

# FINANCIAL AID TYPES OF ASSISTANCE

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## CUW Scholarships

Concordia does encourage, through scholarships, those students who present a strong composite picture of outstanding academic achievement, unusual diligence, consecrated creativity, and self-sacrificing service.

### Traditional Undergraduate Scholarships – CUW

<https://www.cuw.edu/admissions/financial-aid/undergraduate/scholarships/index.html> (<https://www.cuw.edu/admissions/financial-aid/undergraduate/scholarships/>)

### Traditional Undergraduate Scholarships – CUAU

<https://www.cuaa.edu/admissions/financial-aid/undergraduate/awards-eligibility/index.html> (<https://www.cuaa.edu/admissions/financial-aid/undergraduate/awards-eligibility/>)

### Adult Accelerated Undergraduate & Graduate Scholarships

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

## Grants

The following grants (non-repayable funds) offered at Concordia are based primarily on the undergraduate student's demonstrated financial need.

### Pell Grants

A federal Pell Grant provides funds to help pay for higher education. Awards range from \$200 to \$7,395 per year. The actual amount the student receives depends on the financial information reported on the Free Application for Federal Student Aid (FAFSA), whether a full-time or part-time student, and the cost of education.

An application must be filed annually through the Office of Financial Aid, Concordia University Wisconsin.

### Wisconsin Tuition Grant Program

Wisconsin residents attending Concordia University Wisconsin are eligible to apply for the Wisconsin Grant. The purpose of the grant is "to provide the Wisconsin student with greater freedom of education choice, thus enabling students to follow a path of self-development in harmony with their desires and the welfare of society." The amount of the grant is based on the student's financial need and the tuition at Concordia. Grants range up to \$4,100 per year. An application should be filed BY MARCH 1ST through the Office of Financial Aid, Concordia University Wisconsin.

### Supplemental Educational Opportunity Grant (SEOG)

A Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant to help pay for education after high school. It is for undergraduates only and it does not have to be paid back.

Awards average \$500, depending on need, the availability of FSEOG funds, and the amount of other aid the student is receiving. FAFSA must be filed annually, are not automatically renewed, and should be filed through the Office of Financial Aid, Concordia University Wisconsin.

## Concordia University Grants - Scholarships

Through the generosity of many friends of Concordia University, numerous endowments have been established. The earnings of these endowments financially assist students on the basis of merit and/or need. These grants and scholarships can be up to \$5,000 per year. Additional information about the nature of the endowments and program eligibility is available from the Financial Aid Department.

### Route 36

Route 36 allows full-time traditional undergraduate students to utilize up to 36 credits of work in the fall, spring, and summer terms as part of the undergraduate tuition rate. Students must take a minimum of twelve credits in the fall and spring terms. Overload and winterim credits are not considered part of the 36 allowed total credits. Online and individualized courses will include a course fee equivalent to 25% of the summer tuition. \*Please note, this program is being taught out and students beginning in the fall of 2023 or later are not eligible- please see your academic advisor or Financial Aid for the most current policy information.

## Congregational Grants

### Lutheran Church - Missouri Synod

Many congregations directly assist their students with some educational expenses. Concordia encourages you to inquire about possible assistance through your pastor.

### District Grants

Most districts of The Lutheran Church-Missouri Synod, through their Board of Student Aid and/or Recruitment, provide grants to students preparing for a church vocation. Grants, and on occasion loans, are awarded in amounts ranging from \$100 to \$1000 per year. The contact person and address for your district may be obtained from Concordia, your pastor, or the Lutheran Annual. Application deadlines vary by district.

## Self Help

### Student Employment

Campus employment opportunities are available for students who wish to be employed. Eighteen (18) hours of work per week should be considered the maximum for full time students. A reasonable amount of employment could possibly improve the scholastic achievement of many students, as well as provide some financial resources for the student. Student employees will be paid via normal pay checks and pay periods.

Students interested in on-campus employment can apply through the Career Services office. Concordia participates in the Federal Work Study Program, which enhances the opportunities for employment.

### Loans

In some cases it is advisable for students to borrow in order to finance their education, provided they borrow only what is needed to maintain a minimum living standard. Students should use caution in borrowing and generally should not rely primarily on loans. Students who borrow will need to complete a promissory note for a Direct Student Loan through the federal web site or from the Financial Aid Office. This loan program allows students to begin repayment after they graduate or after they discontinue their education. No interest accrues for the subsidized loan while the student is enrolled in school as at least a half-time student. Repayment begins six months after the student terminates his education. A Federal PLUS loan is a program for parents. Parents may borrow up to the cost of education minus any other financial assistance and repayment begins within 60 days after the second disbursement. Interest rates and origination fees on these loans vary based on when they are





be reviewed by the Director of Financial Aid, or their designee. The outcome of students' 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.

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.