

## 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 after completion of six (6) attempted credits (see below). 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 of the grade earned. Transfer credit(s) will be counted as attempted and completed, thus affecting a student's cumulative completion rate.

### Maximum Time-frame (MTF):

Students must complete their program within 150 percent of the credit hours required by their program study. Students who have reached their maximum allowable credit hours will be suspended from receiving financial aid. Developmental or remedial hours are excluded from this calculation. The MTF calculation counts all attempted hours including repeated courses, program of study ineligible course 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.

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**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 one or more terms 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.

### **Continuation of Students on Probation**

A student on probation who meets a term 2.0 GPA Undergraduate and/or 3.0 Graduate standard and the 67% earned percentage standard during the probationary term and has met all other terms set forth by the university for continuation of academic success as defined by the SAP Appeal Committee, may be permitted to retain enrollment and financial aid eligibility under a continued probation status, until such time as: (a) the student has met the cumulative standards and is therefore reinstated in good academic standing, or (b) the student fails to meet both the cumulative standards and the term standards, and is therefore suspended, or (c) it is determined it is not possible for the student to meet the cumulative standards within the maximum time-frame allowed, and it therefore suspended.

### **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 meets the Continued Probation standards. A student on suspension will not be allowed to any financial aid funding related to title IV, including Federal and State, if applicable.

### **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.

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### 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 a; 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 a 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.

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### 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 circumstances of relevant nature.

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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  
275 Syndicate Street North  
St. Paul, MN 55104

Attn.: Jeanie Peck  
Director of Financial Aid