

Terms and Conditions

General Information

Your financial aid award package is in compliance with federal regulations and institutional policies. It is based on the information we have as of the date of the email notification that was sent to you indicating that your on-line award is ready.

- I understand that my financial aid is subject to revision if my circumstances change (i.e. FAFSA results change, additional awards are received or cancelled, and/or my eligibility status changes.)
- I understand that I am required to notify the Financial Aid Office of the receipt of any outside aid. Please send a copy of any documentation that you have to our office immediately for processing.
- I understand that certain Concordia University scholarships are funded through the generosity of individuals and organizations outside of the university. I also understand that I may be asked to write a letter of appreciation to personally thank the donor and that failure to meet this requirement will result in forfeiture of the scholarship. (Instructions to follow from the Development Office.)
- I understand all unsatisfied disbursement requirements must be met prior to the disbursement of a particular Fund (i.e. submission of a District Aid application, master promissory note, entrance counseling, etc.).
- I consent to the use of an electronic record and electronic transactions related to my financial aid. Such transactions may take the form of electronic acceptance of these terms via the CUNE portal, or of emails and attachments, or of electronic completion of forms.

Loans

- I understand that by accepting my loans, I am also agreeing to the terms and conditions as set forth in my master promissory note, which I must complete separately if required.
- I understand in order to apply for a Federal Direct PLUS Loan that my parent must complete a PLUS Loan Confirmation Statement and, if required, a Master Promissory Note. To be eligible for the loan, the borrowing parent must have satisfactory credit.

Cost of Attendance (2014-15)

I understand the aid that has been offered is based on the Cost of Attendance. The Cost of Attendance is the maximum amount of financial aid I am able to receive in an academic year. The following information details the breakdown of Concordia's Cost of Attendance for the 2014-15 academic year:

- Direct costs are the costs billed by CUNE that normally include tuition, fees, room and board. The direct costs (billed by CUNE) are \$33,030.
- In addition to the direct costs, an estimated amount of \$3,550 is calculated for indirect costs (not billed by CUNE) such as books, travel, and personal expenses.

- Together these costs total \$36,580 which represents the estimated "Cost of Attendance" for a typical, full-time (12-18 credit hours per semester) undergraduate student. Your loan eligibility is determined by subtracting your scholarships and grants from the Cost of Attendance amount. Please do not take out more in loans than you need without exploring all other financing options first.

Acceptance

I understand that by accepting these Terms and Conditions, I am accepting certain awards.

I further understand my financial aid is in pending status until at such time I make a decision on all aid that requires either acceptance or declination AND I have clicked 'Submit Decision' on the Accept Award Offer tab. (This tab will be available after I accept these terms and conditions.)

I understand and agree to these Terms and Conditions.