



# FEDERAL AID POLICIES

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

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## Student Eligibility

Regular admission to any degree program at Kairos University is based upon the following considerations:

- Completion of all application materials.
- An authentic faith in Jesus Christ as the foundation for responsible life and service.
- Christian character as evidenced by a moral life that exhibits the fruits of the Spirit, confirmed by the applicant's church and its pastoral leadership and reflected in such characteristics as honesty, respect for others, obedience to the law, and a commitment practicing the way of

Jesus.

- A call to Christian service and exercise of gifts for ministry as explained in a statement from the applicant and confirmed by his/her church.
- For the Bachelor of Arts in Christian Thought and Practice, a high school degree or its equivalent with a grade point average of at least 2.5 on a 4.0 scale. Additional information may be requested to confirm the validity of a high school diploma.
- For Master's programs, a baccalaureate degree or its equivalent from an accredited institution, with a grade point average of at least 2.5 on a 4.0 scale (3.0 for MACO applicants) is required. MACO applicants who have not achieved a 3.0 grade point average may take the Graduate Record Examination to be considered for admission. An applicant possessing a baccalaureate degree from an institution not holding accreditation from a recognized accrediting agency may be considered for admission under the undergraduate degree exemption.
- The Doctor of Ministry program has additional requirements including: completion of a Master of Divinity degree (or its equivalent) with a B average or higher from a school accredited by the Association of Theological Schools (or an equivalent accrediting body outside of the US or Canada) and active engagement in a ministry setting.
- Students approved for admission into Evangelical Seminary in Myerstown, PA, Houston Graduate School of Theology in Houston, TX, or Taylor Seminary in Edmonton, AB, in the last two years may be considered for automatic acceptance into Kairos University programs. Completed Evangelical, Houston, and Taylor student files will be reviewed by the Office of Enrollment Management before a decision on automatic acceptance is made.

While desiring to maintain flexibility and reflect good will to all persons who apply for admission to its programs, Kairos University will exercise its right to expressive association by admitting only individuals whose religious viewpoints and behavioral commitments are consistent with the values it seeks to instill. Likewise, the university reserves the right to draw conclusions regarding the evangelical Christian profession of all applicants. The university Admissions Committee has no legal obligation to give specific reasons to an applicant denied acceptance into any of its degree programs.

Applicants with deficiencies in oral or written expression, or in any other area of pre-university studies, may be required to complete supplementary studies.

In addition to regular admission standards and participation in an eligible program, to qualify for Title IV funds a student must also:

- Be a United States citizen or national, a citizen of the Freely Associated States, or a U.S. permanent resident or other eligible noncitizen;
- Not be in default on an FSA loan;
- Provide a correct Social Security Number;
- Register for Selective Service (any male required to do so);
- Not have a current federal or state drug conviction;
- Demonstrate financial need. The calculated cost of attendance must be greater than the expected family contribution;
- Submit to verification procedure when required by school officials.

## 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 are monitored by the Office of Enrollment Management to ensure that they are meeting Pace and Maximum timeframe.

The policy provides for consistent application of standards to all students (Title IV recipients and non-recipients alike) within categories of students, e.g., full-time, part-time, undergraduate, and graduate students, and educational programs established by the institution.

### Grading

The following system of grading is in use at Kairos University:

A - Excellence in comprehension of work submitted; outstanding evidence of ability to synthesize and utilize course knowledge; initiative expressed in personal goal setting, and in preparing and completing assignments; creativity and originality, manifested in assignment process and outcome; positive contributions verbalized in class; consistency and thoroughness of work submitted; responsibility in meeting due dates; cooperation with professor and others; adequacy and accuracy of written English.

B - Good in comprehension of work submitted; substantial evidence of ability to analyze and utilize course knowledge; positive contributions verbalized in class; consistency and thoroughness of work submitted; responsibility in meeting due dates; cooperation with professor and others; adequacy and accuracy of written English.

C - Fair performance in comprehension and thoroughness of work submitted; moderate evidence of ability to utilize knowledge of the subject; adequate class contributions; responsibility in meeting due dates; cooperation with professor and others; adequacy and accuracy of written English.

D - Poor performance in comprehension and thoroughness of work submitted; meets minimal credit standards of the professor; inadequate class contributions.

F - Inadequacy of work submitted, or attitude, or performance and attendance at classes; performance was a hindrance or damaging to overall preparation for graduation. 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.

P - Pass. Work that meets course syllabus requirements satisfactorily or better (no grade points given).

WP - Withdrawal with a passing grade.

WF - Withdrawal with a failing grade.

Note: Mentor teams may use this system or the Master Assessment Rubric for evaluating assignment and/or target-level work within Kairos track programs.

Grade points are awarded for credit hours as follows: A = 4.0, A- = 3.7, B+ = 3.3, B = 3.0, B- = 2.7, C+ = 2.3, C = 2.0, C- = 1.7, D+ = 1.3, D = 1.0, D- = 0.7, and F = 0.0.

Professors may designate letter grades or choose to follow the following numerical scheme: A = 95-100, A- = 90-94, B+ = 87-89, B = 83-86, B- = 80-82, C+ = 77-79, C = 73-76, C- = 70-72, D+ = 67-69, D = 63-66, D- = 60-62, and F = below 60.

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

## Type and Frequency of Measurement

Kairos University 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. The Enrollment Management team, in consultation with the student's mentor 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.

Students in the Bachelor of Arts, Master of Divinity, and Master of Arts programs (except M.A. in Counseling and M.A. in Marriage and Family Therapy) are expected to maintain an overall cumulative grade point average of 2.5. Students enrolled in the Doctor of Ministry, Doctor of Theology, and Doctor of Professional Counseling programs are expected to maintain an overall cumulative grade point average of 3.0. Students in the MACO programs are expected to maintain an overall cumulative grade point average of 3.0. A 2.0 would be a C average based on the Kairos University grading scale. Students in the MACO program who receive two "C's" in their academic courses or practica will be placed on probation.

## 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 Kairos University. (Kairos University 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.

Bachelor of Arts in Christian Thought and Practice – 180 credits

Master of Divinity program – 108 credits

Master of Arts in Christian Leadership program – 61 credits

Master of Arts program – 72 credits

Master of Arts in Counseling program – 91 credits

Master of Arts in Marriage and Family Therapy – 97 credits

Doctor of Ministry program – 54 credits

Doctor of Theology program – 63 credits

Doctor of Professional Counseling program – 63 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**

Students who have had eligibility for Title IV aid suspended due to unsatisfactory academic progress may appeal to the Office of Enrollment Management for an extension of time to meet the standards detailed in this policy. Accepted appeals are very rare and are based on evidence of unusual circumstances.

A student whose academic performance was affected by circumstances beyond his/her control including, but not limited to, personal or family accident, illness, or crisis; death of a close family member; loss of employment or employment transition; or divorce, may request a review of his or her situation by submitting an appeal in writing to the Office of Enrollment management. The letter must describe in detail those circumstances and specific information about how his/her ability to meet the satisfactory progress standards detailed in the Kairos policy was affected. The student should describe what has changed that will facilitate the student's ability to meet SAP in the future. In addition, independently verifiable supporting documentation from a third party may be required in most instances. Documentation may include a letter from a medical practitioner, lawyer, priest, or pastor who is familiar with the student's circumstances; copies of bills; or copies of reports from government or local authorities. The documentation must contain the name and telephone number of a contact person should the appeals committee wish to confirm the authenticity of the documentation or to request additional information.

The appeal must also include a course completion plan that has been developed in cooperation with the student's mentor team.



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. Kairos University 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. Kairos University only participates in Unsubsidized Federal Stafford Loans.

The responsibility for returning unearned Title IV aid is shared between Kairos 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 the date of the official withdrawal and unearned Title IV funds will be returned through G5 as soon as possible after the R2T4 calculation has been performed but no later than 45 days after determining the student has withdrawn.

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 begun attendance by participating in a class (by attending class meetings or participating online) in the first four weeks of the semester. A withdrawal date of the end of the fourth week of the semester will be used as the last day of attendance. A student who began attendance by attending class meetings or participating online but subsequently ceases to participate in all academic-related activities and has not completed the official withdrawal process will be considered unofficially withdrawn. The date of the last academic-related activity will be the date of withdrawal for R2T4 purposes. A Return of Title IV funds calculation will be made within 45 days of the date of the unofficial withdrawal, and unearned Title IV funds will be returned through G5 as soon as possible after the R2T4 calculation has been performed but no later than 45 days after determining the student has withdrawn.

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**

A student who withdraws before all scheduled aid has been disbursed may be eligible for a post-withdrawal disbursement. In this case, the R2T4 calculation will be performed within 30 days of the withdrawal date to determine eligibility. A student/borrower eligible for a post-withdrawal disbursement will be informed at the time of the R2T4 calculation and given 14 days to authorize or reject all or a portion of the disbursement. If applicable, the notification will include the student's current term loan obligation, institutional charges to be paid, options for paying those charges other than with federal loan funds, and a credit balance authorization form if the student/borrower requests the disbursement funds to remain on the student account for future tuition and fees. Should the student/borrower fail to respond within 14 days of the notification date, Kairos will not issue the post-withdrawal disbursement. If the student/borrower authorizes the disbursement, Kairos will credit the student's account for post-withdrawal disbursement up to the amount of the allowable charges and any remaining balance will be disbursed to the student in the form of a check no later than 14 days after the disbursement funds are credited to the student account unless otherwise instructed by the student to keep a credit balance on the account. An email from the student's email address on file with Kairos University is considered sufficient written documentation for post-withdrawal disbursement and credit balance authorization.

## Credit Balances

All credit balances resulting from regularly scheduled disbursements or from a post-withdrawal disbursement will be issued to the student within 14 days of the funds being credited to the student account either by check or by a deposit to the bank account provided by the student for this purpose.

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds to the loan and through G5 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 to the loan and through G5 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](http://www.studentaid.ed.gov).

Kairos University's responsibilities regarding Title IV funds follow:

- Providing students with information on 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 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 Kairos 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.

# 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, Kairos 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, Kairos 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](#).

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## Have questions?

Please contact us by calling 800.440.6227 or e-mailing [info@kairos.edu](mailto:info@kairos.edu).