



FEDERAL AID POLICIES

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

Employment

All Kairos University programs are designed to integrate into life and work. Most students enrolled at the university are employed either part time or full time while pursuing their degrees or certificates. Students are expected to provide a major share of their expenses through savings and employment.

Federal Aid

All Kairos University federal aid eligible programs are considered graduate half-time subscription-based programs. Only non-need-based Unsubsidized Federal Direct Loans are available to eligible students wishing to receive federal student loans. Students admitted to Kairos without a bachelor's degree are not eligible for federal student loans including those admitted into blended bachelor's/master's program tracks. Kairos University does not offer Graduate Plus loans.

Other Sources of Aid

Grants, loans, and scholarships may also be available from congregations, denominations, and other organizations. Students are responsible for researching these alternative sources of aid.

Cost of Attendance (COA)

Cost of Attendance is an estimate of the total costs a student must meet in order to pursue a degree. The COA includes total tuition and fees and estimated housing costs. Kairos University

awards aid on a semester basis rather than a yearly basis, so the university's Cost of Attendance estimates are semester estimates.

COA Kairos Institutional Elements

- *Tuition and fees:* Kairos University graduate programs have [three different subscription rates](#) depending on the degree program in which a student is enrolled. There are no additional semester or annual fees charged by the university that accompany the monthly tuition rate.
- *Books:* A free membership to the Digital Theological Library (DTL) is included in the monthly subscription rate and all required books, with rare exceptions, can be obtained through DTL. Therefore, the cost of books has been eliminated from Cost of Attendance estimates.
- *Transportation:* All Kairos programs are online programs and do not require transportation to campus.
- *Housing:* The estimated housing costs are derived from the housing element in College Board's 24/25 national budgets for independent students.

Cost of Attendance Examples by Subscription Rate

COA - \$300 monthly subscription	Semester
Tuition	\$1,800
Housing	\$6,367
Semester Total	\$8,167
<i>ANNUAL TOTAL</i>	<i>\$16,334</i>

COA - \$400 monthly subscription	Semester
Tuition	\$2,400
Housing	\$6,367
Semester Total	\$8,767
<i>ANNUAL TOTAL</i>	<i>\$17,534</i>

COA - \$600 monthly subscription	Semester
Tuition	\$3,600
Housing	\$6,367
Semester Total	\$9,967
<i>ANNUAL TOTAL</i>	<i>\$19,934</i>

Financial Aid Deadlines

There are two deadlines each semester for the request of financial aid: the priority deadline and the final deadline. These deadlines are specific to federal student loans and most military benefits but do not apply to Army TA which has its own strict deadlines.

Financial Aid Priority Deadline: The first day of each semester. The first day of each Fall semester is July 1, and the first day of the Spring semester is January 1. This allows for the earliest possible disbursement of aid.

For eligible new students, this is the date by which they must be subscribed and have registered for courses using the Outcome Registration Form.

For eligible current students, this is the date by which the grades for previous courses must have been received, an Outcome Registration Form for the new semester must have been submitted, and all other eligibility requirements have been met.

Financial Aid Final Deadline: The semester midpoint date after which no new aid will be awarded for the semester. The midpoint of each Fall semester is October 1, and the midpoint date of the Spring semester is April 1.

Students may request aid anytime from the start of each semester's priority deadline through the semester's final deadline as long as grades have been submitted for the previous semester's coursework, an Outcome Registration Form has been submitted, and all other eligibility requirements are met.

Enrollment Status and Registration

For federal student loan eligibility, students in all master's programs are required to enroll in at least six credits, or half-time status, in order to be eligible for aid. The half-time status for all doctoral programs is three credit hours, effective 1/1/2024. Students enrolled in credits above half-time status are still considered to be enrolled in a half-time program and are reported as such to the National Student Loan Data System. Students requesting federal student loans, both US and Canadian, must use the Outcome Registration Form to register for courses required for their program as listed in the Kairos Academic Catalog (traditional or

outcome-level depending on the program) to ensure their enrollment is recorded in the official academic database. The Outcome Registration Form is the official registration form. Enrolling in courses in the Pathwright learning management system allows a student to work in conjunction with professors and faculty mentors but such enrollment is not an official registration.

Students enrolled in coursework with Kairos partners do not usually use the Outcome Registration form or have their coursework reported to the Kairos registrar on a regular semester basis. These students are not eligible for federal student loans at Kairos University.

In subscription-based programs, aid eligibility is based on coursework completion. A student must complete coursework in order to be eligible for aid in the next semester. It is the practice at Kairos University to require coursework to be completed before a student is cleared to register for the next semester. More information concerning federal student aid in subscription-based programs is available from the financial aid office.

Canadian Students

Our academic year runs July 1 through June 30. The terms are:

Fall: July 1 through December 31

Spring: January 1 through June 30

Canada has an academic year that runs August 1 through July 31. When submitting aid applications in Canada, students must use an academic year begin date no earlier than August 1, but an academic year end date no later than June 30. New students may not use a begin date earlier than their subscription date.

Student Eligibility

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.

Application for Admission

An application will be considered complete when the following items have been received:

- The completed application for admission;
- Responses to autobiographical questions;
- An official transcript from each college and graduate school attended (or high school transcript for Bachelor's and Associate's students). Applicants who have not yet graduated should request a current transcript at the time of application as well as a final transcript after graduation;
- Interviews (required for some programs) - *if applicable*;
Additional requested documentation - *if applicable*;
- References - *upon request*;
- Signed signature page;
- Set up of tuition subscription;
- A nonrefundable application fee payable in U.S. funds.

The Office of Enrollment Management may also request additional materials or information for admission. Complete applications should be submitted at least two weeks prior to the beginning of the month or semester for which entry is sought. In case of late application, students may be admitted conditionally. If admission to a degree program follows, full credit for work done during the period of conditional admission will be granted. Applications must be completed in full and acceptance complete before registering for the next semester. All correspondence concerning admissions should be addressed to the Office of Enrollment Management.

Admission Requirements

Non-Degree/Audit:

A completed application for admission.

- Upon request - official transcripts or additional admissions material

Associate's Level:

A high school degree or its equivalent, with a grade point average of at least 2.5 on a 4.0 scale.

- Completed Application for Admission
- Official high school diploma (or transcript) or documentation for passed GED or HiSet. Other equivalents will be considered on a case-by-case basis.

Bachelor's Level:

A high school degree or its equivalent, with a grade point average of at least 2.5 on a 4.0 scale.

- Completed Application for Admission
- Official high school diploma (or transcript) or documentation for passed GED or HiSet. Other equivalents will be considered on a case-by-case basis.

Graduate Certificate:

A baccalaureate degree, with a grade point average of at least 2.5 on a 4.0 scale.

- Completed Application for Admission
- Official transcript for each college attended and/or graduate school attended

Master's Level:

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 M.A. in Counseling & M.A. in Marriage and Family Therapy).*

- Completed Application for Admission
- Official transcript for each college attended and/or graduate school attended

**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.*

Doctoral Level:

Doctor of Ministry

An accredited Master of Divinity degree with at least a 3.0 grade point average and significant ministry experience.*

- Completed Application for Admission
- Official transcript for each college attended and/or graduate school attended
- Significant ministry experience

**Applicants without an accredited Master of Divinity degree may be admitted upon fulfillment of the six criteria developed by the Association of Theological Schools: (a) the ability to thoughtfully interpret scripture and the theological tradition of one's ministry context, (b) the capacity to understand and adapt one's ministry to the cultural context, (c) a basic self-understanding of one's ministerial identity and vocational calling, (d) a readiness to engage in ongoing personal and spiritual formation for one's ministry, (e) an accredited master's degree (or its educational equivalent) in an area related to one's ministry setting or vocational calling, and (f) significant ministerial experience that enables the applicant to engage as a ministry peer with other students in this advanced professional doctorate.*

Doctor of Professional Counseling

An accredited master's degree in counseling, psychology, social work, or school counseling, with a minimum 3.0 grade point average; at least three years of experience in the field subsequent to completion of the master's degree; and involvement in field work related to the program.

- Completed Application for Admission
- Official transcript for each college attended and/or graduate school attended
- Three+ years of counseling field related work
- Proof of licensure (LPC, LMFT, LPA, LMSW, LCSW, LSC) with expiration date noted or school counselor certification with expiration date noted
- Proof of liability insurance (12-month policy)
- Completion of mandatory background check

**Applicants with earned master's degrees from non-accredited schools may be accepted on a case-by-case basis by meeting additional requirements and demonstrating evidence of expertise and readiness for the program.*

Doctor of Theology* and Doctor of Philosophy

An accredited master's degree in a discipline or field related to the specialization one plans to pursue with at least a 3.0 grade point average.

- Completed Application for Admission
- Official transcript for each college attended and/or graduate school attended

- Evidence of graduate-level writing ability in English (a TOEFL score may be requested for those whom English is a second language)
- If applicable - language requirements* as determined by the mentor team and the specialization one plans to pursue.

Additional ThD requirements:

- Significant experience as a ministry practitioner^ with a commitment to utilizing your theological acumen for the improvement of ministry practice in the wider Church.

**Applicants without prerequisite languages required as determined by the mentor team and the specialization one plans to pursue may be asked to acquire such before entering the dissertation phase of the program.*

^Applicants without evidence of theological education or expertise may be asked to acquire or demonstrate such prior to full admission.

Review of Application Materials

Students are not guaranteed admission merely upon submission of materials but only after evaluation and approval by the Office of Enrollment Management. The university reserves the right to call for additional requirements before making a decision.

While desiring to maintain flexibility and reflect goodwill 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 Office of Enrollment Management 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;
- Submit to verification procedure when required by school officials.

Diploma and Transcript Verification

The Office of Enrollment Management is required to ensure the validity of high school diplomas and transcripts that are submitted by potential students seeking undergraduate admission to Kairos University. If questions about the validity of a high school diploma arise, the steps noted below will be followed.

1. Review the documents (diploma and/or transcript) provided by the student;
2. Contact the school or individual listed on the document;
3. Request direct written communication (preferably in the form of an official transcript) from the school validating the graduation of the student in question.

After completing the process noted in steps 1-3, the application evaluator will be able to assess the validity of any documentation provided by the student. In the case of students applying for transfer admission to Kairos University from another accredited institution, high school transcripts and diplomas are assumed to have been previously validated by the previous collegiate institution.

If a diploma or transcript is found to be invalid or cannot be validated, the university reserves the right to deny admission or render the application incomplete.

The diploma and transcript validation process listed above can also be followed to ensure the validity of diplomas and transcripts being submitted by applicants at all other degree levels.

Students submitting international transcripts should, at their expense, use World Education Services (WES), Foreign Academic Credentials Service (FACS), SpanTran Evaluation Services, or Global Credential Evaluators (GCE) to have their transcript sent directly to the university. Prospective students should have official transcripts sent from the institution directly to the evaluation services. In some cases, transcripts that have already been verified by the evaluation services may be accepted, and transcripts from some well-known international schools may be exempted from evaluation. Transcripts for coursework being considered for transfer credit must be evaluated. Transcripts issued in languages other than English, the student may be required to have the transcript translated by a certified translator at the student's expense.

Academic Year

For aid purposes, the Kairos academic year consists of two non-standard terms or semesters. These term dates are the same each year.

Fall Semester: July 1 through December 31
Spring Semester: January 1 through June 30

Since many Kairos programs are flexible and self-paced, there are no scheduled breaks in these programs during the academic year. Students, along with their mentor team, can plan their semester coursework to accommodate family and employment needs. Students in more traditional classic programs can work with their faculty advisor to determine the best schedule for their coursework in light of family and employment needs.

Start dates are not as firm as in traditional programs but aid students are advised to note how much of the term is left when choosing a program start date as they won't be eligible for aid in subsequent terms until those courses are complete. It is recommended that a student start within the first three months of a term. Starting after this point will make course completion a challenge and will affect registration and aid eligibility for the next term. Kairos academic policy requires a student to complete all coursework to be cleared to register for a new semester. This policy applies to all students in all programs. Students who wish to receive aid are held accountable to this same policy and, therefore, will not become eligible for aid until they have completed all coursework and have been cleared to register for coursework equaling half-time status or above in a subsequent term.

In-School Deferment

Kairos University students who are not receiving federal student loans at Kairos University but wish to receive an in-school deferment of payments for student loans from previous schools must officially register for coursework equivalent to half-time status or above using the Outcome Registration form. This registration must occur before in-school deferment forms will be certified and signed by a school certifying official and before enrollment at half-time status can be certified in the National Student Loan Data System.

Students enrolled in coursework with Kairos partners do not usually use the Outcome Registration Form or have their coursework reported to the Kairos registrar on a regular semester basis. To be eligible for deferment and to have an in-school deferment form certified by a Kairos official, those students must register using the Outcome Registration form each semester and have all coursework and grades reported to the registrar for the official Kairos transcript. Enrollment will be reported based on the number of credits in which they are currently enrolled. If, due to the partner organization's practices, registration using the Outcome Registration form is not possible then application for an in-school deferment is

also not possible.

Subscription Requirement

Kairos University programs are subscription-based programs because tuition is charged at a flat monthly rate that varies depending on the program in which a student is enrolled. The monthly rate remains the same regardless of the number of credit hours a student chooses to take. Students are required to use a credit card to set up the monthly subscription payments in order to become active students. The subscription date is the date an admitted student becomes an active student, however, enrollment status for aid and deferment purposes is not established until a student officially registers for coursework using the Outcome Registration Form.

Subscription and Financial Aid Recipients

Financial aid recipients are also required to set up a monthly subscription and make an initial first payment because the subscription and first payment create the student account to which aid is applied. The subscription also keeps the student in active status if they fail to complete coursework at the end of a semester and after any aid credit balance on account is exhausted.

Subscription and Military Benefit Recipients

All students must subscribe for the monthly tuition payment using a credit card to make a first payment. The credit card will be kept in file with the University for future monthly subscription payments. The subscription creates the account to which all invoices are applied. Students receiving military benefits are exempt from the requirement to create a monthly subscription with a credit card. However, since the subscription creates the account to which all invoices and benefits are applied, admitted students who have completed the application for military benefits and submitted their Certificate of Eligibility to the Financial Aid office must email financialaid@kairos.edu when they wish to begin their program to prompt the creation of their student account.

Registration and Financial Aid and/or Military Benefit Recipients

Given that our programs are all self-paced, some students may need additional time to complete coursework. Students may not register for a subsequent semester and request financial aid or benefits until their current coursework is completed and grades have been submitted. Financial aid students whose course completion extends past the end of a semester will be charged monthly to the credit card on file until aid eligibility has been regained. Students receiving military benefits should be aware that any balance accrued after the military benefits on the account are exhausted is their responsibility should they become ineligible for future military benefits.

Satisfactory Academic Progress Policy

The Kairos University SAP 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, half-time, undergraduate, and graduate students, and educational programs established by the institution. Satisfactory Academic Progress is monitored at the end of each semester. It is monitored by a student's mentor team and/or faculty advisor to ensure that the student is making satisfactory progress toward a degree through grade point average. The Office of Enrollment Management monitors Maximum timeframe. The Financial Aid Administrator (FAA) reviews SAP (GPA) and course completion when determining aid eligibility in the next semester.

For financial aid purposes, SAP is measured by grade point average. PACE as a separate measure is waived within the subscription-based award model since course completion is required.

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).

W - Withdrawal.

A designation of WP or WF may be used to note that a student was passing (WP) or failing (WF) at the time of withdrawal.

Note: Mentor teams may use this system or the Master Assessment Rubric for evaluating assignments and coursework within competency-based degree programs (Master of Arts, Master of Arts in Leadership, Master of Divinity, blended master's 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.

Bachelor's students and students in the Master of Divinity, Master of Arts, and Master of Arts in Leadership programs are expected to maintain an overall cumulative grade point average of 2.5. Students in the MA in Counseling, MA in Marriage and Family Therapy, Doctor of Ministry, Doctor of Professional Counseling, Doctor of Theology, and Doctor of Philosophy programs are expected to maintain an overall cumulative grade point average of 3.0. Students in the MACO program who receive any grade below a B- in any counseling course will be required to retake the course. MFT students are expected to maintain a minimum 3.0 grade point average in all core MFT courses, with no grade lower than a C in any MFT course. If an MFT student receives a C- or lower in any marriage and family therapy course, that course must be repeated.

Students whose cumulative GPA drops below the graduation standard for their degree will be placed on probation (see Federal Financial Aid Warning Status concerning the effect on federal student loan eligibility).

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.

GPA Requirements for SAP

For financial aid purposes, SAP is measured by grade point average. If a student is found to not have made satisfactory academic progress due to a GPA below the required standard, they will be notified in writing by the Office of Enrollment Management. The Enrollment Management team, in consultation with the student's mentor team and/or faculty advisor, 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 are required to maintain a minimum cumulative grade point average equal to the graduation standard for their degree. Bachelor's students and students in the Master of Divinity, Master of Arts, and Master of Arts in Leadership programs are expected to maintain an overall cumulative grade point average of 2.5 (equivalent to a B- average). Students in the MA in Counseling, MA in Marriage and Family Therapy, Doctor of Ministry, Doctor of Professional Counseling, Doctor of Theology, and Doctor of Philosophy programs are expected to maintain an overall cumulative grade point average of 3.0 (equivalent to a B average). Students whose cumulative GPA drops below the graduation standard for their degree will be placed on probation (see Federal Financial Aid Warning Status concerning the effect on federal student loan eligibility). Students in the MACO program who receive any grade below a B- in any counseling course will be required to retake the course. MA in Marriage and Family Therapy students are expected to maintain a minimum 3.0 grade point average (B average) in all core MFT courses, with no grade lower than a C in any MFT course. If an MFT student

receives a C- or lower in any marriage and family therapy course, that course must be repeated.

Kairos University is a subscription-based institution therefore exempt from quantitative/pace evaluation.

Transfer Credit and SAP

The Registrar is responsible for approving the transferability of all credits. The transfer credit policy for undergraduate students can be found on page 14 of the Student Handbook. Transfer credits for MACO, MFT, DMin, DPC, ThD & PhD are accepted on a case-by-case basis and are counted as both attempted and completed hours in GPA calculations. The quality points of transfer credits are included in the cumulative GPA calculation. Kairos University does not accept transfer credits for the Master of Divinity, Master of Arts in Leadership, and Master of Arts programs.

Special Situations

Drops & Withdrawals: If a student drops a course or is dropped from a course by the school due to non-attendance, they will receive a grade of “W” for the class. The dropped units are not included in the GPA 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.

Drops/Withdrawals/Incompletes and Aid

Course completion is required to be eligible for aid in subscription-based programs. Therefore, dropping and withdrawing from a course can affect a student’s ability to receive aid in a subsequent semester. An “F” may negatively affect a student’s GPA and ability to receive aid, as well. Incomplete coursework will prevent a student from being able to register and receive aid in a subsequent semester. Aid students should be aware that if registering for an asynchronous course for aid eligibility purposes, the course must be completed in the same term for which it was registered and aid was applied.

Pass/No Credit or Audited Coursework: Grades of “P”, “N”, or “AU” are not included in the GPA calculation, however, P/N courses that are degree-required courses are included in the completion requirement for subscription-based programs. AU courses are not.

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 student loans 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 as needed until a passing grade is achieved unless stipulations are placed upon students by an appeals committee.

Maximum Time Frame

To remain eligible for aid until graduation, a student must complete the degree within its maximum time frame. The maximum time frame is a period no longer than 150 percent of the published length of the program in calendar time. These program lengths are based on the time it would take to complete the degree when enrolled as a half-time student.

Master of Divinity program – 9 years

Master of Arts program – 6 years

Master of Arts in Leadership program – 6 years

Master of Arts in Counseling program – 8 years

Master of Arts in Marriage and Family Therapy – 8 years

Doctor of Ministry program – 8 years

Doctor of Professional Counseling program – 9 years

Doctor of Philosophy program – 9 years

Doctor of Theology program – 9 years

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 or 3.0-grade point average (depending on the requirements of the degree program in which they are enrolled) 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 in 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 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 required GPA is 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 University 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 request additional information.

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

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 the GPA 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 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

In subscription-based programs, monthly tuition is billed on the first day of each month. Payment for the current month's bill is then charged to the student's credit card on the same day of the month in which the student initially subscribed. Students will not be billed for the next month and any additional months following withdrawal or while they remain on leave. Kairos University reserves the right to collect monthly payments from students who have an outstanding balance on their student account at the time of withdrawal or request for leave of absence until their balance reaches \$0 or a payment plan is put in place.

On the rare occasions that a student is paying tuition by the credit hour and withdraws 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 date of withdrawal. 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.

Return to Title IV (R2T4) Policy

Kairos University only awards Federal Direct Unsubsidized Stafford Loans; non-need-based Title IV funds. These funds are awarded under the assumption that the student will attend the term (payment period) until the end and complete all coursework for which the loan is awarded. Course attendance and participation are defined by individual course professors and are measured according to the standards described in the Kairos Student Handbook. Attendance can be defined as engagement in an academically related activity as determined by the professor or faculty mentor. Should a student cease attending or engaging in academically related activities before the end of the term, a return of Title IV calculation must be performed to determine whether the student has earned all or a portion of the awarded aid. Students in subscription-based programs are considered withdrawn if unable to resume attendance within a payment period or period of enrollment for more than 60 days after ceasing attendance.

There are two types of withdrawal: official withdrawal and unofficial withdrawal.

Official Withdrawal: An official withdrawal occurs when a student officially withdraws from all coursework during a payment period by submitting a withdrawal form to the registrar thus requiring a Return of Title IV calculation to determine whether the student is eligible for all the aid disbursed or whether aid must be returned to the student's loan.

Unofficial Withdrawal: Students who unofficially withdraw by ceasing attendance or participation in all academically related activities are considered withdrawn if they are unable to resume attendance within the payment period for more than 60 days after ceasing attendance/participation.

R2T4 Calculation

The amount of aid to be returned is determined by the Federal Formula for Return of Title IV Funds (Section 484B of the Higher Education Act) which calculates the amount of tuition the school may keep based on the aid earned by the student through attendance/participation. The return calculation divides the number of calendar days the student attended/participated

by the total number of calendar days in the term (payment period). The responsibility for returning unearned Title IV aid is shared between Kairos and the student. Any unearned tuition funds are returned by the school to the student's loan. As a subscription-based program Kairos charges tuition monthly but the total charges for the semester are used for the R2T4 calculation. In addition, a student who receives a credit balance (aid remaining after tuition is paid) will be required to repay the unearned aid as part of normal student loan repayment, as specified by law. If the amount of federal aid disbursed is less than the amount of federal aid that could have been disbursed, the student may be entitled to a post withdrawal disbursement.

To perform the R2T4 calculation the FAA will:

- Calculate the R2T4 as soon as possible but no later than 45 days after determining the student has withdrawn.
- Use the payment period/term as the R2T4 period; start date to end date. Term length will not change if the student started the term after the begin date.
- Use the date on the official withdrawal form as the student's withdrawal date or, in the case, of unofficial withdrawal, the date of last attendance/participation provided by the student's mentor team.
- Use the full formal charges associated with each term.

Students in all programs who complete all requirements for graduation before the term end date are exempt from the R2T4 requirement.

**From the R2T4 regulations for sub-based programs as presented in the Subscription-based Programs webinar.*

Post-Withdrawal Disbursement

It is the school's practice to disburse all semester aid in one disbursement. However, if it is determined that a student is owed a post-withdrawal disbursement, the student will be notified within 30 days of the R2T4 calculation of the eligibility for an additional loan disbursement and given 14 days to accept or decline those funds. Should the disbursement be accepted, the disbursement will be deposited into the student bank account on file with the business office within 14 days of the disbursement date.

Post-Withdrawal Credit Balance

Any credit balance left on the student's* account after withdrawal and the R2T4 calculation will be deposited into the bank account on file for that student within 14 days of the R2T4 calculation.

**Students who have a signed Credit Balance Authorization form on file with the business office.*

Credit Balances

Kairos students receiving federal student loans are encouraged to have all financial aid funds issued directly to their bank account on file with Kairos University and continue to pay their tuition costs through their monthly subscription. All credit balances resulting from regular 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 a deposit to the bank account provided by the student or by check. Those students who wish to instead retain aid on account (credit balance) to pay the monthly subscription charges through the end of the semester must read and sign a Credit Balance Authorization. Credit balances remaining on student accounts on the last day of the academic year (June 30) will be issued to the bank account provided to Kairos University by the student.

Text of Credit Balance Authorization:

I authorize Kairos University to credit my student account up to the total outstanding tuition charges for the semester and refund the rest automatically to the bank account provided by me. If I wish to retain fall aid into the spring term, I will contact businessoffice@kairos.edu with that request. I understand that monthly subscription charges will resume when the credit balance on my account is exhausted.

This Credit Balance Authorization will remain valid for all subsequent semesters and award years during my matriculation at Kairos University. At any time, I may request (via email or in writing) my credit balance to be issued to the bank account provided by me and my monthly subscription charges will resume.

On June 30 of the academic year, any credit balance remaining on my account will be issued to me using the bank account information I provided and monthly subscription payments will resume until I become eligible for the next semester's disbursement.



If the university attempts to issue the credit balance by check and the check is not cashed, the university 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 the university or an EFT is rejected, the university 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 university 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 university 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.

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.

Kairos University 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.

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.

For more information concerning Kairos University's federal student aid policy, contact the Kairos Financial Aid office.

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 University 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 on when a student stops attending. These funds are returned to the military service branch.

In instances when a service member stops attending due to a military service obligation, Kairos University 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.