financial aid. If at the end of the trimester, the student does not meet the SAP standards, the student's eligibility for financial aid is suspended until SAP is met beginning with the next immediate trimester. A student may be placed on Financial Aid Warning multiple times if they have intermittent trimesters of meeting and not meeting SAP requirements.

- Example: A student is not meeting SAP standards upon review of the fall 2015 trimester performance and the student is placed on Financial Aid Warning. At the end of the following trimester, spring 2016, the student is meeting SAP standards and the student maintains eligibility for financial aid. At the end of fall 2016 trimester, however, the student once again has not met SAP standards. The student is again placed on Financial Aid Warning (i.e. the clock re-sets after each trimester of successfully meeting SAP requirements).

##### **3.1.2 Financial Aid Suspension**

If a student is not meeting SAP requirements after a trimester of Financial Aid Warning, the student will be notified that eligibility for aid is suspended. In addition when it becomes mathematically impossible for a student to complete their program within the MTF, financial aid will be suspended. The student may appeal the suspension. The outcome of the appeal will determine whether the student is granted Financial Aid Probation or if the suspension remains in place.

### **3.1.3 Appeals**

Circumstances to appeal a Financial Aid Suspension decision are limited. A student may appeal suspension if the student did not make SAP due to extenuating circumstances (e.g., personal illness, the death of a relative). All circumstances must be documented and approved by the Director of Financial Aid and the VP Enrollment & Marketing Management.

Appeals must be submitted within seven days of receiving notification of Financial Aid Suspension. Late appeals may be considered, but timely review is not guaranteed before the start of the next trimester.

If a student chooses to appeal the Financial Aid Suspension, they must first meet with their Academic Advisor to create an Academic Plan and then complete a Financial Aid Satisfactory Academic Progress Appeal Agreement with the Director of Financial Aid. Students should also submit any documentation that supports the request to the Director of Financial Aid. This process must be completed each trimester they are assigned this status. The contract is individualized and includes the agreed upon Academic Plan.

The Director of Financial Aid and the VP Enrollment & Marketing Management will review the appeal and may uphold the suspension, approve the appeal, or require additional information prior to making a decision:

- If the Director of Financial Aid and VP Enrollment & Marketing Management determine the appeal cannot be approved, the suspension remains in place and financial aid eligibility remains suspended.
- If the Director of Financial Aid and VP Enrollment & Marketing Management determine the appeal is sufficient and the student should be able to achieve SAP by the end of their next trimester of enrollment and/or the student is taking sufficient credits to graduate prior to exceeding the MTF, the student will be placed on Financial Aid Probation for one trimester. At the end of the trimester of Financial Aid Probation, the student's performance will be reviewed. If SAP requirements have been met, the student regains financial aid eligibility.
- If SAP requirements have not been met, the student's eligibility for financial aid is again suspended beginning with the next immediate trimester until SAP is met.
- If placed on Financial Aid Probation, the student's performance will continue to be monitored every trimester. An Academic Plan will have specific goals for a student to achieve each trimester of Financial Aid Probation and even if the goals are met early, the student continues on Financial Aid Probation until the end of the trimester. If a student does not meet the specific goals of the Academic Plan, the student's eligibility for financial aid is suspended beginning with the next immediate trimester, and until SAP is met.

### **3.1.4 Financial Aid Probation**

Financial Aid Probation is a status assigned to a student who has failed to make SAP, was put on Financial Aid Suspension, and then successfully appealed and has had eligibility for aid reinstated for a defined period of time.

### **3.1.5 Academic Plan**

An Academic Plan is a course of action that, if achieved, will ensure that the student is able to meet the SAP standards by a specific point in time. An Academic Plan may include guidance provided by the student's Academic Advisor with suggestions for shifts in time management and prioritization of schoolwork.

### **3.1.6 Regaining Financial Aid Eligibility**

Students who have lost financial aid eligibility due to unsatisfactory academic progress may regain eligibility a few ways:

1. Paying for classes on their own to improve SAP eligibility without the benefit of federal or state aid and by meeting SAP standards.
2. Appeals – (See section 3.2.3)
  - a. If a student has successfully appealed Financial Aid suspension, they will be placed on probation and regain financial aid eligibility. The student must follow the Academic Plan and meet SAP standards.
  - b. If the student unsuccessfully appealed for financial aid suspension, they would lose financial aid eligibility. To regain eligibility, the student can pay for classes on their own to improve SAP eligibility without the benefit of federal or state aid and by meeting SAP standards.

## **3.2 Other Considerations**

- Transfer Credits – Courses that are transferred from another institution and accepted toward an academic degree program at the University (at the time of SAP Review) count as attempted and completed hours for the purpose of measuring pace and for Maximum Time Frame (MTF).
- Incomplete Grades – Credit hours in which a student receives a grade "I" are included in the number of attempted credits, but do not count toward successfully completed credits. Students with numerous incompletes may have difficulty meeting the SAP standards at the time of evaluation. SAP will only be re-evaluated at the end of the next trimester.
- Failing Grades – Credit hours in which a student receives a grade "F" are included in the number of attempted credits. Failing grades are not successfully completed credits.
  - Failed Non-Attendance – Credit hours in which a student receives a grade "U" are included in the number of attempted credits. Failing grades are not successfully completed credits.
- Withdrawals – Credit hours in which a student receives a grade "W" are included in the number of attempted credits, but don't count towards successfully completed credits.
- Audited Credits – Audited class credits are not considered attempted coursework. A student cannot receive financial aid for audited courses.
- Grade Changes – Students who are on Financial Aid Probation must resolve all incomplete grades before the Financial Aid Office will make a final determination that they meet the SAP guidelines. Students must report any grade changes that impact their financial aid eligibility directly to the Financial Aid Office. Students must notify the Financial Aid Office once their final grades have been posted.

All information presented in this section is subject to change without notice based on changes to federal law, regulation, or University policy and procedure. If changes are made, students are required to abide by the new policy. This policy will be updated as frequently as possible to reflect current standards.

#### 4. Definitions

- **Academic Plan** – a course of action that, if followed, will support a student’s ability to meet the SAP standards by a specific point in time. Academic Plans are included in the student’s probation contract.
- **Academic Program** – is the program in which a student plans to attain their degree.
- **Audit Courses** – courses that do not apply towards degree requirements and are not taken for earned credit. Audit Courses are ineligible for financial aid.
- **Completed Credits** – Credits previously earned in the Acupuncture and Herbal Medicine department, toward the completion of a Doctor of Acupuncture with specialization in Chinese Herbal Medicine degree, or pre-requisite/pre-admission course work as a part of the Doctor of Clinical Nutrition program. These credits only apply to the Doctoral Acupuncture with specialization in Chinese Herbal Medicine and Nutrition programs.
- **Course Withdrawal** – the process by which a student discontinues their enrollment in a particular course.
- **Financial Aid Probation** – a status assigned to a student who has failed to make SAP, has appealed, and had eligibility for aid reinstated for a defined period of time.
- **Financial Aid Suspension** – results in termination of financial aid eligibility.
- **Financial Aid Warning** – a status assigned when a student fails to meet SAP requirements for the first time. A student may be assigned a warning status multiple times.
- **Remediated Course** – a course for which a student previously enrolled, failed, and has successfully completed with a grade of “P”.
- **Successful Completion** – finishing the courses for which one has subsequently enrolled and with the grade of “P” or “R”.
- **Transfer Credits** – include all credits earned at other institutions of post-secondary education that are accepted for credit toward completion of program requirements at MUIH.

#### 5. References

Academic Catalog, <https://www.muih.edu/academics/academic-catalog>

#### 6. Approval and Revisions

- Approved August 24, 2018 by Provost & Vice-President Academic & Student Affairs, Christina Sax, Ph.D.  
Revision 1  
Failed Non-Attendance Grades were changed from “FN” to “U”. Personnel titles updated throughout document.
- Approved August 14, 2019, by Provost & Vice-President Academic & Student Affairs, Christina Sax, Ph.D.  
Revision 2  
Replaced references to “leave of absence” with “break in enrollment”.
- Approved April 22, 2020, by Provost & Vice-President Academic & Student Affairs, Christina Sax, Ph.D.  
Revision 3  
Removed all references to “Academic” standards.
- Approved September 2, 2021, by Provost & Vice-President Academic & Student Affairs, Christina Sax, Ph.D.  
Revision 4  
Replaced reference to “Maximum Time Frame” with “7 years or 21 trimesters”.