

Financial Aid Satisfactory Academic Progress Policy Graduate Programs

All graduate students must demonstrate satisfactory academic progress toward the attainment of a Master's degree. At Concordia College, satisfactory academic progress is monitored at the end of every academic period.

All financial aid applicants are subject to the standards outlined here even if financial aid was not received in the past. There are three distinct dimensions to the satisfactory academic progress standards: maintaining the minimum required grade point average, successfully completing a degree at the required pace, and completing within an established time frame.

At minimum, graduate students must:

1. Maintain a cumulative grade point average (GPA) of 3.0 or greater; and,
2. Pass 67 percent of all academic courses attempted at Concordia College; and,
3. Complete his/her program of study/degree within 150 percent of the published program length.

Programs Covered by this Policy

All types of federal, state, and institutional financial aid programs are covered by this policy, including grants, scholarships, student employment and federal and state loan programs.

Monitoring Progress

A student's progress will be monitored at the end of fall and spring semesters and summer school. The overall cumulative grade point average (GPA), pace, and maximum time frame assessment will be based on the student's entire academic record, including all transfer credits accepted. Admission to Concordia College, or maintaining good academic standing as defined by the graduate program, does not necessarily constitute maintaining satisfactory academic progress for financial aid purposes.

Maximum Time Frame

Graduate students must complete their programs of study by attempting no more than 150% of the credits normally required for attainment of the degree. For example, if a degree program can normally be completed in 30 credit hours, a student's financial aid eligibility will be suspended once the student has attempted 45 credits hours, whether the student has attained the degree or not.

The maximum time frame component will be based on the student's entire graduate academic record, including all graduate transfer credits accepted. Attempted credits include all unsatisfactory grades of C-, D+, D, D-, I, IP, F, DR, DP, U, W, WD and NG; along with satisfactory grades of A, A-, B+, B, B-, C+, C or S. Repeated courses are counted as attempted credits each time they are attempted.

Minimum Cumulative Grade Point Average

The cumulative grade point average (GPA) will be assessed on all Concordia and graduate transfer courses. The overall cumulative GPA must be at least 3.0 for all graduate coursework completed. Grades of "IP", "NG", "NR", "S", "U", "I", "W" and "DR" do not affect the GPA calculation. Grade changes of an incomplete ("I") grade will affect the GPA calculation once the final grade is submitted.

Pace

Pace is measured by dividing the cumulative number of earned credit hours by the cumulative number of credit hours the student has attempted at the completion of each academic period. This includes any course for which the student has remained enrolled past the Drop/Add period. A graduate student's pace must be equal to, or greater than, 67 percent.

Failure to Maintain Satisfactory Academic Progress

A student who does not meet the above standards of satisfactory academic progress at the end of each academic period will automatically be placed on financial aid warning for the following academic term. A student on financial aid warning may continue to receive financial aid for one payment period even though s/he is not meeting the minimum satisfactory academic progress standards. At the end of the warning period a student's satisfactory progress will be evaluated again. If it is determined that the student is meeting the

minimum progress standards the student will be considered to be in good standing and may receive financial aid in the upcoming term. If the student fails to meet the minimum satisfactory academic standards after the warning period, aid will be suspended for the upcoming term.

A student will be placed on SUSPENDED status if the student:

- fails to make financial aid satisfactory academic progress while on WARNING status; or
- s/he is dismissed from college.

A student whose financial aid has been suspended is not eligible to receive financial aid until he or she meets one of the following conditions:

- Continues to attend Concordia College at his or her own expense and returns to full compliance with all parts of the Satisfactory Academic Progress policy
- Demonstrates special circumstances to justify appeal consideration.

Right to Appeal

A student whose financial aid has been suspended can submit a written appeal to the Financial Aid Office. An appeal form is included with the suspension notification letter and is also available in the Financial Aid Office. The appeal form and supporting documentation must be submitted to the Associate Director of Financial Aid in the Welcome Center by the deadline indicated in the suspension notification letter. The appeal should clearly detail the mitigating circumstances that hindered the student's academic performance and relevant documentation should accompany the appeal form. Acceptable reasons to appeal include but are not limited to: illness or injury of the student, illness or death of an immediate relative of the student, military service, divorce or separation of student/spouse, etc.

A student whose aid is suspended due to maximum time frame must include an academic plan, signed by his/her advisor, which clearly identifies remaining coursework to complete his/her degree. Your advisor must forward an email to the Associate Director of Financial Aid, which details the coursework left to complete and the student's anticipated graduation date. A student must also submit a detailed letter explaining why s/he was unable to complete the program within the maximum timeframe. An acceptable reason to appeal maximum time frame is that transfer credits that did not apply toward your degree/program; however, it is not limited to this reason alone.

If an appeal is granted, or approved, the student will be placed on financial aid probation and his/her aid eligibility will be reinstated for one term. Concordia may develop individual academic plans for students whose appeal has been approved if it is evident that the student cannot attain, or is unlikely to attain, the satisfactory academic progress standards after completing one term of coursework, or if outside assistance is required (i.e., working with an academic counselor, personal counselor, or other resources) to improve the situation. The purpose of an academic plan is to ensure that the student is able to meet the institution's satisfactory academic progress standards by a specific point in time. Assuming the student meets all conditions of the academic plan for the term the student can continue to receive aid in subsequent terms until s/he is again meeting the satisfactory academic progress standards listed above. If the student fails to meet the conditions of the academic plan, future aid is suspended until the student is in full compliance with all satisfactory academic progress standards or provides justification for another appeal consideration.

Action taken on a financial aid appeal is final and is transmitted to the student in writing. Appeals should be submitted by the deadline detailed in the suspension notification letter. Depending on the timeliness of the appeal, it is possible for a student to have an appeal denied and also not be entitled to a refund of charges if the student chooses to withdraw from classes. A student who enrolls and attends class whose appeal is subsequently denied will be eligible for a refund of charges based solely on the schedule of refunds in the Business Office.