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| logo_UMB |  **MEDICAL UNIVERSITY OF BIAŁYSTOK** **FACULTY OF MEDICINE WITH DIVISION OF DENTISTRY** **AND DIVISION OF MEDICAL EDUCATION IN ENGLISH** **ul. Kilińskiego 1, 15-089 Białystok** |

**GOOD STANDING AND SATISFACTORY ACADEMIC PROGRESS ( SAP)**

**FOR TITLE IV students only ( as strict as MUB’s policy)**

Good Standing:

Students maintain Good Standing by complying with all academic rules and regulations and remaining current in all financial obligations. The University reserves the right to withhold services, transcripts and certification from students who are not in good standing.

Satisfactory Academic Progress (SAP) Overview:

Satisfactory Academic Progress (SAP) represents an acceptable level of performance in meeting degree requirements within specific time periods. Students maintain SAP by meeting the requirements listed in “Regulations of Full-Time Study at the Medical University of Bialystok” published on the university website https://www.umb.edu.pl/en/s,9038/Study\_regulations-other\_regulations. Students are urged to become familiar with the rules and regulations which are available in the study regulations. The Registrar’s office evaluates each students’ academic progress at the completion of each academic year.

Students who are U.S. student Title IV loan borrowers have an additional level of SAP which must be reviewed by the Financial Aid Office (FAO) at the end of each year and prior to the disbursement of funds. This review is done in accordance with the U.S. Title IV regulations with the purpose of en**s**uring that students not achieving SAP, do not receive financial aid, and to reinstate financial aid when the student regains satisfactory academic progress status.

Financial Aid Office - Satisfactory Academic Progress (SAP)

**SAP is reviewed by the Financial Office at the end of each academic year ( 15th Sep.)** for each Direct Loan borrower who has attempted or completed coursework. The reviews are handled for each group of students as follows:

Undergraduate 1st year students with no previously attempted post-secondary coursework, are deemed as meeting SAP for their first year.

New Graduate Students with no transfer coursework being applied to their graduate level transcript, are deemed as meeting SAP during their first year.

Continuing Students, Returning Students and Transfer Students have their last semesters transcript reviewed to determine if they are making SAP. There are three criteria a student must satisfy in order to be viewed as making SAP for U.S. Financial Aid purposes: Grade Point Average, Pace, and Attempted Credit Threshold.

All non-remedial institutional and transfer coursework including repeated courses, attempted by the student regardless of whether or not the student received U.S. Financial aid for the coursework are included in the FAO’s SAP reviews. Repeated courses ,Withdrawal while may not be included in cumulative GPA, are included in the student's attempted credit total for the determination of Pace and Attempted Credit Threshold.

**FAO – Satisfactory Academic Progress (SAP) Review and Consequences:**

Evaluation Based on 3 Criteria:

**1.GRADE POINT AVERAGE (GPA**) – **Qualitative Standard** : The minimum cumulative Grade Point Average a student must earn.

At the end of the most recent year, the student must have achieved a cumulative grade point average (cum GPA) of at least a 3.0 numeric grade (satisfactory) on a 5 point grading system. Repeated courses /Withdrawal while may not be included in cumulative GPA, are included in the student's attempted credit total for the determination of Pace and Attempted Credit Threshold.

**2. PACE/TIME: (Overall Progress – Quantitative Standard) The percentage of a student’s total attempted credit hours "earned".\***

At the end of most recent academic year, the student’s transcript must indicate that s/he is progressing towards their degree at a PACE that ensures s/he will complete the requirements within the maximum amount of coursework allowed in the attempt to complete the degree requirements. The student must “earn” a minimum of 67% of the total cumulative credits attempted by the end of the year in review. This percentage is determined by dividing the total number of credit hours earned by the total number of credit hours attempted. ( ECTS points)

The percent is calculated by dividing the total number of hours successfully completed by the number of hours attempted.

Example:

120 credits/ECTS x 150%=180 attempted credits to include transfer credits is Maximum Timeframe

120 credits / 180 credits = 66.67% ( rounded to 67%) is the pace of completion.

**Consequence of Failure to Meet PACE Criteria Standard:**

**Students who do not meet the Pace criteria will have their financial aid eligibility terminated. If eligibility is terminated, the student may apply for reinstatement on a probationary basis through the Satisfactory Academic Progress Appeal process described below.**

**3. ATTEMPTED CREDIT THRESHOLD – (Timeframe- Quantitative Standard)**

The number of credit hours for which a student may receive U.S. federal aid may not exceed 150% of the credit hours required to complete the degree. For 6 year program the maximum timeframe is 9 years.

**Consequence of Failure to Meet Timeframe Criteria Standard**

Students will be determined to be ineligible for aid due to violation of the maximum timeframe criteria if they (1) have an attempted credit total in their current level which exceeds their maximum timeframe or (2) are determined to be unable to meet the Satisfactory Academic Progress standards within their maximum timeframe.

**Coursework included in FAO’s Satisfactory Academic Progress Reviews**

Reviews for the GPA, Pace, and Timeframe Criteria will be based on all combined institutional and transfer credits attempted by the student at their current level.

**Remedial Coursework**: Remedial coursework is excluded from the Satisfactory Academic

Progress review process.

**Repeat Courses**: Repeated Courses are included in the student’s attempted credit total in evaluating Pace and Timeframe. Repeated courses affect the Pace and Timeframe calculations by reducing the student’s completion percent. Although both attempts of a repeated course will be counted in the attempted hours total, only the repeated attempt will be counted in the earned hours.

 **Withdrawn Courses:** Withdrawal is included in the student’s attempted credit total in Pace and Timeframe.

**Transfer credits:** Excessive transfer credits may cause students to reach their maximum attempted credit timeframe and lose eligibility, prior to earning their degree.

 Medical University of Bialystok does not accept Incomplete Grades.

**Failure to Maintain SAP - Financial Aid Consequences**

Students who are not maintaining Satisfactory Academic Progress in their degree program will be sent an email informing the student of how their SAP status will impact their eligibility for aid for the next year. With this in mind, students are advised to monitor their email for communications from the FAO regarding changes in their eligibility.

**Financial Aid Suspension**: Students who fail to meet the minimum SAP requirements for one or more of the following reasons will have their U.S. Federal aid suspended.

1. Students that fail to meet the requirements of the probation status.
2. Students that may be readmitted or a first-time applicant whose prior coursework is below the minimum SAP threshold, and thus ineligible for U.S. Federal aid unless the student submits a successful appeal.
3. The student has exceeded the maximum time frame limits for the degree.

**Financial Aid SAP Appeal Process:**

**Appeal—**a process by which a student who is not meeting SAP standards petitions the school for reconsideration of his eligibility for Title IV funds.

Students whose aid eligibility has been suspended may apply for reinstatement on a probationary basis by submitting a Satisfactory Academic Progress Appeal letter to the Financial Aid Office. Appeals are accepted for the following conditions only:

Death of a relative,

Personal injury or illness,

Other extraordinary circumstance

**Financial aid probation**—a status a school assigns to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility for aid may be reinstated for one payment period.

**Required Appeal Documentation:**

In most cases the documentation must verify (1) the dates that the extenuating circumstance occurred/existed and (2) that the extenuating circumstance has been resolved to such an extent that it will no longer impact academic performance. Appeals must be submitted during the first half of the semester for which reinstatement is being sought. Exceptions are made only on an appeal basis and not retroactive once the semester has ended. Additional documentation may be requested by the FAO during the review process.

**Academic Plan**:

Students receiving aid on a probationary basis may be required during the probation period and subsequent semesters to maintain compliance with an academic plan developed with their academic advisor during the appeal process. The academic plan

must be submitted to the FAO in writing with a statement of support and the signature of the academic advisor. Failure to comply with the assigned academic plan will result in financial aid suspension.

Students who are nearing or have exceeded the maximum time-frame exceed the maximum time-frame may also need to submit additional documentation and statements of support from their academic advisor.

**Appeal results** will be determined and communicated to the student by email within approximately 14 days after the appeal has been received. Students submitting a SAP Appeal will be responsible for all financial obligations made to the University, regardless of whether this appeal is approved or denied.

**If student does not meet the appeal requirements**, will not be eligible for federal financial aid until he/she is able to meet SAP. S/he may attend the University at her/his own expense until attain the cumulative GPA and cumulative completed credits percentage requirement. To regain financial aid eligibility, student’s record must reflect these requirements . The decision is final.

Students who have their aid eligibility suspended after a probationary period may re-appeal and receive probationary eligibility status again only if NEW extenuating circumstances which are unique from the previous appeal can be documented as existing and now resolved.

**Students whose SAP appeals are approved** will be placed on **Financial Aid Probation** for the upcoming year.

Students placed on **Financial Aid Probation** will:

* Only have financial aid approved for the probationary year
* Have their academic progress reviewed at the end of the first semester of their probationary semester

SAP status will return to [financial aid restriction](https://financialaid.umbc.edu/sap/restriction/) and become ineligible for aid if student receive a non-passing grade .

\*Pace requirements for SAP is eliminated for subscription-based programs