FINANCIAL AID TYPES OF ASSISTANCE

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 - CUAA

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

first disbursed. These programs operate through Concordia's Financial Aid Office.

Employee Reimbursement

Many employers offer tuition reimbursement for students advancing their education. Students using Employer Reimbursement must have either the payment for each class or have financial aid in place on the start day of the class.

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

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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 (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, Coast Guard, National Guard, and Reserve members a benefit that pays up to 100% of tuition expenses for voluntary higher education taken during off-duty hours in support of professional and personal self-development goals.

Reserve Duty Personnel

Reserve personnel who are activated under Title 10 orders may qualify for the Tuition Assistance (TA) Program. Each branch of service administers its own benefits criteria, including award amounts, eligibility, restrictions, and application process.

For more information regarding the use of Tuition Assistance please visit the following website: http://www.fafsa.com/student-financial-aid/tuition-assistance-programs (https://fafsa.gov/student-financial-aid/tuition-assistance-programs/)

Veterans Benefits and Transition Act of 2018 (Chapter 31 and Chapter 33)

Allowing Veterans to attend or participate in courses pending VA payment

Background: Section 103 of Public Law (PL) 115-407, 'Veterans Benefits and Transition Act of 2018,' amends Title 38 US Code 3679 by adding a new subsection (e) that requires disapproval of courses of education, beginning August 1, 2019, at any educational institution that does not have a policy in place that will allow an individual to attend or participate in a course of education, pending VA payment, providing the individual submits a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33.

Pending payment compliance: In accordance with Title 38 US Code 3679(e), Concordia University Wisconsin/Ann Arbor adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post-9/11 G.I. Bill® (Ch. 33) or Vocational Readiness & Employment (Ch. 31)

benefits, while payment to the institution is pending from VA. Concordia University Wisconsin/Ann Arbor will not:

- · Prevent the student's enrollment;
- · Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;

However, to qualify for this provision, such students may be required to:

- · Produce the VA Certificate of Eligibility (COE) by the first day of class;
- · Provide a written request to be certified;
- · Provide additional information needed to properly certify the enrollment as described in other institutional policies

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%7Cd5fb7087377742ad966a892ef4**7/2015d1**%TisO%IziDiD3tiNe637a4glatd 257069fWed7e%FQUtekmovGtudents %7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwfepdaxivog6Mnowsepwill have the lower grade omitted for cumulative %7C1000&sdata=Gq0PGFYiPw%2FeefCdSzvuFsajZw3jJZ0F5AjOv8OtR3A %3D&reserved=0)

If you have additional questions and would like to speak with someone in our Veterans Service Department, please feel free to contact our VA Certifying Officials. For CUW students, contact Barb Ellmaker at 262-243-4350 or email barb.ellmaker@cuw.edu and for CUAA students, contact Kwesi Betserai at 734.995.7396 or email Kwesi.betserai@cuaa.edu.

Financial Aid Good Standing and Satisfactory Progress Policy

Concordia University Wisconsin is required to establish and consistently apply standards of good standing and satisfactory progress to all students who receive funds from Title IV programs of federal financial assistance. These standards are applied to all students, in all levels, and in all programs, even to students in periods they are not receiving federal aid. This federal requirement is meant to ensure that only those students who make good progress toward their degree or certificate objective continue to receive financial assistance.

The following policies of good standing and satisfactory progress have an appeal procedure for use by anyone whose financial aid eligibility is terminated as a result of the Financial Aid Good Standing or Satisfactory Progress Policy. Those students affected will receive written notice of the appeal procedure which is detailed in Section E. Both standards of Good Standing and Satisfactory Academic Progress must be met in order for a student to continue receiving financial aid. No part of this policy has an effect on any student's academic record either at this University or any other. Listed below is the financial aid Satisfactory Academic Progress policy, the academic Good Standing is located in the Academic Catalog.

- 1. Good Standing: A student enrolled in Concordia University Wisconsin is considered in good standing if allowed to continue in that degree or certificate program at Concordia University Wisconsin. Detailed information pertaining to the minimum academic requirements of the University can be obtained by referring to the appropriate section of the University's catalog; this includes both GPA expectations and the maximum length of time to complete a degree for graduate programs. Students who are not in Good Standing with the University academic probationary policies are not eligible to attend Concordia or obtain financial aid.
- 2. Satisfactory Academic Progress: Satisfactory academic progress is defined as successfully completing cumulative course requirements for a minimum of 67% of the cumulative number credits attempted (this includes transfer credits that are being used towards a students program), thereby making it possible for a student to make good progress toward a degree or certificate objective. "Successfully

completing course requirements" is interpreted to mean that a grade of at least D- or P is received by a student. Incompletes, withdrawals/no credits, and audits, are considered unsatisfactory. Students repeating a course will be evaluated on the basis of whether or not the class taken in the given term is passed. However, incompletes, which are later changed into a grade of at least D- or P are satisfactory for Financial Aid Satisfactory Academic Progress policy purposes (please note that D- is only "satisfactory" by financial aid standards not by University academic standards). It is the student's responsibility to notify the Financial Aid Office of such changes to previously incomplete grades. Progress is also calculated on the basis of, the student having a cumulative GPA of 2.0 or

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 or certificate 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 or certificates are as follows (this is calculated in years, based on a student attending full-time each term):

calculations.

Degree	Time
Doctorate in Physical Therapy	3 years
Master's Degree	3 years
Master's in Occupational Therapy	6 years
Bachelor's Degree - Education	5 years
Bachelor's Degree - All Other	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 5 exists for those students whose aid eligibility is terminated.
- 5. Appeal Procedure: Upon receiving a completed Satisfactory Academic Progress (SAP) appeal form from a student whose financial aid eligibility has been terminated according to the provisions of section 4, the Director of Financial Aid may reinstate the student's eligibility. The appeal form will be sent to the student who was 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 include 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

4 Financial Aid Types of Assistance

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.