



## CONCORDIA Satisfactory Academic Financial Aid Policy (SAFAP)

Federal and state regulations require monitoring of credits for all students and will apply the following minimum cumulative standards of progress at the end of each semester; Fall, Spring and Summer. Students will be evaluated for SAFAO according to federal guidelines; *including possible retroactive fund disbursements should disqualification be impending* based on the standards indicated below:

- Qualitative:

Students are expected to meet or exceed a *cumulative* earned grade point average (GPA) of 2.00 for Undergraduate Studies and 3.00 for Graduate Professional Studies.

- Quantitative:

Students must complete a minimum *cumulative* of 67% of all *attempted* course work at CSP. Any course with a grade of withdraw (W), (F), incomplete (I), progress (PR), audit (AU) or No Credit (NC) shall be considered *not* completed. A course is counted as completed only once, regardless of how many times attempted or the grade earned. Transfer credit(s) will be counted as attempted and completed, thus affecting a student's cumulative completion rate.

- Maximum Timefram (MTF)

Students must complete their program within 150 percent of the credit hours required by their program of study. Students who have reached their maximum allowable credit hours will be suspended from receiving financial aid. Further if/when determined mathematically impossible for a learner to complete a program within the maximum timeframe, the student shall be immediately suspended from all Title IV and State Financial Aid eligibility. Developmental or remedial hours are excluded from this calculation. The MTF calculation counts all attempted hours including repeated courses, program of study ineligible courses and courses transferred from other colleges, and grade(s) of of withdraw (W), (F), incomplete (I), progress (PR), audit (AU) or No Credit (NC). MTF also includes hours taken under a previous major(s) and hours for which a student did not receive financial aid.

**Additionally, failure to meet standards for financial aid purposes at CSP is defined as:**

- **Maximum Time-Frame**

A student in excess of 150% of the published credit length of the program shall be immediately suspended from financial aid Title IV eligibility.

- **Financial Aid Warning**

A student failing to meet the minimum cumulative qualitative or quantitative standards, *or* is close to violating the Maximum-Time Frame Standard of academic progress shall be placed on financial aid warning. A student on warning-status will remain eligible for financial aid for one term, but must remedy all SAP standards, or full financial aid suspension will be fully implemented.

- **Financial Aid Probation**

A student failing to meet the minimum cumulative qualitative or quantitative standard of academic who is placed on Financial Aid Suspension may appeal for reinstatement based on *extenuating circumstances*. Learners with approved appeals may be placed on Academic Probation for the duration of one semester as determined by the SAP Academic Performance Committee.

Any student(s) on Academic Probation will be placed on an Academic Performance Plan (APP) that must be followed. Violation of an APP may lead to immediate Financial Aid Suspension reinstatement.

- **Suspension**

A student on probation failing to meet the minimum cumulative qualitative or quantitative standard of academic progress during his/her next term of enrollment being immediately placed on suspension, unless the student has been placed on an APP plan and has met all defined standards outlined in the appeal. A student on suspension is ineligible to receive Title IV and State Financial Aid funding.

**IMMEDIATE Financial Aid Suspension**

A student may be immediately suspended in the event of extraordinary circumstances, including (but not limited to) a student who was previously suspended, then reinstated and whose academic progress falls below minimum standards of progress, or a student whose higher education attendance pattern demonstrates the abuse of receiving financial aid.

- **Second Degree**

Students may attempt up to 150% of the credits required for a subsequent program of study (192 credits for a baccalaureate degree, plus an additional 192 credits for a second baccalaureate degree). Students who already have a first baccalaureate degree are eligible for loans (not grants) if they are pursuing teacher licensure or a second degree (e.g., a student has a B.A. and is now seeking a B.S.).

- **Multiple Majors and/or Dual Degree(s).**

Students who choose to earn more than one major, or more than one degree, at the same time are subject to the maximum time limits of one degree (e.g., 192 credits for a baccalaureate degree).

## **Student Right to Appeal**

### **Appeal Policy**

Students suspended from financial aid may appeal their suspension if there were extenuating or unforeseen circumstances affecting their progress. All appeals *must* explain and document all terms in which progress was not met. Each appeal *must* also address how the circumstances that caused the suspension have/will be resolved. Students interested in appealing must submit an appeal form with all required documentation. Appeals will be thoroughly reviewed and reinstatement of financial aid will depend on the qualifying extenuating circumstances as outlined by CSP (see below) that directly contributed to deficient academic performance, as well as other probable factors. Appeals are evaluated on a term-by-term basis. Should a student's appeal be approved, the student is required to sign an Appeal Contract for either one or multiple terms. Both options will require students to meet certain conditions each term of attendance, such as earning a specified GPA, maintaining a specified completion rate, and registering for a certain number of credit hours. To facilitate understanding, a copy of the contract will be provided to the student.

#### **1. Probationary Appeal (for use for one term only)**

Students who fall in this category are below the required 2.0 GPA (Undergraduate Students)/ 3.0 GPA (Graduate Students) and 67% completion rate. At the end of the appealed term these students must have at least 2.0 GPA (Undergraduate Students)/ 3.0 GPA (Graduate Students), have completed 67 % of their attempted classes, and not have exceeded their maximum allowable hours (MTF). If the learner fails to meet these requirements, they will be suspended and future appeals may not be approved. Financial Aid Probation contracts do not apply to students who have exceeded their maximum allowable hours (MTF). However, MTF suspensions and other appeals

requiring more than one term to meet SAP or complete a program may be approved on an Academic Plan (see below).

## 2. **Probation Appeal Plan with APP (for use for multiple terms)**

An Academic Performance Plan (APP) is given to a student whose appeal has been approved for resolved extenuating circumstances but who will need more than one term to meet cumulative SAP standards. The APP Contract is similar to the Financial Aid Probation contract; however, it requires completing a required number of credits with a particular grade point average over more than one term. Should a student on an APP contract not meet the requirements in any given term, the student would automatically be suspended and future appeals may not be approved. Students on an APP contract who skip a term may also be suspended unless it is part of the APP Contract.

### Qualifying Extenuating Circumstances

Students have the right to appeal Financial Aid Warning and/or Suspension in the case of extenuating circumstance(s) including, but not limited to:

- Death of an immediate family member. *Immediate* shall be defined as: child, spouse, biological parent or legal guardian.
- Serious Illness. *Serious illness* shall be defined as lasting longer than 20% of the term in duration or one that required hospitalization.
- Other extenuating circumstance of relevant nature.

### Mailing Address

To appeal, send a letter of explanation as outlined above *including supporting documentation* (i.e. Obituary, letter(s) from health professionals, etc.) to:

**Concordia University  
1282 Concordia Avenue  
St. Paul, MN 55014  
Attn: Jeanie Peck  
Director of Financial Aid**