

TUITION, FEES, AND FINANCIAL ASSISTANCE – UNDERGRADUATE

Tuition Information

Concordia University reserves the right to change tuition and fees subject to written notification.

Audit Tuition

- Matriculated Student: \$315 per credit
- Non-Matriculated Student: \$210 per credit

Bachelor of Arts (B.A.) & Associate of Arts (A.A.) Tuition

- Tuition for .5 to 5.5 credits: \$499 per credit
- Tuition for 6.0 to 11.5 credits: \$1,053 per credit
- Tuition for 12-18 credits: \$15,790 per semester *
- Tuition for credits in excess of 18 credits/semester: \$499 per credit *
- Tuition for CTE Certificate Program: \$484 per credit
- Tuition for Off-Campus Summer Term Field and/or Experiential Courses: \$250 per credit
- Tuition for courses in the Summer Bridge Program: \$100 per credit

Students who opt to pay their tuition on a monthly payment plan are assessed a fee. See the *Deferred Payment Plan Fee* information for the current fee amount.

Bachelor of Science (B.S.) Tuition

Accelerated Bachelor of Science in Nursing (ABSN)

- Tuition for .5 to 5.5 credits: \$499 per credit
- Tuition for 6.0 to 11.5 credits: \$1,053 per credit
- Tuition for 12-18 credits: \$15,790 per semester *
- Tuition for credits in excess of 18 credits/semester: \$499 per credit *

All other Bachelor of Science Programs

- Tuition: \$499 per credit

Students who opt to pay their tuition on a monthly payment plan are assessed a fee. See the *Deferred Payment Plan Fee* information for the current fee amount.

Tuition for Honored Citizens

- Tuition: \$65 per credit
The "Honored Citizen Rate" applies to individuals age 62 and over who are not matriculating towards a degree at Concordia University. These individuals may take ONE course per semester at the rate stated above. This course may be audited or taken for academic credit. Persons utilizing this program are responsible for the cost of books, course materials, and/or any special course fees in addition to tuition. These students may take seats in the class only as they are available over and above the seats taken by matriculating students. This discount will be applied during the three weeks prior to the beginning of the term, and decisions on class availability are made by the Registrar. The "Honored Citizen Rate" applies only to regularly-scheduled and taught courses that have sufficient enrollment, and does not apply to concurrent enrollment at another school, Independent or Directed Study, private lessons, or tutoring.

- * Students taking the following types of courses may be eligible for a tuition adjustment if the course brings their overall enrollment over 18 credits. Students will be charged the standard block rate.
 - Music
 - PAC
 - LDR courses required for students in positions of leadership: RA's, ASCU President, Secretary, Treasurer, etc. (i.e., those positions which are commissioned at the formal opening ceremony for the academic year, generally held at St. Michael's Lutheran Church.)

Fee Information

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Campus Dining and Housing Fees

Campus Dining Fees

100% Declining Balance Program

- Cavalier Plan - Premium Base: \$2,830 (+ \$100 bonus = \$2,930 Buying Power) per semester
- Advantage Plan - Main Base: \$2,685 (+ \$50 bonus = \$2,735 Buying Power) per semester
- Navy Plan - Lower Base: \$2,295 (- \$115 fee = \$2,180 Buying Power) per semester
- Commuter Plan: \$500 (+ \$40 bonus = \$540 Buying Power) per semester
 - This plan is only available to commuter students and juniors/seniors living in apartment housing.
- Mandatory Apartment Plan: \$100 per semester (included in Campus Housing Fee) (no bonus)
- Voluntary Apartment Plan: \$1,360 per semester (no bonus)
 - This plan is the minimum requirement for sophomores under 21 in apartments. It is available to all others in apartments as well as commuters.
- Voluntary ELS Session Plan: \$220 per session/month (no bonus)

Traditional hall resident students under 21 must purchase a full meal plan each semester. Full meal plans include the Cavalier, Advantage, and Navy Plans.

Off-campus students and students living in campus apartments may purchase full meal plans through Student Affairs. Visit SodexoMyWay (<https://cuportland.sodexomyway.com>) for details or email housing@cu-portland.edu.

Campus Housing Fees

- Elizabeth Hall, Neils Hall, Weber Hall
 - Standard (2+ persons per room): \$2,520 per semester
 - Single: \$2,520 per semester
- East Hall
 - Suite (2+ persons per room): \$2,520 per semester
 - Suite (Single): \$2,520 per semester
 - 2 Bedroom Apartment: \$2,935 per semester*
 - 4 Bedroom Apartment: \$2,935 per semester*
- Coates (Holman) Apartments*
 - \$2,935 per semester
- Concordia Place Apartments*

- Studio: \$3,595 per semester
- 2 Bedroom: \$3,335 per semester
- 3 Bedroom: \$3,335 per semester
- 4 Bedroom: \$3,335 per semester
- K-Street Apartments*
 - Studio: \$975 per month
 - Studio - Large: \$1,025 per month
 - Studio - Dbl Occupancy: \$513 per month
 - 1BR - Standard: \$1,285 per month
 - 1BR - Standard Dbl Occupancy: \$643 per month
 - 1BR - Large: \$1,335 per month
 - 1BR - Large Dbl Occupancy: \$668 per month
 - 2BR - Standard: \$1,850
 - 2BR - Standard Dbl Occupancy: \$925
 - 2BR - Large: \$1,875
 - 2BR - Large Dbl Occupancy: \$935
- Refundable Damage Deposit (Payable at the beginning of the student's first term living on campus)
 - Residence Hall: \$250
 - K Street: \$500

The Campus Housing Fee includes a student-assessed fee of \$30 per semester for Residence Life activities and programs.

Requests to cancel a housing contract after it is signed must be received in writing or by email to Housing (housing@cu-portland.edu) before May 1 for the following academic year. Cancellation of the housing contract on or after May 1st, will result in a \$250 Cancellation Fee.

* Apartment rates include a per-semester (fall and spring only) Declining Balance plan for apartment residents to use in the Dining Hall, Cav Corner, or Café 1905. See *Mandatory Apartment Plan* under Campus Dining Fees above.

Deferred Payment Plan Fee

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

Deposits

- **Tuition Deposit:** The Tuition Deposit of \$300 is due after Admission acceptance and ensures class registration. Refundable until May 1 for the following academic year.
- **Housing Deposit:** The Housing Deposit of \$250 ensures housing placement and serves as damage deposit. Refundable. See Campus Housing Fees below.

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.

Miscellaneous Fees

Student Activity Fee

Sanctioned by the Associated Students of Concordia University (ASCU), this fee supports student publications, clubs, and activities:

- B.A., BSN, and A.A. Programs
 - Students enrolled full-time: \$80 per semester
 - Students enrolled for between 6 and 11.5 credits per semester: \$40 per semester
- B.S. Programs (except BSN): \$40 per semester¹

Student Health Services Fee

- All full-time undergraduate students: \$45 per semester¹

Technology & Blackboard Portfolio Fee

All students enrolled in an undergraduate or graduate program that does not have an online counterpart are assessed a combined technology and portfolio fee that is utilized to provide state-of-the-art instructional technology, provide equitable access to technology resources at Concordia University, maximize the impact of both student-owned and institution-owned computing and information resources, and provide CU students with a competitive advantage.

- Students enrolled for between 0.5 and 5.5 credits: \$100 per semester
- Students enrolled for 6.0 or more credits: \$200 per semester

Other Fees

- **Credit by Exam Fee:** A \$50 testing fee is required. If the student passes the exam, then an additional charge is assessed of: [(per-credit tuition rate) x (number of credits) x 33%] – \$50 testing fee previously paid
- **Independent Study or Directed Study Fees:** Students may arrange for independent study or directed study course work in accordance with existing academic policies. A flat fee of \$300 will be assessed to any course taught in either an independent study or directed study format. This course fee will be in addition to any tuition fee assessed for the number of credits enrolled.
- **Lab Fees:** refer to course descriptions and schedules
- **Prior Service Learning (SLE) Fee:** \$10 Service Learning Consultation and Placement fee (nonrefundable)
- **Private Music Lessons**
 - 1/2-hour lesson per week: \$450 per semester
 - 1-hour lesson per week: \$900 per semester

¹ Only assessed during Fall & Spring semesters

Program-specific Fees

Some program have additional fees. See the program information for details.

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.

Available online through the student's MyCU account: mycu.cu-portland.edu (https://mycu.cu-portland.edu/pls/cuor/twbkwbis.P_GenMenu?name=homepage).

Other Expenses

- Estimated cost of books: \$450 per semester
 - More information may be found at: www.cu-portland.edu/student-affairs/bookstore (<https://www.cu-portland.edu/student-affairs/bookstore>)

Tuition & Fees Policies

Course Withdrawal Policy

In order to withdraw from a course, the student must submit a completed copy of the official withdraw request form, available from the Office of the Registrar (registrar@cu-portland.edu).

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:

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

- 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 Information

- Basis for Student Financial Aid
- Eligibility for Aid
- How to Apply for Financial Aid
- Primary Types of Financial Aid
 - Veterans Education Benefits
- Satisfactory Academic Progress (SAP) for Financial Aid

Basis for Student Financial Aid

The primary responsibility for paying for a college education belongs to students and to the families of dependent students. However, Concordia realizes that most students and families are not able to pay the full cost of attending private universities such as Concordia. The CU financial aid programs help or assist to make up that difference between what families should reasonably be expected to provide and the total cost of attending Concordia. Each year, Concordia provides aid to over 90% of eligible students.

Eligibility for Aid

Students who are admitted to a degree or education licensure program at Concordia are eligible to apply for financial aid. Many of the financial aid programs at Concordia are restricted to those students who have demonstrated financial need to attend college. All need-based aid programs are restricted to students who are citizens or eligible non-citizens of the United States, certain residents of the Pacific Islands, permanent residents of the United States, or students in the United States for other than a temporary purpose with the intention of becoming permanent residents. All eligible non-citizens of the United States must provide appropriate documentation from the Office of U.S. Citizenship and Immigration Services before receiving aid.

How to Apply for Financial Aid

Concordia requires that all students applying for financial aid file a Free Application for Federal Student Aid (FAFSA) each year. The FAFSA is available online at www.fafsa.ed.gov (<http://www.fafsa.ed.gov>). Concordia University's Title IV school code is 003191.

Once the FAFSA is filed, a Student Aid Report (SAR) is produced. The SAR reports the amount that the student and family are expected to contribute toward educational expenses. This calculated contribution is subtracted from the Cost of Attendance budget established by Concordia to determine demonstrated financial need. In many cases, a financial aid package will offer financial assistance to meet 100% of demonstrated financial need.

Primary Types of Financial Aid

Concordia's financial aid package combines three basic types of aid: grants and scholarships, student loans, and college work/study opportunities. Most often, over half of demonstrated financial need is provided through grants and scholarships (gift aid which need not be repaid); the remaining eligibility is available through a combination of student loans and college work/study opportunities.

Certain scholarships, awards, and talent grants may be awarded on criteria other than demonstrated financial need (e.g., specific program enrollment, academic achievement). These scholarships, awards, and grants will be calculated and included with need-based grants in determining the total financial aid package. Generally, scholarships, awards, and talent grants increase gift aid and decrease student loan eligibility.

A complete listing of all available financial aid can be found on the Concordia University website at <https://www.cu-portland.edu/admission/financial-aid>.

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>).

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 fall below 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.

For more information on SAP, contact Concordia's Office of Financial Aid (<https://www.cu-portland.edu/admission/financial-aid>) at finaid@cu-portland.edu or 503-280-8514. For Online M.Ed. or Ed.D. (<https://education.cu-portland.edu/affordability>): 1-888-244-5140. For Law (<https://law.cu-portland.edu/admission-financial-aid>): 208-639-5444.

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