



FEDERAL AID POLICIES

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Learn more about the Federal Aid policies in place at Kairos University.

Satisfactory Academic Progress Policy

Academic progress is monitored by a student's mentor team to ensure that the student is making satisfactory progress toward a degree. In addition, students on federal financial aid are monitored by the Office of Enrollment Management to ensure that they are meeting additional standards set forth by federal regulations (Section 668.34).

The policy provides for consistent application of standards to all students within categories of students, *e.g.*, fulltime, part-time, undergraduate, and graduate students, and educational programs established by the institution.

For details on the seminary's policy related to academic and non-academic probation, please review the section of the handbook on Probation, Dismissal, and Reinstatement.

Type and Frequency of Measurement

Sioux Falls Seminary (SFS) measures Satisfactory Academic Progress (SAP) at the end of each semester. For financial aid purposes, SAP is measured by grade point average (qualitatively), by pace of progression (quantitatively), and through mentor team feedback. If a student is found to not have made satisfactory academic progress they will be notified in writing by the office of Enrollment Management. Enrollment development team will work with students to create an individual development plan to bring the student back to SAP.

Any course in which an F grade is received may be repeated, and must be repeated if it is a required course. When a course is repeated, both grades will remain on the transcript, but only the later grade will be computed in the grade point average. For students who repeat a course, the higher grade earned is used in the GPA calculation. For federal aid purposes, an incomplete is regarded as a failing grade until the course is completed. If a grade is changed, the GPA is recalculated at that time.

Special Situations

Drops & Withdrawals: If students drop a course prior to the add/drop deadline for the term or are dropped by the school due to non-attendance as of the add/drop deadline the dropped units are not included in the GPA or pace calculations. If students withdraw after the add/drop deadline, they will receive a grade of “W” for the class. The credits for the course will not be included in the GPA calculation, but will count as attempted credits toward the pace calculations.

Incompletes: The grade of “I,” indicating incomplete work, may be given only to students who are unavoidably prevented from completing the work of the course. The incomplete counts as zero grade points and has the same impact on the GPA calculation as an “F.” If the incomplete is changed to a letter grade, this letter grade will be included in the next SAP evaluation. A grade of “I” for a course will count as attempted credits toward the pace calculations.

Pass/No Credit or Audited Coursework: Grades of “P”, “N” or “AU” are not included in the GPA calculation. Grades of “P” and “N” are included in the pace calculations, but a grade of “AU” is not included.

Repeated Coursework: All repeated courses count as attempted credits for the pace calculations, but only the highest grade is used for the GPA calculation.

Students receiving federal financial aid may repeat a previously passed course only one time using federal funds. Students receiving federal financial aid who repeat a course because of failing grades may do so as many times needed until a passing grade is achieved, unless stipulations are placed upon students by an appeals committee.

Pace Requirement

The pace requirement is that a student must complete at least 70% of credits attempted. Attempted credits include all transfer credits and credit by portfolio assessment in addition to all credits attempted while enrolled at Sioux Falls Seminary. (Sioux Falls Seminary does not offer noncredit remedial courses.) In addition, students who exceed 150% of the published program length will be ineligible for financial aid. This criterion is determined based on completed credit hours, as follows.

Maximum Time Frame

The maximum time frame for federal financial aid mirrors the academic limits for each degree program.

Master of Divinity program – 115 credits

Master of Arts in Christian Leadership program – 61 credits

Master of Arts in Bible program – 57 credits

Master of Arts in Counseling program – 91 credits

Appeal of the maximum time frame limit will be considered for the following:

- Concurrent majors, change of majors, or pursuit of a second degree;
- Change of a degree program;
- Transfer credits that do not apply to degree program.

Federal Financial Aid Warning Status

A student who does not maintain a 2.5 grade point average or receives a grade of F, demonstrates serious difficulty in supervised ministry or supervised therapy, interpersonal relationships, or personal maturity, and/or does not complete registered outcomes may be placed on probation. Normally academic probation lasts for at least one semester and provides an opportunity for a student to give serious attention to problems that may adversely affect graduation and performance as a professional.

Students who are placed on academic probation by the Office of Enrollment Management due to cumulative GPA may be placed on financial aid warning status at that time.

A student may continue to receive financial aid for one semester while on warning status. Students on warning status will have their academic standing reviewed at the end of the warning term. Students who have met the required GPA and pace of progression levels by the end of the term will be removed from warning status. Those who do not meet the requirements will be placed on financial aid suspension and will not be eligible for financial aid until the GPA and pace levels are met.

Appeals and Financial Aid Probation Status

A student placed on financial aid suspension may file an appeal with the Office of Enrollment Management. Accepted appeals are very rare and are based on evidence of unusual circumstances. An appeal must include information regarding why the student failed to make satisfactory academic progress as well as what has changed in the student's situation that would allow the student to demonstrate satisfactory progress at the next evaluation. The appeal must also include a course completion plan.

An Appeals Panel consisting of the Chief Academic Officer and Dean, a representative from the Office of Enrollment Management, and the Chief Financial Officer and VP of Operations will reevaluate the student's academic progress. The decision of the panel is final.

If approved, the student will be placed on financial aid probation status and will be allowed to receive aid for one term. Sioux Falls Seminary may grant an appeal only if it determines that the student will be able to meet SAP standards after the subsequent payment period; or the student's academic plan, if followed, will allow the student to meet SAP standards at a specific point in time. Failure to meet either the GPA or the pace requirement may be appealed.

A student who is on financial aid probation will have his or her progress evaluated at the end of each term. If the student has met the conditions of the academic plan set forth, the student is considered to be eligible for financial aid the following term. If the student has not met the conditions of the academic plan, financial aid will be suspended.

Refund Policy

For students paying by the credit hour who withdraw from the institution, tuition will be refunded 100% during the first calendar week of the term. Beginning with the eighth calendar day of the term, tuition will be recalculated on a prorated basis based on the day the student drops the course. The proration is

determined by dividing the number of calendar days completed in the term by the total number of calendar days in the term, not including breaks of more than five days. No refund is made after 60% of the term has passed.

Credit hour students who are less than full time and who drop a class, the refund will be prorated on the same basis. For short-term classes, the refund will be prorated; no refund will be made after 60% of the class is completed.

Please see the most current student handbook to find out the last days in the fall and spring semesters when either a 100% tuition fund is last available as well as the last day that any refund can be made.

Kairos Project and students on monthly payment plans are billed tuition on the first of every month, starting the first month a student begins their program. Automatic payments to the seminary stop when a student's balance reaches zero. Billing to a student's account stops once academic requirements are complete or when notice of a leave of absence or withdrawal is submitted. For specifics on these processes, contact the Office of Enrollment Management.

Return to Title IV (R2T4) Policy

This policy describes the conditions under which Title IV funds (federal student aid, which includes Unsubsidized Direct Loans, Perkins Loans, and Direct Graduate PLUS loans) need to be returned to the U. S. Department of Education. Title IV funds are awarded under the assumption that the student will attend school for the entire period for which the assistance is offered, so federal regulations mandate the return of financial aid funds if a student withdraws within a certain time frame during the enrollment period.

For students who withdraw before completing 60% of the term, a portion of the federal aid received, excluding work study, must be returned. The amount which must be returned is determined by the Federal Formula for Return of Title IV Funds (Section 484B of the Higher Education Act). Once a student has completed 60% of the term, no return is required.

The amount to be returned is determined by dividing the number of calendar days completed in the term by the total number of calendar days in the term. This law also specifies the order in which funds are to be returned to the financial aid programs from which they were awarded. Sioux Falls Seminary only participates in Unsubsidized Federal Stafford Loans.

The responsibility for returning unearned Title IV aid is shared between SFS and the student. Federal aid which has been disbursed to a student's account may need to be returned to the federal programs. In addition, a student who receives a cash disbursement of federal aid may need to repay all or a portion of that aid, as specified by law. If the amount of federal aid disbursed is less than the amount of federal aid

which could have been disbursed, the student may be entitled to a post-withdrawal disbursement of federal aid.

Other non-Title IV aid may be contingent upon enrollment status and credit hours. These non-Title IV awards may be adjusted as a result of withdrawal, leave of absence, or less than part-time status.

Determining Withdrawal Rate

An official withdrawal date is set when a student submits a request to officially withdraw to the Office of Enrollment Management or starts the process to withdraw. A Return of Title IV funds calculation will be made within 45 days of an official withdrawal.

For the purpose of Title IV aid, a leave of absence during an enrollment period is considered an official withdrawal.

An unofficial withdrawal is automatically recorded if a student has not participated in a class (by attending class meetings or participating online) in the first four weeks of the semester. A drop date of the end of the fourth week of the semester will be used. Last day of attendance will be used at the end of the fourth week of the semester, as the return of Title IV funds calculation will be made within 45 days of an unofficial withdrawal.

If a student withdraws from a course during the first seven calendar days of the semester, the course will not be recorded on the student's transcript. However, after the first seven calendar days, a grade of W/P (withdrawn/passing) or W/F (withdrawn/failing) will be recorded, as reported by the faculty.

Post-Withdrawal Disbursement

If a post-withdrawal disbursement includes loan funds, Sioux Falls Seminary must get the student's permission before it can disburse them. SFS does this through its award letter. Students may choose to decline some or all of the loan funds so that they do not incur additional debt. SFS may automatically use all or a portion of a student's post-withdrawal disbursement of grant funds for tuition or fees. SFS needs the student's permission to use post-withdrawal grant disbursement for all other school charges. If the student does not give permission, he or she will be offered the funds. However, it may be in a student's best interest to allow the school to keep the funds to reduce debt at the school.

Sioux Falls Seminary's responsibilities regarding Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;

- Returning any Title IV, HEA funds due to the correct Title IV programs.

The institution is not always required to return all the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

If SFS is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned are to be repaid by the student in accordance with the terms of the promissory note. That is, the student shall make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that a student must return is called an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds he or she received or was scheduled to receive. A student does not have to repay a grant overpayment if the original amount of the overpayment was \$50 or less. The student must make arrangements with SFS or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when students withdraw are separate from any refund policy that SFS may have. Therefore, a student may still owe funds to SFS to cover unpaid institutional charges. The seminary may also charge the student for any Title IV program funds that it was required to return.

If an overpayment of Title IV, HEA Funds occurs, any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with Sioux Falls Seminary or Department of Education to return the amount of unearned grant funds.

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.

If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Questions about the Title IV program funds can be addressed by calling the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Definitions

The date of a student's withdrawal is the earlier of 1) the date the student officially withdraws or 2) the date the student begins the withdrawal process. The beginning of the withdrawal process is the date the student contacts the Office of Enrollment Management with notification of intent to withdraw. For a student who does not officially withdraw, the first date without refund eligibility will be used as the withdrawal date.

Calendar days in the term are counted starting with the first day of the term and ending with the final day of the term (inclusive). Scheduled breaks of five days or more are not counted.

Calendar days completed are counted starting with the first day of the term and ending with the date of withdrawal (inclusive). Scheduled breaks of five days or more are not counted.

SFS defines institutional charges as: tuition and fees, course or program fees, and parking permits. SFS defines non-institutional charges as any charges except those listed under institutional charges, including but not limited to: books and supplies, parking fines, etc.

A post-withdrawal disbursement may be indicated if the withdrawn student was otherwise eligible to receive the "earned aid" portion of federal funds, and any loan application was certified prior to the withdrawal date. SFS shall notify the student of any post-withdrawal disbursements which could be made. The student will have fourteen days in which to respond to the offer, either accepting or rejecting the late disbursement of a loan.

Questions regarding this policy should be directed to the Office of Enrollment Management at (605) 336-6588.

TA Funds

Return of Tuition Assistance

Military Tuition Assistance (TA) is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of TA funds originally awarded.

To comply with the new Department of Defense policy, Sioux Falls Seminary will return any unearned TA funds on a prorated basis through at least the 60% portion of the period for which the funds were provided.

TA funds are earned proportionally during an enrollment period, with unearned funds returned based upon when a student stops attending. These funds are returned to the military Service branch.

Instances when a Service member stops attending due to a military service obligation, Sioux Falls Seminary will work with the affected Service member to identify solutions that will not result in student debt for the returned portion.

Schedule for return of unearned TA funds to the government

18 Week Term Return Percentage:

| | | | |
|-------------------------------------|------------|------------|------------|
| Day 1 100% | Day 2 100% | Day 3 100% | Day 4 100% |
| Day 5 100% | Day 6 100% | Day 7 100% | Day 8 94% |
| Day 9 93% | Day 10 92% | Day 11 91% | Day 12 90% |
| Day 13 90% | Day 14 89% | Day 15 88% | Day 16 87% |
| Day 17 87% | Day 18 86% | Day 19 85% | Day 20 84% |
| Day 21 83% | Day 22 83% | Day 23 82% | Day 24 81% |
| Day 25 80% | Day 26 79% | Day 27 79% | Day 28 78% |
| Day 29 77% | Day 30 76% | Day 31 75% | Day 32 75% |
| Day 33 74% | Day 34 73% | Day 35 72% | Day 36 71% |
| Day 37 71% | Day 38 70% | Day 39 68% | Day 40 68% |
| Day 41 67% | Day 42 67% | Day 43 66% | Day 44 65% |
| Day 45 64% | Day 46 63% | Day 47 63% | Day 48 62% |
| Day 49 61% | Day 50 60% | Day 51 60% | Day 52 59% |
| Day 53 58% | Day 54 57% | Day 55 56% | Day 56 56% |
| Day 57 55% | Day 58 54% | Day 59 53% | Day 60 52% |
| Day 61 52% | Day 62 51% | Day 63 50% | Day 64 49% |
| Day 65 48% | Day 66 48% | Day 67 47% | Day 68 46% |
| Day 69 45% | Day 70 44% | Day 71 44% | Day 72 43% |
| Day 73 42% | Day 74 41% | Day 75 40% | Day 76 40% |
| Day 77 0% (60% of course completed) | | | |

Complaint Policy

An individual has the right to file a complaint with outside enforcement agencies including:

- [United States Department of Education's Office of Civil Rights](#)
- [Equal Employment Opportunity Commission](#)
- [South Dakota Division of Human Rights](#)
- [South Dakota Department of Labor](#)
- [South Dakota Secretary of State](#)
- [The Association of Theological Schools](#)



- [Higher Learning Commission](#)
- State or local law enforcement or prosecution authorities

In the event an individual in another state wishes to file a complaint with their state agency, a listing of all state boards can be found [here](#).

Have questions?

Please contact us by calling 800.440.6227 or e-mailing info@kairos.edu.