POLICY
In accordance with federal and state regulations, all graduate 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 term (i.e. semester and/or summer school).

All students 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 your program of study 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 credits normally required for attainment of the degree.

PROGRAMS COVERED BY THE 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 graduate 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 program of study by attempting no more than 150 percent 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 credit 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, NR 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. Maximum time frame cannot be appealed. Once Concordia College is aware that you cannot complete your degree within 150 percent of the published length of the program you become ineligible for financial aid.

MINIMUM CUMULATIVE GRADE POINT AVERAGE
For purposes of financial aid, 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 OF PROGRESSION
Pace of progression 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 term. 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 term will automatically be placed on financial aid warning for the following academic term. Students on financial aid warning may continue to receive financial aid for one payment period even though they are not meeting the minimum satisfactory academic progress standards. At the end of the warning period a student’s satisfactory academic 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,
• is dismissed from college.

Students whose financial aid has been suspended are not eligible to receive financial aid until they meet 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; or,
• 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 notification and 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. 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 to the student, military service, divorce or separation of student/spouse, etc.

If the appeal is granted, or approved, the student will be placed on financial aid probation and aid eligibility will be reinstated for one term. If the student fails to meet the financial aid satisfactory academic progress standards at the end of the probation period, 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. 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 is attending classes, whose appeal is subsequently denied will be eligible for a refund of charges based solely on the schedule of refunds in the Business Office.