

Policy

In accordance with federal and state regulations, all undergraduate students must demonstrate satisfactory academic progress toward the attainment of a 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, students must maintain the academic progress requirements outlined in the chart below and obtain a first Bachelor of Arts degree within 189 attempted credits or a Bachelor of Music degree within 213 attempted credits.

Minimum Academic Progress Standards for Financial Aid		
Academic Period	Cumulative GPA	Pace
First Academic Period	1.7	50.00%
Second Academic Period	1.8	62.50%
Third Academic Period	1.9	68.75%
Fourth Academic Period and Beyond	2.0	68.75%

Admission to Concordia College or academic standing as defined by the Registrar's Office does not necessarily constitute maintaining satisfactory academic progress for purposes of financial aid.

Programs Covered by this Policy

All federal, state and institutional scholarship, grant, loan and work-study programs are covered by this policy. Institutional scholarships and awards are covered by this policy and are also subject to the criteria defined for the specific scholarship/award.

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.

Maximum Time Frame

Undergraduate students are eligible to receive financial aid for up to 150 percent of their program length. As a result, students acquiring a Bachelor of Arts degree must obtain their degree within 189 attempted credits and Bachelor of Music students within 213 attempted credits. Attempted credits include all "I," "F," "DR," "U," "W," "NG" and "NR" grades; along with satisfactory grades of "A," "B," "C," "D" and "S" including pluses and minuses. Courses that are repeated are counted each time they are attempted yet only count as "earned" credits once (assuming the student earns a passing grade). A student may retake a passed course one additional time to improve the grade and still receive financial aid assuming she/he meets other satisfactory academic progress standards. If the student receives a failing grade in the previously passed course, the course cannot be included in determining future federal financial aid. A student can retake a failed course until she/he is successful in passing the course and still receive aid assuming she/he is in compliance with all other satisfactory academic progress standards. All transfer credits accepted by the institution are counted as attempted and earned. Audit credits are not counted.

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 student's pace must be 50% or greater after the first academic period, 62.50% or greater after the second academic period and 68.75% or greater thereafter. Satisfactory grades are "A," "B," "C," "D," and "S," including pluses and minuses. Unsatisfactory grades are "F," "DR," "U," "NG," "I," "IP," "W" and "NR." Both Concordia credits and transfer credits are used to calculate pace.

Minimum Cumulative Grade Point Average

A student must obtain at least a cumulative GPA of 1.7 at the end of the first academic period, a 1.8 at the end of the second academic period, a 1.9 at the end of the third academic period and a 2.0 or greater thereafter. Concordia and transfer courses (i.e., overall cumulative GPA) are used to calculate the cumulative GPA. Grades of "IP," "NG," "NR," "S,"

"I," "W," "U" and "DR" do not affect the GPA calculation. Grade change to an incomplete ("I") grade will affect the GPA calculation once the final grade is submitted.

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 period. A student on financial aid warning may continue to receive financial aid for one payment period even though she/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 period. If the student fails to meet the minimum satisfactory academic standards after the warning period, aid will be suspended for the upcoming period.

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

- fails to make financial aid satisfactory academic progress while on WARNING status; or
- has a cumulative GPA below 2.0 after two years of college attendance (two years of college attendance is defined as any four semesters of attendance, including summer); or
- she/he is dismissed from college.

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

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

A student will be notified in writing via U.S. mail at his/her permanent home address if she/he has been placed on warning or suspension. If the break between periods is less than two weeks and the student is registered for the upcoming period, notification of suspension will also be sent to the student's Concordia College e-mail address.

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 should 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 a degree audit with the appeal form that clearly identifies remaining coursework to complete his/her degree. Acceptable reasons to appeal maximum time frame include but are not limited to: change of major, transfer credits that did not apply toward your degree/program, and music ensemble credits for students seeking a Bachelor of Arts degree.

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 period. 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 period 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 period, the student can continue to receive aid in subsequent periods until she/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.