

# FINANCIAL AID

## Financial Assistance

Concordia University maintains the Financial Aid Office to assist students finance of their graduate programs. The primary sources of assistance available at Concordia University are educational loans. The Stafford Student Loan Program enables students to borrow federally insured loans through Concordia University. The interest can accrue until the borrower graduates. Students must be admitted and registered for a course before they will receive an award letter. Non degree-seeking students are not eligible for financial aid.

All educational loan programs maintain eligibility requirements based on a confidential "needs analysis". The Free Application for Federal Student Aid (FAFSA) is the required form needed to determine student loan eligibility. The FAFSA Application is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (<http://www.fafsa.ed.gov>).

## How to Apply for Aid

A Free Application for Federal Student Aid (FAFSA) is necessary for application for scholarships, grants, loans, or employment from Concordia. These forms need to be completed annually for possible renewal of financial assistance. The FAFSA is to be completed after October 1 and returned for processing to the address indicated on the FAFSA. Signed copies of you and your parent's previous year's Federal Income Tax Returns are also required if federal verification is required. Within one month after your complete application has been received at Concordia, you will be advised as to the various types of financial assistance for which you are eligible. These include employment, loans, grants, and scholarships administered by Concordia. If you are accepted for admission, a firm financial commitment will be made to you. Students are encouraged to apply as early as they can, applications received by March 1st will receive full consideration for all Concordia assistance which is available. Applications received after that date will be subject to the limitations of available Concordia resources. As a general rule, one half of the grants, scholarships, and loans are applied toward each semester's tuition and fees. If you have any questions or need any forms, write or phone the Financial Aid Office. Detailed information is also available in the form of a fourteen page flipchart on the CUW web site. Any of the above forms are available on the CUW Financial Aid Website.

## Graduate Scholarships

We're excited to offer new scholarships exclusively for adult and post-traditional learners. Ranging from \$150-\$500 per three-credit course, these scholarships can be applied to a variety of programs and are available to employees of our corporate and academic partners, Concordia alumni, current students of Concordia University Portland, transfer students from Holy Family College, veterans and their dependents, and employees of qualifying Christian schools and churches.

<https://www.cuw.edu/admissions/financial-aid/uncommon-scholarships.html>

## Veteran's Benefits

Concordia is dedicated to working with our Veteran students and their families to ensure affordable tuition and our education programs have been consistently recognized as a great return on investment. Veterans have numerous options using military education benefits, applying for scholarships, and utilizing financial aid if needed. Our department of specialists are dedicated to assisting you through the Admissions,

Transfer, and Academic process. Our goal is to help every Active, Reserve, Veteran and their family member achieve their goal of graduating. Veterans can utilize their military experience and training to receive college credits. The Joint Service Transcript (JST) has replaced the following:

- Coast Guard Institute Transcript (CGI)
- Army/American Council on Education Registry Transcript System (AARTS)
- Sailor/Marine American Council on Education Registry Transcript (SMART)
- Air Force personnel should contact the Community College of the Air Force (CCAF) to receive transcripts.

To order your official transcript from JST, set up an account by visiting <https://jst.doded.mil/official.html> Please order a free official copy to be sent to the Mequon Campus (it will be received by the VA Certifying Official office within 48 hours).

Here is a list of Military Benefits used at Concordia University:

### Federal Benefits:

<https://www.va.gov/education/#get-gi-bill-and-other-educatio>

- Chapter 30 Montgomery G.I. Bill®
- Chapter 31 Veteran Readiness and Employment
- Chapter 33 Post 9/11 G.I. Bill®
- Chapter 35 Survivors and Dependents Educational Assistance
- Transfer of Post 9/11 to Dependents (TEB)
- Chapter 1606 Selected Reserve
- Military Spouse Career Advancement Accounts (MyCAA)
- Concordia University is a Yellow Ribbon Program School

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 website at <http://www.benefits.va.gov/gibill> (<https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.benefits.va.gov%2Fgibill&data=04%7C01%7CDunklinS%40michigan.gov%7Ce0ace0d050644c6a351e08d8d2ca1703%7Cd5fb7087377742ad966a892ef4722%7C7CWFpbGZsb3d8eyJWljoimC4wLjAwMDAiLCJQljoiv2luMzliLCJBTiI6k1haWwiLC%7C1000&sdata=Gq0PGFYiPw%2FfeefCdSzuFsjZw3jZJ0F5AjOv80tR3A%3D&reserved=0>)

### State of Wisconsin Benefits:

<https://dva.wi.gov/Pages/educationEmployment/Education.aspx>

- Wisconsin Veteran Grant for Private Non-Profit Schools
- Veterans Education Grant (VetEd)
- Wisconsin National Guard Tuition Grant

### Processing of Military Benefits:

We recommend for all veteran personnel who have not applied for education benefits, to do so at [www.vets.gov](http://www.vets.gov) (<https://www.vets.gov/>). Veterans will complete an application with their personal information and after submission, the process will review the eligibility status, and provide documentation regarding benefits that are available to use.

### Active Duty Personnel

Concordia University accepts the Armed Forces Tuition Assistance (TA) Programs. This program offers eligible Army, Navy, Air Force, Marines,



3. Normal Completion Time: As a full time student, your eligibility for financial aid continues for a number of years equal to 150% of the normal completion time for the degree you are seeking to earn. This is tracked on the basis of the number of credits attempted. Transfer credits that are accepted, and used towards a degree, are included in the 150% criteria. The normal completion time for particular degrees are as follows (this is calculated in years, based on a student attending full time each term):

Degree	Time
Doctorate in Physical Therapy	3 years
Master's Degree	3 years
Master's in Occupational Therapy	6 years
Bachelor's Degree in Education	5 years
Bachelor's Degree in All Other Programs	4 years

4. Financial Aid Eligibility Warning Statuses: When a student does not successfully complete a minimum of 67% of cumulative credits earned versus attempted or does not have a CGPA of 2.0, financial aid eligibility status of "WARNING" is imposed. Aid automatically continues through one semester of financial aid eligibility status of "WARNING". If a student does not make satisfactory progress during the semester of financial aid eligibility status of "WARNING", or the student has reached the 150% of normal completion time, the student's eligibility for financial aid in later semesters is terminated. Eligibility can be regained by raising the completion rate of credits attempted to 67% and CGPA to above 2.0, unless terminated for exceeding the 150% of normal completion time. The appeal procedure detailed in Section E exists for those students whose aid eligibility is terminated. Students in graduate programs (excluding the school of pharmacy) are required to have a cumulative GPA of 3.0.
5. Appeal Procedure: Upon receiving a completed Satisfactory Academic Progress appeal form from a student whose financial aid eligibility has been terminated according to the provisions of section D, the Director of Financial Aid may reinstate the student's eligibility. The appeal form will be sent to the students who were terminated, by official University delivery, and must be completed by the student and by the student's academic advisor. Students can only appeal this status under one of the following extraordinary circumstances; illness, injury, death of family member or close friend, short term hardship, change of academic major (for completion time extension), or other significant extraordinary circumstance. The appeal must also include evidence that the academic advisor believes that the student can be successful, as well as including a plan from the student detailing what the extraordinary circumstance(s) were/are and their plan to be successful in future terms. Completed appeal forms must be returned to the Financial Aid Office, and will be reviewed by the Director of Financial Aid, or their designee. The outcome of student's appeals will be sent via official University delivery. Students reinstated will be placed on Satisfactory Academic Progress "Probation", and if they do not meet the standards in the next term will be terminated again. In circumstances where a student has appealed and is unable to meet both the 67% completion rate and the 2.0 CGPA requirements for SAP the outcome of the appeal may include an academic plan. This plan which will be created from the SAP appeal process will outline specific criteria that a student must meet during the semesters that this plan covers. Students who do not meet these criteria will be SAP terminated. Students in graduate programs (excluding the school of pharmacy) are required to have a cumulative GPA of 3.0.

6. Tracking Systems: Those students placed on eligibility warning status or whose eligibility for aid has been terminated will have their progress tracked in the next semester. Once satisfactory progress is resumed, full eligibility for aid consideration will be reinstated and the student's name removed from the tracking system. A student's current SAP status is available for review at any time on their CUW portal account.