TUITION, FEES, AND FINANCIAL ASSISTANCE – GRADUATE

Graduate Tuition

Doctorate of Education (Ed.D.)
- Standard Rate: $880 per credit
- Alumni Rate: $704 per credit
- Lutheran Rate: $704 per credit
- School Partnership Rate: $616 per credit (On Campus only)

Master of Arts in Psychology: Community Psychology (MA PSY)
- Standard Rate: $760 per credit
- Alumni Rate: $608 per credit
- Lutheran Rate: $608 per credit

Master of Arts in Teaching (MAT)
- 11-Month MAT (39 Credits)
  Elementary & Secondary with two Endorsements
  - Standard Rate: $9,230 per semester
  - Alumni Rate: $7,385 per semester
  - PCW or Lutheran Rate: $7,385 per semester

- 11-Month MAT (36 Credits)
  Secondary with one Endorsement
  - Standard Rate: $8,520 per semester
  - Alumni Rate: $6,816 per semester
  - PCW or Lutheran Rate: $6,816 per semester

- 22-Month MAT-E (36 Credits)
  - Standard Rate: $710 per credit
  - Alumni Rate: $568 per credit
  - PCW or Lutheran Rate: $568 per credit

Master of Arts in Teaching English to Speakers of Other Languages (MA TESOL)
- Standard Rate: $697 per credit
- Alumni Rate: $558 per credit
- Lutheran Rate: $558 per credit

Master of Business Administration (MBA)
- Standard Rate: $940 per credit
- Alumni Rate: $752 per credit
- Lutheran Rate: $752 per credit

Master of Education (M.Ed.)
- Standard Rate: $697 per credit
- Alumni Rate: $558 per credit
- PCW Rate or Lutheran Rate: $558 per credit

Master of Science in Homeland Security and Emergency Management (MS HSEM)
- Please visit the Graduate Tuition and Fees (http://www.cu-portland.edu/admission/tuition-fees/graduate-tuition) page on Concordia’s website or contact the HSEM Program (https://www.cu-portland.edu/academics/colleges/school-management/homeland-security-and-emergency-management) for the most up to date information.

Miscellaneous Fees

Admission Application Fee
Varies depending on program

Certificate Completion Fee
See Graduation Fee below.

Deferred Payment Plan Fee
Students who opt to pay their tuition on a monthly payment plan are assessed a fee of $35 per term.

Directed Study Fee
See the College of Education – Graduate Programs for more information.

Graduation Fee
A graduation fee will be applied to the student’s account once the Graduation Application is processed.

This is a processing fee and is required of all students who are graduating, regardless of their intent to participate in a commencement ceremony.
- Degree Students: $100
- Certificate Students: $50

Late Payment Fee
A late payment fee of $75 per term is assessed on accounts that are not paid by the due date of each term.

Program Specific Fees

Additional Course Fees – Education
The following College of Education courses carry additional fees:
- MAT 551-554: $305
- MAT 591-594: $70 per credit
- EDCI 599: $305
- EDEL 537: $305
- EDAD 650: $410
- EDAD 652: $305
- EDRD 550: $305
- EDHP 519 and 520: $305

Transcript Fee

Official Transcripts: $5 per copy. (Additional charges may apply when ordering paper copies.)
Visit www.cu-portland.edu/academics/registrar/transcripts-and-diplomas (http://www.cu-portland.edu/academics/registrar/transcripts-and-diplomas) for a current listing of options and pricing. Note: Paper transcripts are processed through the third-party entity, Parchment, Inc.
Due to this, please note that emails from Parchment may be diverted to a "spam" folder.

Unofficial Transcripts: No charge.

Tuition Deposit
A Tuition Deposit of $300 is due after Admission acceptance and ensures class registration. Refundable until May 1 for the following academic year.

Other Expenses
- Estimated cost of books: $600 per semester (book costs vary by program)
- Optional Student Medical Insurance: Medical insurance premiums must be paid directly to the insurance company along with submission of an annual application. The policy period runs from August 1 through July 31 of the following year. Informational brochures are available from Student Affairs, the Nurse’s Office, Athletics, or in Luther 200.

Tuition & Fees Policies

Course Withdrawal Policy
In order to withdraw from a class, the student must submit a completed copy of the official withdraw request form.

Tuition and course fee refunds are processed based upon the length of each course and the date upon which the course is withdrawn. Refunds follow the below schedule:

<table>
<thead>
<tr>
<th>Class Length (in weeks)</th>
<th>Add Period</th>
<th>Drop Period 100% Refund</th>
<th>Withdraw Period 50% Refund</th>
<th>Withdraw Period 25% Refund</th>
<th>Withdraw Period No Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>1st Week</td>
<td>1st Week</td>
<td>2nd Week</td>
<td>N/A</td>
<td>3rd Week</td>
</tr>
<tr>
<td>8</td>
<td>1st Week</td>
<td>2nd Week</td>
<td>3rd Week</td>
<td>4th Week</td>
<td>5th Week</td>
</tr>
<tr>
<td>15</td>
<td>2nd Week</td>
<td>2nd Week</td>
<td>3rd Week</td>
<td>4th Week</td>
<td>9th Week</td>
</tr>
</tbody>
</table>

- Courses less than 5 weeks in length can be dropped before the course starts for 100% refund. Once the course starts, no refund is available.
- "Drop" indicates course will not be recorded on transcript. "Withdraw" indicates course will be recorded on the transcript.
- Deadlines fall on Friday or next business day in the event of a holiday.

The date utilized in the above calculations is the date on which the student submits a completed copy of the official withdraw request form.

Deployment or Unexpected Withdrawal Policy
The Concordia University refund policy provides prorated refunds for dropped or withdrawn courses within the applicable deadlines posted on the Academic Calendar (https://www.cu-portland.edu/academics/registrar/academic-calendar). If a student is called to active duty military service they may be eligible for exceptions to these posted deadlines.

- Students called to active duty should contact all of their professors to arrange for final grades to be issued or for assignment of incompletes as appropriate (see University policy on incomplete grades for more information).
- If arrangements for a final grade or incomplete are not possible (in some or all courses), Concordia University will drop the course(s).
- Any refund (full or partial) of tuition and fees will be determined for applicable courses upon verification of circumstances. Students must make a written request for an exception to the standard withdrawal policy. NOTE: All exceptions will be deliberated within the constraints of the U.S. Department of Education's Federal Student Aid Title IV policies.
- A copy of general active duty orders containing an issue date and effective date will be expected as a form of documentation.
- The student must submit documentation and proof to the Office of Student Accounts & Veteran Benefits (Luther Hall 200 or vets@cu-portland.edu) to discuss available options.

Financial Aid Implications
For students who withdraw from all courses in any given term
- If withdrawal from all courses within a given term occurs prior to completing more than 60% of the term, financial aid will be prorated according to the federal Return of Title IV Funds policy (http://www.cu-portland.edu/admission/financial-aid/policies). Courses withdrawn during this period may have a transcript record.
  - NOTE: The tuition refund schedule above will be followed for each course withdrawn, which may result in a balance due to Concordia. Students will be responsible for any balance resulting from a withdrawal calculation.
- If withdrawal from all courses within a given term occurs after completing more than 60% of the term, there will be no adjustment for financial aid. Courses withdrawn during this period will have a transcript record.
- To begin the process of withdrawing from all courses within a given term, a student must contact an academic advisor.

For students who withdraw from one or more courses but remain enrolled in other courses in any given term
- If, due to a withdrawal, a student’s course load disqualifies them for all or part of previously awarded financial aid, that portion of financial aid may be returned to its payment source (federal student loan, financial aid, personal resources, scholarships, etc.).
  - NOTE: The tuition refund schedule above will be followed for each course withdrawn, which may result in a balance due to Concordia. Students will be responsible for any balance resulting from a withdrawal calculation.

Payment Policy
Students are required to make full payment of fees or enter into a deferred payment agreement on or before the first day of the term. Students will not be permitted to attend classes until financial arrangements have been completed. A late payment fee of $75 per term is assessed on accounts that are not paid by the due date of each term.

The following are considered payments:
- Cash, check, money order, or payments made by VISA, American Express, Discover, Diners Card, or MasterCard.
- Student loan proceeds that have been received by Student Accounts. Students must apply for loans at least six weeks prior to the beginning of an academic term to ensure that their loan proceeds are received by the university before classes begin.
- Scholarships and grants awarded by Concordia’s Financial Aid Office.
- A letter of financial guarantee from a sponsoring embassy or agency.
Please note:

- A service charge of up to $35 per semester is assessed to participate in a monthly deferred-payment program. Additional information regarding terms of this program can be obtained from Student Accounts.
- Failure to make satisfactory payment arrangements may result in withdrawn academic registration.
- No student will be permitted to register for a semester of study with a past due balance. Diploma, transcripts, employment placement credentials, and grades will be withheld until payment is made in full.
- If a student’s account becomes delinquent, the student agrees to give Concordia University permission to seek legal remedy including, but not limited to, identifying and contacting present and future employers to receive information for purposes of collection of the debt. Collection fees, attorneys’ fees, and other collection costs will be paid by the student.
- Upon registering for classes at Concordia University, each student is obligated to pay tuition and fees, and agrees to, and is bound by, the payment policy described above.

Tuition Assessment and Refund Policy
Concordia University’s Tuition Assessment Policy is based on the term in which classes occur, not on the actual dates of individual classes. Because many classes do not meet regularly throughout an entire term, it is important for students to know which term their classes are in so that they know when tuition is due and when a tuition refund is available. Tuition is always due on the first day of the term. Students should contact their Academic Advisor or Program Director to verify their particular term information.

Financial Assistance Policies
Satisfactory Academic Progress (SAP) for Financial Aid
Revised Feb. 2018 - Effective beginning with 2018-2019 Academic Year

Undergraduate
All students receiving financial assistance from the University, State Scholarship Programs, or Federal Student Aid Programs must maintain Satisfactory Academic Progress for Financial Aid. Quality and quantity of work is reviewed each semester. Undergraduate students will be expected to complete 67% of attempted credit hours each term with both a term and cumulative GPA of 2.0 or better. In addition, a minimum cumulative GPA of 2.0 must be earned by the time they have earned the equivalent of 60 semester credit hours. Students in baccalaureate programs must complete their program within 186 attempted credits, and students in associates programs must complete their credits within 93 attempted credits. Earned credits include those courses graded as “A”, “B”, “C”, “D”, or “P”. Courses graded as “F”, “NP”, “I”, “INP” or “W” do not count as credits earned, but they do count as courses attempted for financial aid Satisfactory Academic Progress purposes. If you fall below this scale or have an insufficient number of credits earned at the end of each term, you will be placed on Financial Aid Warning for the next term. During the Warning term, you must raise your GPA to the required level and/or remove the deficiency in credits earned or your aid will be revoked until the required GPA or credits earned is reached. Appeals for Financial Aid Revoke may be addressed to the Director of Financial Aid. Students who have been re-instated after being revoked are considered to be on Financial Aid Probation and must meet specific requirements to continue to receive aid. Students who have been academically dismissed are automatically revoked from financial aid and if re-instated to the institution through appeal, may also need to appeal their financial aid status. Appeals received within the first 3 weeks of the term will be considered for that term. A student receiving a 0.0 GPA for any reason is automatically placed in a financial aid revoke status and must submit an appeal in order to have financial aid reinstated.

Graduate (except Accelerated M.Ed.)
All students receiving federal student aid must maintain Financial Aid Satisfactory Academic Progress by meeting Concordia University academic eligibility requirements. For most graduate programs, students must maintain a 3.0 term and cumulative GPA as well as successfully complete at least 67% of attempted courses. Law students must maintain a 2.0 term and cumulative GPA. Financial Aid Satisfactory Academic Progress is measured at the end of each term. Courses graded as “F”, “NP”, “I”, “INP” or “W” do not count as credits earned, but they do count as courses attempted for financial aid Satisfactory Academic Progress purposes. Students who fail to meet these requirements for the first term will be placed on Financial Aid Warning. These students must meet academic progress requirements the next term. If they fail to do so, they will be placed on Financial Aid Revoke status and will be ineligible for financial aid. Students who have been placed on revoke status should submit their appeal to the Office of Financial Aid. Successful appeals will be placed on Financial Aid Probation and will be expected to meet specific requirements to continue to receive aid. Students who have been academically suspended will automatically be placed on Financial Aid Revoke status and will need to appeal their financial aid status if they successfully appeal their academic suspension. Appeals received within the first 2 weeks of the term will be considered for that term. A student receiving a 0.0 GPA and no academic credit for any reason is automatically placed in a financial aid revoke status and must submit an appeal in order to have financial aid reinstated.

Certain programs and scholarships may have more stringent criteria for meeting the conditions of the program/scholarship.

Graduate – Accelerated M.Ed.
All students receiving federal student aid must maintain Financial Aid Satisfactory Academic Progress by meeting Concordia University academic eligibility requirements. Financial Aid Satisfactory Academic Progress is measured at the end of each term. For the accelerated M.Ed. graduate program, students must maintain a 3.0 term and cumulative GPA as well as successfully complete at least 67% of attempted courses. Courses graded as “F”, “NP”, “I”, or “W” do not count as credits earned, but they do count as courses attempted for financial aid Satisfactory Academic Progress purposes. If they fail to do so, they will be placed on Financial Aid Revoke status and will be ineligible for financial aid. Students who have been placed on revoke status should submit their appeal to the Office of Financial Aid. Successful appeals will be placed on Financial Aid Probation and will be expected to meet specific requirements to continue to receive aid. Students who have been academically suspended due to the University Academic Standing policy will automatically be placed on Financial Aid Revoke status and may need to appeal their financial aid status if they successfully appeal their academic suspension. Appeals received within the first 2 weeks of the term will be considered for that term. A student receiving a 0.0 GPA and no academic credit for any reason is automatically placed in a financial aid revoke status and must submit an appeal in order to have financial aid reinstated.

Reestablishing eligibility (for all programs)
When a student’s appeal has been denied or they have already been granted one appeal and failed to meet SAP standards during the probationary term, the student must reestablish eligibility for aid. The process for reestablishing eligibility is that a student must satisfactorily...
complete a term at full-time or equivalent (i.e. two terms at half-time enrollment) with the minimum required GPA without the benefit of Federal funding in order to reapply for aid. It is permissible for students to utilize private loan funds during a term that they are reestablishing eligibility. Simply sitting out or not attending a term does not reestablish eligibility for Federal aid purposes.


Student Loans
Every student admitted to a program and enrolled at least half-time in Concordia University's graduate programs may be eligible for Federal Stafford Loans and Federal Graduate PLUS loans that can pay for the entire tuition amount, plus provide additional funds to assist with living expenses and other educationally-related costs.

Tuition Scholarships
Certain students may receive tuition scholarships for the graduate programs if they fit into one of the categories listed below:

- Concordia alumni who have graduated with a bachelor’s degree receive a 20% tuition grant for graduate education coursework, MBA, and MA TESOL program.
- Full-time, rostered LCMS Professional Church Workers (i.e., teacher, DCE, pastor, or youth minister) receive 20% tuition grant. These individuals must be active members of an LCMS congregation.
- In-service educators who teach in any Lutheran elementary or secondary school receive 20% tuition grant.
- In-service educators who have served as cooperating teachers for Concordia students during the student teaching semester or the practicum semester receive a non-transferable scholarship equivalent to one credit’s tuition for their first graduate course.
- SIFE mentors for Administrative Practicum students receive one non-transferable graduate credit.
- Master of Arts in Teaching students who are LCMS members and are currently enrolled in the PCW track receive a 20% scholarship.

Note: Eligible students will receive the single tuition scholarship that provides the greatest value to them.

Veterans Education Benefits
Academic programs offered at Concordia are approved by the Oregon State Approving Agency. Veterans and other persons eligible for educational benefits may complete the education benefit application on the VA’s website https://benefits.va.gov/gibill/. Students will receive confirmation (Certificate of Eligibility or CoE) from the VA regarding eligibility for education benefits. It is the student’s responsibility to send a copy of the CoE to Concordia University’s School Certifying Official in the Finance Office before benefits can be processed. Please note: a copy of the qualifying veteran’s DD-214 is also required for those no longer on active duty or for those students receiving Dependent Education Assistance (Chapter 35) benefits. Any veteran applying to receive GI Bill® benefits while attending Concordia University is required to obtain transcripts from all previously attended schools and submit them Concordia for review of prior credit. More information is available on www.cu-portland.edu/student-affairs/finance-office/veterans-benefits (http://www.cu-portland.edu/student-affairs/finance-office/veterans-benefits).

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