

FINANCIAL AID

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Concordia University Chicago's comprehensive financial aid program offers assistance to help supplement each student's contribution toward college expenses. While the responsibility for financing University costs rests with students, Concordia-Chicago assists with this obligation by providing financial aid packages to help meet the needs of its students.

The Office of Financial Aid assists students in the financing of their graduate program. Though CUC believes that the principal responsibility for educational costs rests with the student, the University offers a variety of programs to be used as resources for the payment of educational expenses.

The primary sources of assistance available at Concordia University Chicago are Direct Unsubsidized Loans, Graduate PLUS Loans, TEACH Grants, graduate assistantships (campus employment), and the Church Professional Award (LCMS).

The Concordia Supplemental Church Professional Award (CSCPA) is available to graduate students who meet specific requirements. The application and requirements can be obtained from the University website or by contacting the Office of Financial Aid.

The Unsubsidized Direct Loan and Graduate PLUS Loan programs enable students to borrow federally insured loans directly from the Department of Education. Borrowers are not required to make payments on their loans until after graduation or at the point the student is no longer enrolled at least half time (3 credit hours). Interest on the loan(s) begins to accrue shortly after funds are disbursed. Borrowers may choose to pay the interest accrued on their loan(s) while in school. These arrangements can be made directly with the loan servicer. The Free Application for Federal Student Aid (FAFSA) is required to determine student loan eligibility.

The amount of assistance a student may be eligible for is determined with the help of the Free Application for Federal Student Aid (FAFSA). This analysis calculates the amount a student can provide for University expenses, taking into account such factors as prior-year income, assets, family size, other educational expenses, debts and special considerations.

All students wishing to apply for financial assistance may submit the FAFSA any time after October 1 for the coming school year. Federal programs are available to students who are eligible non-citizens and citizens of the United States.

Students are urged to investigate the possibility of scholarships, grants and loans that might be available to them in their own communities and/or states. Many Lutheran organizations and agencies provide financial assistance for CUC students.

Student Consumer Information

In accordance with federal regulations released by the Department of Education, schools are required to make available to students certain pertinent information as it relates to financial aid, student services, enrollment, accreditation and University policies. To view

this information, please visit our website at CUChicago.edu/consumer-information (<https://www.cuchicago.edu/about-us/consumer-information/>).

Veterans and Veteran's Dependents

Concordia University Chicago is approved for the training of veterans in both undergraduate and graduate programs by the state-approving agency of the Department of Veterans Affairs. Any student who is certified by the Department of Veterans Affairs and determined eligible for the receipt of Federal educational benefits must maintain the University's Standards of Satisfactory Academic Progress as listed in this section.

To use your veteran's educational benefits, please submit the following documents to the Office of Financial Aid:

- Copy of your Certificate of Eligibility from the Veterans Administration
- Copy of your DD-214
- Change of Program Form (if recently attended another college or university)

Students eligible for Tuition Assistance must submit the following for each course approved each term:

- Copy of Authority for Tuition Assistance for each course approved

Students will not be assessed late penalty fees or prevented from enrolling in courses when receiving Chapter 31 or 100% of Chapter 33 Post 9/11 GI Bill® benefits. Students should confirm with the Office of Financial Aid receipt of all required documents prior to the first initial start of the term.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill> (<https://www.benefits.va.gov/gibill/>).

Standards of Satisfactory Academic Progress (SAP) for Financial Assistance

Federal and state governments require that each college have Standards of Satisfactory Academic Progress (SAP) for determining continued eligibility for student financial aid. SAP standards measure both the qualitative and quantitative progress of coursework completed. SAP includes the following three elements: grade-point average, course completion rate and maximum time frame. SAP is reviewed at the end of each payment period.

Graduate Level Grade-Point Average

The Satisfactory Academic Progress policy contains a qualitative component which requires that graduate students maintain a 3.0 grade-point average by the end of their first year of study. A cumulative 3.0 grade-point average needs to be maintained from that point forward.

Course Completion Rate

The Satisfactory Academic Progress (SAP) policy contains a quantitative component which requires that graduate students make steady progress toward their degree by completing two-thirds (67 percent) of all credit coursework attempted. The completion rate is calculated as a percentage of completed coursework over the student's entire enrollment at CUC. Students must maintain a cumulative 67 percent course completion

rate. For example, if a student attempts 6 hours per semester during the academic year (18 cumulative attempted hours, includes summer), the student would be expected to satisfactorily complete at least 12 of these hours (4 hours per semester) in order to comply with the minimum quantitative standards. The completion rate applies to all semesters (including summer), regardless of whether the student received aid during the semester.

Attempted Credit Hours

All credit-bearing courses are calculated into the “hours attempted” and counted toward the maximum time frame for financial aid purposes. Grades of W, F, I, NP or U are considered as coursework attempted but not completed. In addition, repeated courses are counted in the “hours attempted” calculation. Courses where a final grade of D is earned must be retaken for any graduate level coursework, and will be included in the hours attempted calculation.

Successfully Completed Credit Hours

Graduate courses with a passing grade (A, B, C or P) are considered to be successfully completed. Courses with a grade of D, F, W, I, NP or U are not considered to be successfully completed.

The Incomplete (I) Grade

An Incomplete (I) grade is a temporary grade requested by the student and approved by the instructor to postpone course work due to extenuating circumstances (e.g. illness, death in the family). An agreement must be made between the student and the instructor outlining the remaining work needed to complete the course by submitting the signed Incomplete Grade Authorization Form to the Registrar’s Office. This signed form and related documentation must be received by the Office of the Registrar by the appropriate deadline below. Incomplete submissions, late submissions, or submissions for students who do not meet the criteria (good standing in the course and experienced/experiencing extenuating circumstances) will not be processed. Students must resolve the incomplete grade within six (6) weeks from the date the course ends. Upon completion, the instructor will change the “I” to the appropriate letter grade by submitting the Change of Grade form to the Registrar’s Office. If the student fails to complete the course work, or a Change of Grade form is not submitted, a grade of “F” is recorded. Permission for additional time beyond the six-week deadline may be granted only with the approval of the instructor and the Registrar. Whether or not the student is enrolled during the following term has no effect upon this completion date. In the event that the original instructor is no longer available to grade the work, the Department Chair, where applicable, or the Dean will identify the faculty member who will resolve the incomplete.

Incomplete Grade Submission Deadlines

Semester/Session	Incomplete Request Deadline
5-Week	Friday of Week 4
8-Week	Friday of Week 7
11-Week	Friday of Week 10
16-Week	Friday of Week 15

Students must contact the Office of Financial Aid once the grade change has been processed in order to re-evaluate their SAP status for the semester they did not meet SAP. The Director of Financial Aid will review and make any necessary changes to the SAP status.

Repeated Courses

Students are allowed to repeat a course to fulfill degree requirements with certain exceptions. The course must be an allowable repeatable course or the grade must improve to meet the degree program minimum requirements. A grade of ‘P’ would not be considered a repeatable course. Any student receiving Federal or State financial aid will have additional restrictions based on regulations established by the Department of Education, Illinois Student Assistance Commission and Department of Veterans Affairs.

If receiving financial aid, a student may repeat a course for which they did not previously earn a passing grade (ex. F or W) regardless of the number of times. This will be factored into the attempted hours versus earned hours (see SAP policy for completion rate). If repeating a course with a passing grade (D- or higher), a student will be allowed to retake the course one additional time. This will apply whether or not financial aid was received for the first passed course. On the third attempt of retaking a passed course, the student will be required to pay out of pocket. For specific questions, please contact the Office of Financial Aid at financial.aid@cuchicago.edu or 708-209-3113.

If receiving military educational benefits, a student may retake the course one additional time. If a third attempt is needed, the student may be responsible for the amount already paid in a previous semester. A debt letter will be sent directly to the student from the Department of Veterans Affairs. For specific questions related to military educational benefits, please contact the Veterans Certifying Official in the Office of Financial Aid at 708-209-3113.

Maximum Time Frame

The Satisfactory Academic Progress policy also contains a maximum timeframe component which specifies that the number of credit hours for which a student may receive federal financial aid may not exceed 150 percent of the credit hours required to complete their degree program at CUC. Graduate degree program lengths may vary. Since the minimum number of credit hours needed to complete the master’s degree is 30 hours, students may not receive financial assistance upon attempting more than 45 credit hours. Students need to complete an average of 3.333 credits per semester (including summer) or an average of 5 credits per semester (two in an academic year) in order to complete within 3 years (maximum time frame). Credits transferred into CUC are included as credits attempted for SAP purposes. In addition, grades of “W” are counted in attempted credit hours and counted toward the maximum time frame. Pass/Fail courses do earn credit and therefore are included in the attempted hours and maximum timeframe, but are not included in the grade-point average.

What Happens if a Student Does Not Meet the Satisfactory Academic Progress (SAP) Requirements?

SAP is reviewed at the end of each semester. Students who do not meet SAP are notified by receiving an official letter from the Office of Financial Aid and via email. There are two repercussions in the event a student does not meet one or more of the above requirements: *Financial Aid Warning Status* or *Financial Aid Disqualification Status*.

Financial Aid Warning Status

Students who do not meet the standards of satisfactory academic progress will be on Warning Status for their next term of attendance. During this period, the student is still allowed to receive his/her federal/state/institutional financial aid. Certain merit scholarships, which require the student to maintain a specified grade-point average, may be affected.

Financial Aid Disqualification Status

Students who fail to meet the standards of satisfactory academic progress after a semester on probation will become disqualified from receiving further financial assistance from federal, state and/or CUC funds. This includes eligibility for grants, student loans, parent loans, CUC need-based and merit scholarships and CUC faculty/staff waivers.

Appeal for Reinstatement of Financial Assistance

If a student has mitigating circumstances that contributed to their inability to meet the required Standards of Satisfactory Academic Progress, appeals for reinstatement of financial assistance may be submitted to the Director of Financial Aid. Mitigating circumstances that will be evaluated include medical condition, death in the family, and additional documentation provided by the Dean of Students. The appeal must be a written letter explaining their circumstances and what measures they will take to improve their ability to succeed in future coursework. Students must meet with their Academic Advisor and together create an Academic Plan that will guide the student to successfully complete future coursework. In addition, students will be expected to submit supporting documentation when applicable.

Students will receive an official letter from the Director of Financial Aid regarding the approval or denial of the appeal.

If the appeal is approved, the student will be placed on probation status for the next semester. Students must follow the Academic Plan provided by their Academic Advisor in order to successfully complete all coursework in their program. Students will need to meet Satisfactory Academic Progress by the end of that semester or they will be placed back on disqualification status. If students meet Satisfactory Academic Progress by the end of the probationary status, they may continue to receive aid, but are expected to continue to fully meet SAP requirements in future semesters.

If the appeal is denied, the student may submit another appeal after successfully completing the following semester(s). A significant improvement must be evident in the academic history for the future semester(s) after receiving disqualification status. Students must continue to follow the Academic Plan provided by their Academic Advisor in order to successfully complete all coursework in their program.

GI Bill® recipients must comply with the University's overall academic requirements for all degree programs as outlined in the program section of this catalog. Academic requirements for teacher certification programs are outlined on the student's Certification Program Evaluation.

Withdrawal Policy and Return of Title IV Financial Aid Policy

Withdrawal Policy for Financial Aid

Your financial aid eligibility is based on a calculation of your educational expenses, including the number of credit hours and length of time for which you are enrolled within an academic year. Be sure to check your Financial Aid Award Letter for accuracy. The award letter will indicate if you are being awarded as a full-time or half-time student. If the information listed on your award letter is incorrect, you must notify the Office of Financial Aid.

Withdrawals from courses may result in a student's ineligibility for the amount already disbursed and refunded. Should this occur, students will receive notification from the Office of Financial Aid and Student Business Services. Payment arrangements will need to be made to return the unearned portion to the University. To determine the impact of the

withdrawal of a course or courses, please contact the Office of Financial Aid. Please read the section below for specific federal regulations as it pertains to the amount a student has earned in federal student aid up to the point of last date of attendance.

Return of Title IV Financial Aid Policy

The amount of federal Title IV financial aid that a student receives is based on the completion of all registered coursework. If a student officially or unofficially withdraws from the semester on or before the 60 percent of the payment period and received Title IV federal aid, the Office of Financial Aid is required to review eligibility for the funds received. The federally mandated formula called "Return of Title IV Aid" calculation is used to determine the amount of federal funding the student "earned" up to the time of withdrawal. Title IV federal funds include the following:

- Teacher Education Assistance for College and Higher Education (TEACH) Grant,
- Federal Direct Loan, or
- Federal Direct Grad PLUS Loan.

In order to determine the amount of financial aid earned up to the time of withdrawal, the Office of Financial Aid determines the percentage of the payment period the student attended. The percentage is then used, in addition to the student's institutional costs and federal funds received or eligible to receive, to determine the amount of aid the student is eligible to keep. If the amount earned is greater than the student's institutional cost, the Office of Financial Aid will send the student a written notification confirming the student's authorization to either accept the credit in a refund to the student or to return the loan amount to the lender. The student has 14 days to reply. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, the student is eligible to receive a post-withdrawal disbursement of the earned aid that was not received. The post-withdrawal disbursement of a loan(s) will be offered to the student within 30 days of the date the school determined the student withdrew. The post-withdrawal disbursement of any Title IV grants are processed within 45 days of the date the school determined the student withdrew.

In addition, the unearned amount of aid is also determined by the percentage of the payment period the student attended. The student may have officially withdrawn from classes or, in the case of an unofficial withdrawal, the Office of Financial Aid will use the last date the student was involved in an academically related activity. Official withdrawals must be initiated by the student by contacting Student Services. Any unearned Title IV federal funds that were disbursed must be returned to the federal government by the University within 45 days of the date the school determined the student withdrew. If the student received a refund from financial aid, he/she may be required to return a portion of those funds to the University.

Federal Title IV funding that must be returned by the student or by the University must be returned in the following order:

1. Federal Unsubsidized Direct Loan
2. Federal Direct Grad PLUS
3. Federal TEACH Grant

Students will be considered to have earned all of their federal financial aid after the completion of 60 percent of the payment period. Students who need to withdraw from all registered coursework should make an appointment with a Financial Aid Counselor to determine if a portion

of unearned federal funds will need to be returned to the federal aid programs.