
Subject: Satisfactory Academic Progress (SAP)

1. Policy and Procedures

The policy and related procedures begin on page 2

2. Approval and Revisions

Approved by Dean, School of Integrative Health, Christina Sax, PhD (August 2025).
Conversion of policy from Maryland University of Integrative Health

SATISFACTORY ACADEMIC PROGRESS

The School of Integrative Health (SOIH) at Notre Dame of Maryland University (NDMU), in accordance with Federal Title IV Student Financial Aid regulations, has 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 that 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. 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 Academic Standing Policy above for details about academic performance standards and related sanctions.

Since SOIH 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 university e-mail.

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 percent (calculation based upon credit count);
- Maintain the necessary pace for completion within the Maximum Time Frame (MTF).

Qualitative Measure – Successful Course Completion Rate

Students must maintain a cumulative successful course completion rate (i.e., a Pass rate) of at least 50 percent. 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 for each program. Grades of "P" and "R" are considered successfully completed in the qualitative SAP calculation.

For programs that are two or more academic years in length, a qualitative assessment of SAP is performed at the end of the student's second academic year to ensure the student has an academic standing consistent with graduation requirements.

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:

3.00 credit course = P

0.50 credit course = F

0.50 credit course = I

3.00 credit course = W

2.00 credit course = P

Per the SAP policy, all credits are counted in the calculation. The student has successfully completed 11 credits and has attempted 15 credits in total. The successful course completion rate = 11/15 or 73 percent. This student is meeting the qualitative factor for SAP.

Quantitative Measure – Pace

This measure assesses the pace at which a student progresses toward attainment of their degree or certificate.

The calculation to determine pace is done by testing the student against pre-determined progression benchmarks at the end of terms as 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 for SOIH by NDMU.

The chart below outlines the appropriate pace of completion by trimester, based on a larger percentage of credits due to be successfully completed later in the program. The percentages in the chart below correspond to the credits the student must have successfully completed by that point in their program (i.e., 10% = 10% of credits required to complete 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 since the start of enrollment in a program, 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.

Post-Baccalaureate Certificates

Trimesters	Percentage of Hours in the Program that Must be Completed
1-2	10%
3-4	25%
5-6	50%
7-8	75%
9	100% (Final trimester of eligibility)

Master's Degrees

Trimesters	Percentage of Hours in the Program that Must be Completed
1-2	5%
3-5	10%
6-8	25%
9-11	50%
12-14	75%
15	100% (Final trimester of eligibility)

Post-Master's Certificates

Trimesters	Percentage of Hours in the Program that Must be Completed
1-2	10%
3-4	25%
5-6	50%
7-8	75%
9	100% (Final trimester of eligibility)

Doctoral Degrees

Trimesters	Percentage of Hours in the Program that Must be Completed
1-2	5%
3-5	10%
6-8	25%
9-11	50%
12-14	65%
15-17	75%
18-20	85%
21	100% (Final trimester of eligibility)

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 up to a one-year extension, if granted via a SAP Appeal). See the table below.

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 An SOIH graduate program at NDMU may be no longer than the maximum number of years allowed by Maryland state law.

If a student completes one program and decides to pursue a second program, the MTF would reset. The MTF is calculated from the first trimester of a student's enrollment in an academic program, 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 SOIH program at NDMU (even when not a financial aid recipient) and all transfer credits accepted toward their academic program (at the time of SAP Review). When 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 scholarships and federal funding is:

Program Type	Maximum Timeframe
Post-Baccalaureate Certificates	9 trimesters
Master's Degrees	15 trimesters
Post-Master's Certificates	9 trimesters
Doctoral Degrees	21 trimesters

With respect to the MTF, all degree-seeking students have the ability to submit a SAP appeal, and if approved, be granted up to an additional year (i.e., up to 3 trimesters) of eligibility to complete their program of study.

Failure to Meet SAP Requirements for Financial Aid Purposes

Students who fail to meet Satisfactory Academic Progress requirements 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.

Financial Aid Warning

If NDMU 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 (unless the student successfully appeals), 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 OF FINANCIAL AID WARNING:

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 status resets after each trimester of successfully meeting cumulative SAP requirements).

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 if his or her SAP suspension is due to pace, qualitative completion rate, or if it is mathematically impossible for the student to complete within the MTF (unless the student has previously been granted an extension of MTF, and then no appeal is permitted). The outcome of the appeal will determine whether the student is granted Financial Aid Probation or the suspension remains in place.

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). The student also must explain what has changed in the situation so that the student is now able to meet the standards of SAP. All circumstances must be documented and approved by the Director of Financial Aid according to the below process.

Appeals must be submitted within seven calendar 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 Financial Aid Satisfactory Academic Progress Appeal Agreement is individualized and includes the agreed-upon Academic Plan.

The Director of Financial Aid 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 determines the appeal cannot be approved, the suspension remains in place and financial aid eligibility remains suspended.
- If the Director of Financial Aid determines the appeal is sufficient and the student should be able to achieve SAP by the end of their next trimester of enrollment and 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. If NDMU determines the student will require more than one trimester to meet the standards of SAP, the student will also be required to follow an

Academic Plan.

- At the end of the trimester of Financial Aid Probation, the student's performance will be reviewed. If the student is meeting the SAP requirements, he or she remains financial aid eligible. If the student is not meeting the standards of SAP but adhered to an Academic Plan, the student remains financial aid eligible. Students on Academic Plans are reviewed at the end of every trimester to ensure they continue to adhere to their Academic Plans.
- If SAP requirements have not been met or the student did not adhere to the Academic Plan (if applicable), the student's eligibility for financial aid is again suspended, beginning with the next immediate trimester, until SAP is met.

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 one trimester.

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. Adherence to an Academic Plan is required for any student who successfully appeals SAP suspension but will require more than one trimester to meet the standards of SAP. The student remains eligible for financial aid if he or she adheres to the Academic Plan. A student must appeal to change his or her academic plan.

Regaining Financial Aid Eligibility

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

1. Paying for classes on their own to improve their academic record without the benefit of federal or state aid and by meeting SAP standards.
2. Appeals –
 - 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. (See above process.)

- b. If the student unsuccessfully appealed Financial Aid suspension, they will lose financial aid eligibility. To regain eligibility, the student can pay for classes on their own to improve their academic record without the benefit of federal or state aid and by meeting SAP standards.

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). Transfer credits are also included in the calculation of the qualitative component of SAP.
- **REPEATED COURSES** All attempts of courses are included in the calculation of the qualitative and quantitative components of SAP.
- **INCOMPLETE GRADES** – Credit hours in which a student receives a grade of “I” are included in the number of attempted credits, but do not count toward successfully completed credits for the calculation of the qualitative or quantitative components of SAP. 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.
- **COVID-19:** During the COVID-19 National Emergency, if a student confirmed he or she withdrew from a course due to a COVID-19 related circumstance the student received an “E” grade. E grades are not considered attempted coursework for the calculation of SAP.
- **FAILING GRADES** – Credit hours in which a student receives a grade of “F” are included in the number of attempted credits. Failing grades are not successfully completed credits for the calculation of the qualitative or quantitative components of SAP.
- **FAILED NON-ATTENDANCE** – Credit hours in which a student receives a grade of “U” are included in the number of attempted credits. Failing

grades are not successfully completed credits for the calculation of the qualitative or quantitative components of SAP.

- **WITHDRAWALS** – Credit hours in which a student receives a grade of “W” are included in the number of attempted credits, but do not count towards successfully completed credits for the calculation of the qualitative or quantitative components of SAP.
- **AUDITED CREDITS** – Audited class credits are not considered attempted coursework and therefore are not included in the calculation of the qualitative or quantitative components of SAP. A student cannot receive financial aid for audited courses.
- **GRADE CHANGES** – 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. SAP recalculations due to grade changes are a rare occurrence.

Courses dropped during the Schedule Adjustment Period are not considered attempted credits and therefore are not included in the calculation of the qualitative or quantitative components of SAP.

SOIH does not offer remedial coursework and it therefore is not addressed in this policy.

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 will be notified and are required to abide by the new policy. This policy will be updated as frequently as possible to reflect current standards.