

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 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, 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 if you began enrollment prior to Fall semester 2015, or 201 attempted credits for BM students enrolling for the first time in Fall 2015 or beyond.

Minimum Academic Progress Standards for Financial Aid		
Academic Term	Cumulative GPA	Pace
First Academic Term	1.7	50.00%
Second Academic Term	1.8	62.50%
Third Academic Term	1.9	68.75%
Fourth Academic Term 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 may receive financial aid assuming the student can attain the degree within 150 percent of the published program length. Thus, students seeking a Bachelor of Arts (BA) degree must complete all degree requirements within 189 *attempted* credits; Bachelor of Music (BM) students who began enrollment prior to Fall semester 2015 within 213 *attempted* credits and BM students enrolling for the first time in fall semester 2015 or beyond must obtain their degree within 201 *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). Students may retake a passed course one additional time to improve the grade and still receive financial aid assuming they meet 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. Students can retake a failed course until they are successful in passing the course and still receive aid assuming they are 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. Seeking multiple majors or minors is not an acceptable reason to exceed the maximum time frame.

PACE OF PROGRESSION – Pace is measured by dividing the cumulative number of earned credit hours by the cumulative number of credit hours *attempted* at the completion of each academic term. This includes any course for which the student has remained enrolled past the Drop/Add term. A student's pace must be 50% or greater after the first academic term, 62.50% or greater after the second academic term 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," "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 term, a 1.8 at the end of the second academic term, a 1.9 at the end of the third academic term and a 2.0 or greater thereafter. Prior to Fall 2016, Concordia and transfer courses (i.e., overall cumulative

GPA) are used to calculate the overall cumulative GPA. Beginning Fall 2016, transfer grades accepted will reflect as an "S" grade and will not be calculated in either the transfer GPA or overall cumulative GPA. Grades of "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 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 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.

Students will be placed on SUSPENDED status if they:

- fail to make financial aid satisfactory academic progress while on WARNING status; or
- have 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
- are dismissed from college.

Students whose financial aid has been suspended are not eligible to receive financial aid until they meet one of the following conditions:

- continue to attend Concordia College at their own expense and return to full compliance with all parts of the Satisfactory Academic Progress policy; or
- demonstrate special circumstances to justify appeal consideration.

Students will be notified in writing if they have been placed on warning or suspension. Many times this may be via your Concordia email address especially when breaks between terms are less than two weeks.

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 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. 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.

Acceptable reasons to appeal maximum time frame suspension include but are not limited to: change of major, transfer credits that did not apply toward your degree/program, and music ensemble and private instruction credits for students, not majoring or minoring in music. Seeking multiple majors or minors alone is not an acceptable reason to exceed the maximum time frame.

If an appeal is granted, or approved, the student will be placed on financial aid probation and aid eligibility will be reinstated for one academic term. 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 term, or meets the minimum satisfactory academic progress standards, the student can continue to receive aid in subsequent terms. If the student fails to meet the minimum satisfactory academic progress standards or 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. 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.