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. Transfer and repeated credit(s) will be counted as attempted and completed, thus affecting a student's cumulative completion rate.

Maximum Timeframe [150% Rule]

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 form 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 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.

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.

Satisfactory Academic Financial Aid Policy: Additional Information

Second Degree

Students may attempt up to 150% of the credits required for a subsequent program of study. 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 Minor

Students who choose to earn more than one major or a minor within a single bachelor degree are subject to the maximum time limits of one degree (e.g. 180 credits for a baccalaureate degree).

Course Incompletes, Withdrawals, Repeats, and Remedial Coursework:

CSP does not offer non-credit remedial courses. Incompletes are not included in the calculation of the student's GPA. Students withdrawing from the University will receive credit for all work successfully completed up to the point of withdrawal. Students withdrawing from the University with passing grades will receive credit for all work successfully completed up to the point of withdrawal and the time frame used will count in the quantitative requirement. Students with a withdrawal-failing, the time frame will count in the quantitative requirement; however, the GPA will not count as the courses will be incomplete.

Transfer credit received will not be included in the calculation of the student's GPA.

Student's SAP requirements are updated once new grades are available, and will be evaluated for quantitative and qualitative requirements.

When a student fails one or more courses and wants to repeat the failed course(s), the first repeat will be allowed for consideration of financial aid [Title IV]. However, repeated failed course(s) is/are failed are not eligible for Title IV.

Courses must be repeated within 150% time frame from the start date of the program. For example, bachelor degree completion is 120 credits x 150% = 180 credits to finish all repeated coursework. Repeat courses are included in the GPA calculation.

Changing Program(s) of Study

A student transferring from one program to another will be required to withdraw from one program first and then enroll in the second program, as long as all admissions requirements are met.

A student may be awarded a transfer credits for the common courses among the program a student has withdrawn from and the program a student will be joining. Transfer credits received will not be included in the calculation of the student's GPA. However, all attempted courses, including grades of withdraw and transfer-in hours, except Incompletes, at the University are counted toward the 150% eligibility. SAP-status of a student will be applied in continuation from one program to another.

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 been 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 the address indicated below.

Concordia University
1282 Concordia Avenue
St. Paul, MN 55014
Attn: SAP Appeal Committee/LMC100