

Financial Services

GRADUATE



View your student account on the web!

To view your student account on Banner Web:

Simply log on to the *connectCUNE* portal, select the **GRADUATE, DCP** or the **ACADEMIC LIFE** tab (whichever is visible). Then select the **BANNER SELF-SERVICE** link in the Banner Self-Service channel. When the link opens up, select **Student**, then **Student Accounts**.

You may then view your account:

Account Summary by Term—this will show your account information for this term.

Account Summary—this will show your account information since Concordia University has been on the Banner System.

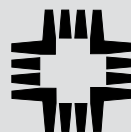
Tax Notification—this will show your 1098T, tuition and financial aid for a given calendar year.

Your account will reflect all tuition charged and financial aid received as of the day you view your account.

ANTICIPATED FINANCIAL AID WILL NOT BE REFLECTED ON YOUR STUDENT ACCOUNT.

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Compassion to *serve*.
Conviction to *lead*.



CONCORDIA
UNIVERSITY
N E B R A S K A

College of Graduate Studies
570 Fallbrook Blvd., Suite 203
Lincoln, Nebraska 68521

888 505 2863
www.cune.edu
GradStudentAccounts@cune.edu

Your Student Account Statement will be based on your current registration. Only one billing statement is issued each term—please plan accordingly. Detailed information relating to your student account is enclosed which will clarify your statement deadline obligations.

Tuition Payment Policy: Payment for entire term tuition is due, or acceptable payment options from list below must be in place, by the first day of the classes for the term. Non-compliance with the Tuition Payment Policy will result in a hold being placed on the student's account which will prevent registration, issuance of transcripts and diploma, and is subject to a \$75 late fee.

Payment in Full by Term: Check, cash and credit card payments are accepted. All payments are to be made in United States currency.

Check payments: Send checks or money orders to Concordia University, Student Financial Services Office, 800 North Columbia Avenue, Weller 106, Seward, Nebraska 68434
Make checks payable to: *Concordia University*

Online Payments: **www.cune.edu/payment** – Credit/Debit card or checking/savings account payments accepted online only. (Master Card, Discover and American Express are accepted; VISA is not accepted. A non-refundable convenience fee is added onto all credit and debit card payments.)

Direct Billing to Third-Party: Please contact the Graduate Financial Services Office at 888-505-2863 or **GradStudentAccounts@cune.edu** for details on eligibility.

Employer Tuition Reimbursement: Defer course tuition payment if receiving tuition reimbursement from your employer. Please contact the Graduate Financial Services Office at 888-505-2863 or **GradStudentAccounts@cune.edu** for details on eligibility.

Monthly Tuition Payment Plan: **www.cune.edu/tuitionpaygrad**

Use the online calculators provided to see how affordable your monthly payments can be. Enroll online or call 800-635-0120 and a TuitionPay consultant will answer your questions.

Financial Aid: Federal Financial Aid is available for students registered for at least three credit hours each term. To apply for Financial Aid, you must file the FAFSA (Free Application for Federal Student Aid). **Please Note:** Financial aid application and the FAFSA must be filed each academic year that you are taking classes. You may apply at **www.fafsa.gov**. Excess loan funds will be proportionately disbursed per term, throughout the year, and will be available for a refund within 14 days after disbursement. Please see the steps to apply for financial aid on page 4.

Please Note: Any term tuition balance not covered by financial aid is due, or an acceptable option must be in place, by the first day of classes for the term.

Veterans Administration (VA)/Military Benefits:

Students who are eligible for Veterans/Military benefits including, but not limited to, VA, GI Bill, Post 9/11, Yellow Ribbon and National Guard benefits should contact their local benefits office to apply. Please visit **www.va.gov/** for details on the various VA/Military benefits and also at **www.cune.edu/yellowribbon**

After applying for benefits at your Veterans Administration/Military Office please contact the Graduate Financial Services Office at 888-505-2863 or **GradStudentAccounts@cune.edu** for information on using these benefits for payment of tuition. Students must contact the Graduate Financial Services Office to secure this payment option for use of paying tuition. After filing for benefits, students will also need to contact the Graduate Registrar's Office at 888-505-2863 or **Sue.Jensen@cune.edu** to have their enrollment certified to the VA. Both the Graduate Financial Services and Registrars Office will need a copy of the DD 214 form.

The Teach Grant Program

Effective in the 2011-2012 academic year, Concordia University, Nebraska intends to be a participant in the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. Students who intend to teach in a high-need field in a

public or private elementary or secondary school that serves students in low-income families may be eligible to receive up to \$4,000 per year. The U.S. Department of Education will determine your eligibility for this program. Concordia University is not responsible to verify your eligibility or service obligations for this program. Please do not base your enrollment on this program, as it can be difficult to ensure qualification for government programs which are subject to reform and funding changes or limitations.

You must call 1-800-4-FED-AID to verify your eligibility and the service obligations for this program or visit www.studentaid.ed.gov and click on the Federal Student Aid Programs section and choose Grants.

Late Payment Policy: Students who do not pay their balance or make acceptable arrangements may be charged a late payment fee. All past due accounts are subject to financial probation and an account hold, which will prevent future registrations and the release of transcripts/diploma.

Refund Policy for Withdrawals: If you are not planning to attend any courses that you are billed for, please contact your advisor or the Program Director at 888-505-2863 prior to the course start date. Please refer to page three of this packet for withdrawal/refund information. If you receive federal financial aid and withdraw, financial aid funds may be returned; contact the Graduate Financial Services office regarding your account.

Billing notices and correspondence: We will contact you via the Concordia e-mail system (cune.org) throughout the term regarding financial information. Please check your Concordia e-mail account regularly.

It is the responsibility of the STUDENT to make all necessary financial arrangements with the Concordia University College of Graduate Studies prior to beginning courses.

■ REFUNDS

Please refer to the Tuition Refund Policy in the Graduate Catalog found at www.cune.edu/graduate.

■ STUDENT FINANCIAL ASSISTANCE

Our office is pleased to help you with information and forms related to paying for your education at Concordia University, Nebraska.

Hours: Monday–Friday, 8 a.m.–5 p.m.

For billing/payment assistance:

Phone: 888-505-2863

E-mail: GradStudentAccounts@cune.edu

For financial aid assistance:

Phone: 888-505-2863

Email: GradFinancialAid@cune.edu

■ FINANCIAL AID

Concordia participates in the William D. Ford Federal Direct Loan Program. Please visit www.studentaid.ed.gov for a complete student guide on all financial aid programs from the U.S. Department of Education including the Federal Direct Loan Program.

Eligibility:

- Must be a U.S. Citizen or eligible non-citizen.
- Not delinquent on a federal student loan.
- Maintain satisfactory academic progress.
- Must be admitted to a Concordia University, Nebraska degree-seeking graduate or degree completion program (DCP).
- Must be enrolled at least half-time or full-time each term.

Half-time: Graduate students = 3 credit hours
DCP students = 6 credit hours

Full-time: Graduate students = 6 credit hours
DCP students = 12 credit hours

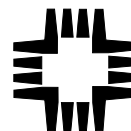
Disbursement:

Title IV federal Stafford funds will be proportionately disbursed per eligible term, throughout the year, based on the number of registered credit hours per term and will be disbursed into the student’s Concordia account.

Application Process:

- 1 To be eligible to receive financial aid, you must complete the admission process and be fully admitted to Concordia.
- 2 Students are required to have a “Federal Student Aid PIN” to file the FAFSA. To obtain a PIN access www.PIN.ed.gov. Concordia’s federal school code **002541**.
- 3 Students wishing to apply for financial aid must complete the Free Application for Financial Aid (FAFSA) online at www.fafsa.gov for each appropriate academic year.
- 4 Students must also complete the online Concordia Financial Aid Application annually at www.cune.edu/faf-gradadult

Please Note: Financial Aid requires a yearly application and FAFSA.



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Educational Loans:

- Loans are available to students to provide them with funding after all other financial aid options have been reviewed. **Loans are borrowed money that must be repaid with interest. Do not borrow more than you need!**
- Federal Stafford Loans are low-interest, long-term loans. Both subsidized and unsubsidized Federal Stafford Loans have the same terms and conditions, with one exception: Unsubsidized loan borrowers are responsible for interest that accrues during all in-school, grace and deferment periods; for subsidized loans, the federal government pays the interest on behalf of the borrower while the student is in school and during the grace period. In order to be eligible for Stafford Loans, please see the required steps to apply for financial aid on page 4.

■ SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP) policy for graduate students

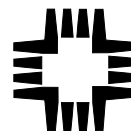
In order to receive federal Title IV student financial assistance (Federal Stafford Student Loans) student must be making "Satisfactory academic progress" toward a degree.

This policy establishes guidelines to encourage student to successfully complete courses during the term for which aid is received. Successful completion means receiving a passing grade in the course. Satisfactory completion of 6 credit hours per semester and a 3.0 cumulative grade point average is required to remain in good academic standing.

Course incomplete, withdrawals, and repetitions do not count toward completion.

Calculation of aid will be based on your enrollment status.

Graduate and professional students are expected to complete their program within the maximum time frame of 14 semesters (7 calendar years).



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