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Financial Aid Bearkatalog

SHSU Office of Student Financial Aid SAM HOUSTON STATE UNIVERSITY

Resources and Instructions for Obtaining Financial Aid at Sam Houston State

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INTRODUCTION TO FINANCIAL AID AT SHSU

What is Financial Aid?

Financial aid consists of grants, scholarships, loans and work study. Most aid, except for scholarships, is based upon individual need and eligibility. It is intended to supplement, rather than replace, student and parental financial contributions toward the Cost of Attendance (COA). The COA includes typical expenses such as tuition and fees, books and supplies, room and board, transportation and miscellaneous expenses.

What are the Types of Aid?

- Grants - are gift aid and do not have to be repaid.
- Scholarships - are generally merit-based gifts that do not require repayment.
- Loans - have to be repaid with interest.
- Work Study - provides wages for part-time employment.

How is Financial Need Determined?

Expected Family Contribution (EFC) is calculated by the Federal Processor using information submitted by the applicant on the Free Application for Federal Student Aid (FAFSA), regarding parents' and student income and assets, taxes paid, family size, number of family enrolled in college and age of the older parent. Financial need is determined by subtracting EFC from Cost of Attendance (COA).

Satisfactory Academic Progress (SAP) Requirements

Students receiving need based financial aid funds from federal and state financial aid programs must meet the following minimum academic requirements:

Undergraduate Students

[SAP Policy](#)

- Must maintain minimum SHSU grade point average (GPA) of 2.0.
- Completion of the bachelors degree in five academic years.
- Deficiencies in GPA and/or hours may be made up during summer enrollment at SHSU. Students are not eligible for financial aid while resolving deficiencies.

Post-graduate Students seeking a **Second Bachelors degree**, enrolled in a **Certification Program**, or taking **Preparatory Course Work**.

- Must maintain a 2.0 SHSU GPA.
- Completion of second bachelors degree or certification program in two academic years.
- Completion of preparatory course work within twelve consecutive months.

Graduate and Professional Students

SAP Policy

- Must maintain a 3.0 SHSU GPA.
- Deficiencies in GPA and/or hours may be made up during the summer enrollment at SHSU. Students are not eligible for financial aid while resolving deficiencies.

Types of Aid

Grants

Federal Pell Grant

- Based upon financial need.
- Available to undergraduate students only.
- The determination of Pell Grant eligibility, constitutes the foundation of the student's financial aid package.

Federal Supplemental Educational Opportunity Grant (FSEOG)

- This is a federal grant based upon exceptional financial need.
- Available to undergraduate students only

Towards EXcellence, Access and Success (TEXAS) Grant Program

Students who have completed the Recommended High School Program or the Distinguished Achievement Program in High School and meet additional eligibility requirements will be considered for this state grant program.

Additional Texas Grant Requirements

- Student must be a Texas resident.
- Student must not have been convicted of a felony or crime involving a controlled substance.
- Student must show financial need.
- Student must have an estimated family contribution (EFC) less than or equal to \$4,000.
- Student must register for the Selective Service or must be exempt from this requirement

- AND
- 1) Be a graduate of an accredited high school in Texas not earlier than the 1998-1999 school year.
 - 2) Complete the Recommended High School Program or Distinguished Achievement Program in high school.
 - 3) Enroll in a non-profit public college or university in Texas within 16 months of graduation from a public or accredited private high school in Texas and
 - 4) Have accumulated no more than 30 semester credit hours, excluding those earned for dual or concurrent courses or awarded for credit by examination (AP, IB, CLEP).

- OR
- 1) Have earned an associate degree from a public technical, state or community college in Texas and
 - 2) Enroll in any public university in Texas no more than 12 months after receiving their associate's degree.

To remain eligible for the Texas Grant, students must meet the following requirements:

- If student was awarded a TEXAS grant before September 1, 2005, the grant is renewable for up to 150 hours, 6 years or until the recipient earns a degree, whichever comes first. To be eligible for renewal, students must demonstrate financial need. Students must also maintain a 2.5 cumulative GPA, complete 75 percent of the attempted and be enrolled at least 3/4 time.
- If student was awarded their first TEXAS grant after September 1, 2005, the grant is renewable for up to 150 hours, 5 years or until the recipient earns a degree, whichever comes first. To be eligible for renewal, students must demonstrate financial need. At the end of the student's first year in the program, the student must complete 75 percent of the hours they attempted each semester with a 2.0 cumulative GPA. After the student's second year in the program and the following years after, the student must have completed at least 24 semester credit hours each year with a 2.5 cumulative GPA and must have completed 75 percent of the hours they attempted.

Academic Competitiveness Grant (ACG)

The ACG grant is offered to Pell Grant recipients who meet certain academic and other eligibility criteria. Grant awards up to \$750 are offered for the first academic year of a student's program of study. Second academic year students are offered up to \$1,300.

ACG Requirements

- Student must have received a Pell grant for Fall 2008 and/or Spring 2009
- Award is considered for both Fall 2008 (if enrolled) and Spring 2009 semesters
- Student must be a U.S. citizen (Permanent residents and other non-citizens are not eligible.)
- Student must be enrolled full-time (The grant is cancelled for eligible students enrolled less than full time as of respective semester census date. It cannot be prorated like the Pell Grant.)
- Student must be in their first or second year of undergraduate study: (AP and CLEP credits are excluded from year calculation.)
- Student must have graduated from High School after January 1, 2006.
- Student must have completed a rigorous secondary school program of study (As approved by the Department of Education.)
- Student must have a 3.0 SHSU cumulative GPA for second year award (end of Spring 2008 semester).

National Science and Mathematics Access to Retain Talent Grant (SMART)

The SMART grant is offered to Pell Grant recipients who meet certain academic and other eligibility criteria. Grant awards up to \$4,000 are offered for each of the third and fourth academic years of undergraduate study.

SMART Requirements

- Student must have received a Pell Grant for Fall 2008/ and/or Spring 2009
- Award is considered for both Fall 2008 (if enrolled) and Spring 2009 semesters
- Student must be a U.S. citizen (Permanent residents and other non-citizens are not eligible.)
- Student must be enrolled full-time (The grant is cancelled for eligible students enrolled less than full time as of respective semester census date. It cannot be prorated like the Pell Grant.)
- Student must be in their third or fourth year of undergraduate study.
- Student must be majoring in physical, life, or computer sciences, mathematics, technology, engineering, or in a foreign language determined critical to national security (Eligible majors as determined by the Department of Education).
- Student must maintain a 3.0 GPA in coursework required for the major (in addition to 3.0 SHSU cumulative GPA).

State Grants and Scholarship Programs -Texas Coordinating Board

These grants are authorized by the State of Texas. Most are available to both undergraduate and graduate students demonstrating financial need. Some are limited to Beginning Freshmen and Transfer students, persons already working in a certain field for which they are seeking a degree, etc.

- Texas Public Educational Grant (TPEG)
- Leveraging Educational Assistance Partnership (LEAP)
- Fifth-Year Accounting Scholarship
- License Plate Insignia Scholarship Program
- Certified Educational Aide Exemption Program
- Student Deposit Scholarship Program
- Tuition and Fees Exemption Programs

Scholarships

SHSU scholarship recipient's are not selected by the Financial Aid Office (FAO). However, all scholarship awards, SHSU and/or outside donor awards, must be coordinated by the FAO, in order to assure compliance with State and Federal Regulations.

SHSU has a number of academic scholarships which are awarded for scholastic achievement, and activity scholarships that are awarded for excellence in a specific activity:

- Available to currently enrolled and new students at SHSU.
- Each scholarship requires a separate application and/or other data. (Check with the scholarship department/agency for further information).
- Deadlines for scholarship are usually between November and February for the following Fall semester awards. (Refer to the awarding department/agency for actual deadline).

Refer to [Scholarship Information](#) for specific details about scholarships available through SHSU.

Employment

Federal Work Study Program

- Jobs are available both on and off campus.
- Available to students who show financial need and want to earn a portion of their education expenses.
- Most jobs begin at minimum wage, but there are many other benefits such as flexible work hours.

Texas Work Study Program

- Jobs are located on campus
- Available to students who show financial need and want to earn a portion of their education expenses.
- Most jobs begin at minimum wage, but there are many other benefits such as flexible work hours.

Loans

Federal Stafford Loan Program - Subsidized and Unsubsidized

- Available to undergraduate and graduate students.
- Available to parents of undergraduate students
- Amount of Subsidized in combination with Unsubsidized varies depending upon need, but the total amount cannot exceed \$3,500 for the first-year, \$4,500 for the sophomore year, or \$5,500 for the junior and senior years of an undergraduate program. A graduate student may borrow up to \$8,500 maximum per academic year.
- Variable interest rate not to exceed 8.25%.
- Repayment begins six months after leaving school or dropping below half-time enrollment status.

Texas B-On-Time Loan

The Texas B-On-Time Loan is a no-interest loan for eligible Texas students with the added benefit that if the borrower meets specified goals, the entire loan amount can be forgiven upon graduation. This loan is funded by the State of Texas, with repayment made to Hinson Hazelwood, The Coordinating Board.

Eligibility Requirements:

- Must be a Texas resident (House Bill 1403-B students are not eligible).
- Graduated from public or accredited private high schools in Texas during or after the 2002-2003 academic year or have received an associates degree from an eligible institution no earlier than May 1, 2005. (Home school students are not eligible.)
- Completed the recommended or advanced high school curriculum

- Not earned a bachelor's degree
- Be enrolled full time in an undergraduate degree or certificate program at an eligible institution
- Have completed the FAFSA and be eligible to receive federal financial aid
- Have been certified by the designated school as eligible for Texas B-On-Time Student Loan

Students will be notified via their SHSU student e-mail account and/or permanent phone number as listed with the Registrar's Office if they are eligible to be considered for the Texas B-On-Time Loan.

For more information on this loan program, please visit the Texas Higher Education Coordinating Board's web-site and read their [Texas B-On-Time Loan Fact Sheet](#).

Federal Perkins Loan Program

- Available to undergraduate and graduate students.
- Amount varies depending upon need, but cannot exceed \$3000 for first two years.
- Interest rate currently 5.0%
- Repayment begins six months after leaving school or dropping below half-time enrollment status.

SAMPLE FEDERAL LOAN REPAYMENT TABLE

| Amt. Borrowed | No. Of Pymts. | 4% Mo. Pymt. Amt. | Total Interest | 5% Mo. Pymt. Amt. | Total Interest | 7% Mo. Pymt. Amt. | Total Interest | 8.25% Mo. Pymt. Amt. | Total Interest |
|----------------------|----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|-----------------------------|-----------------------|
| \$ 6000 | 120 | \$ 61 | \$ 1290 | \$ 64 | \$ 1637 | \$ 70 | \$ 2380 | \$ 74 | \$ 2831 |
| \$ 9000 | 120 | \$ 91 | \$ 1934 | \$ 95 | \$ 2455 | \$ 105 | \$ 3540 | \$ 110 | \$ 4246 |
| \$12000 | 120 | \$ 121 | \$ 2579 | \$ 127 | \$ 3273 | \$ 139 | \$ 4720 | \$ 147 | \$ 5662 |

Defaulted Loans

SHSU will not automatically award or process any loans for individuals who have defaulted on their student loans.

Students submitting documentation that the defaulted loan has been repaid or satisfactory repayment arrangements have been made may be considered for grants and work study.

The letter (from the respective guaranty agency) must also state that the student is now eligible for further financial aid.

Other Types of Assistance

Regular Student Employment

Students seeking employment in order to earn a portion of their educational expenses but do not qualify for employment under the Federal or State Work Study Program, can apply for regular part-time jobs available on and off campus. For current listing of employers, contact [Career Services](#), located in the Career Services Building at 1603 Ave J, Huntsville, TX 77341, or call (936)294-1713.

Semester Loans

- **Short-Term Loans (STL)** - Students seeking assistance for books, housing, dining or other emergency school-related expenses, may apply for a STL for either 30, 60 or 90 days, depending upon the remaining number of days in the semester. Book loans are up to \$350 according to the number of enrolled hours. Housing and dining loans are usually limited to the amount of the first (one) installment. Other STLs are reviewed on an individual basis for merit and amount. Interest rates vary but rarely exceed 10%.
- **Emergency Tuition and Fees Loan (ETLP)** - Provides for tuition and required course-related fees only for students unable to obtain funds from sources.

Loan and loan organization fee (not to exceed 5% per annum) must be repaid within 90 days.

Other Important Information

In accepting Financial Aid, you accept the responsibility to:

- Complete all application forms accurately and submit them on time to the appropriate SHSU office or off-campus agency.
- Submit correct information. In most instances, misreporting and omitting information on financial aid forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- Provide all additional documentation, verification, corrections and/or new information requested by either the Office of Student Financial Aid or the agency to which the application is submitted.
- Be responsible for reading and understanding all forms that have been signed, and for keeping photocopies, for your records.
- Honor all agreements.
- Perform all work to which you committed in the Work-Study program.
- Read and know the SHSU refund policy. (Withdrawing or dropping below half-time status may require repayment of all or a portion of any aid received).
- Report changes in name, address, and telephone number to the Registrar's office, or make changes on-line from any campus terminal or PC, as soon as possible. (You will not receive notice of awards, etc. if your address and/or telephone number is not correct on the system).
- Maintain Satisfactory Academic Progress (SAP) policy standards: a minimum cumulative 2.0 SHSU GPA and completion of 75% of semester credit hours during each long semester if you are an undergraduate or; a minimum cumulative 3.0 SHSU GPA and completion of at least 9 semester credit hours during each long semester if you are a graduate/professional student. (Repeat courses do not count toward the semester credit hour requirement).
- Complete a pre-loan counseling session if borrowing funds from the Federal Perkins and/or the Stafford Loan Programs. (Parent borrowers of dependent students are not required to attend).
- Complete an exit counseling session upon leaving SHSU, through either graduation, withdrawal, not returning for any reason, or dropping below a half-time status. This applies to every one who has received aid from the Federal Perkins and/or Federal Stafford Loan Programs.

Refund Policy

A recipient of financial aid funds who officially withdraws from Sam Houston State University (SHSU) and is eligible to receive a University refund of tuition and fees, housing, or dining may be required to repay all or a portion of the unused amount of the financial aid received. The repayment amount due to the financial aid program(s), from the SHSU refund, is calculated on a per diem basis formula established by Federal regulations.

The refund will be applied in priority order of Federal Perkins, Federal Stafford Loans, Hinson-Hazlewood College Student Loan, Supplemental Grants, Federal Pell Grant, Short-term Loan, Emergency Tuition and Fees Loan, and Texas Public Education Grant, respectively.

Withdrawing or Dropping Below 6 Semester Credit Hours

Withdrawing or dropping courses during the school year may result in accelerated repayment of financial aid. Withdrawing during the fall semester will result in the cancellation of spring financial assistance. Furthermore, dropping below six (6) semester hours may render applicants ineligible for funds not yet disbursed. For additional information, refer to the Return of Title IV Funds Policy.

[Return of Title IV Funds Policy](#)

Cost of Attendance (COA)

Estimated COA or Typical Student Expense Budgets are calculated using the following:

- Tuition and Fees (15 credit hours each semester)
- Room and Board
- Books and Supplies
- Personal Expenses
- Transportation

Standard Full-time Undergraduate Student Expense Budgets Nine-month academic year 2008 - 2009

Total expenses are based on average costs at SHSU for the Fall and Spring semesters.
Your total expenses include direct and indirect costs.

Academic Year 2008 - 2009

| | Resident | Non-Resident |
|---------------------|-----------------|-----------------|
| | On Campus | |
| Tuition and Fees | \$5,910 | \$14,250 |
| Room and Board | \$6,046 | \$6,046 |
| Books and Supplies | \$1,038 | \$1,038 |
| Transportation | \$1,652 | \$1,652 |
| Misc./ Personal | \$1,816 | \$1,816 |
| Total Budget | \$16,462 | \$24,802 |

** revised 03/17/08 - subject to change*

Tuition and fees amount is based on 15 credit hours. Total expenses include direct and indirect costs.

Room and board amount is an average Indirect costs are other expenses covered by financial aid amount for residence halls. Including travel expenses and miscellaneous(personal) expenses.

**Standard Full-time Graduate Student Expense Budgets
Nine-month academic year 2008 - 2009**

Total expenses are based on average costs at SHSU for the Fall and Spring semesters.
Your total expenses include direct and indirect costs.

Academic Year 2008 - 2009

| | Resident | Non-Resident |
|---------------------|-----------------|-----------------|
| Tuition and Fees | \$5,280 | \$10,840 |
| Room and Board | \$6,046 | \$6,046 |
| Books and Supplies | \$1,038 | \$1,038 |
| Transportation | \$1,652 | \$1,652 |
| Misc./Personal | \$1,816 | \$1,816 |
| Total Budget | \$15,832 | \$21,392 |

** revised 03/17/08 - subject to change*

Tuition and fees amount is based on 10 credit hours. Total expenses include direct and indirect costs.

Non-Discrimination Policy

No person shall be excluded from participation in, denied the benefits of, or be subject to discrimination under any program or activity sponsored or conducted by Sam Houston State University on any basis prohibited by applicable law, including, but not limited to race, color, national origin, religion, sex, or handicap.

Disbursement of Funds**Available Aid Funds**

You may expect to credit aid to your student account during the late registration payment period, if you are awarded (signed and submitted all other required documents) and have accepted award offers from the following aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Texas Public Educational Grant
- Perkins Loan funds (if your have signed your Promissory Note).
- SHSU scholarships (if the department has provided FAO with paperwork.

If creditable aid for the semester exceeds your registration costs, the balance due to you will be available at the Financial Aid Cashier's Station during the late registration payment process.

Possible Delayed Aid Funds

Some aid funds may be delayed, or canceled, by an outside lender or grant agency. Be prepared to pay for your tuition and fees, books and supplies, and room/board while awaiting application approval and aid disbursement for outside agency programs. Examples of these aid programs are:

- Stafford Loan Program funds
- Other State Grant Program funds
- Outside Agency Scholarships

Funds received by SHSU during the late registration payment period will be available for crediting to your student account (at the Financial Aid Cashier Station) during that payment process. (Funds received after the late registration payment period will be available the day after it is applied to your student account, in the Cashier's Office).

Steps To Follow

To Apply

(You must reapply each year)

To apply for financial aid at SHSU, complete the Free Application for Federal Student Aid (FAFSA) and forward it to the processing agency. The FAFSA form may be obtained from your high school counselor or the financial aid office of any college or university, usually in early January. Additional applications or other data forms may be required depending upon the program(s) from which you are awarded funds.

If you do not qualify for assistance under any of the need-based programs, there are alternatives. Unsubsidized Federal Stafford Loans are available to undergraduate and graduate, independent or dependent students. The PLUS (Parent Loan) is available to undergraduate, dependent students.

Applying for Financial Aid at SHSU

1. Complete all pages of either the Free Application for Federal Student Aid (FAFSA) or the Renewal Application, listing SHSU school code 0003606. You may elect to complete a [Electronic Application](#) instead of filing a paper FAFSA Application.
2. Approximately four-to-six weeks after you mail the FAFSA, the Processing Center will send electronic data to the SHSU Financial Aid Office (FAO).
3. You will receive the same data in paper form or by email on your Student Aid Report (SAR). Carefully follow the instructions on the SAR form and make corrections if necessary.
4. If requested by FAO, be prepared to present a signed copy of your and your parent's federal tax returns, child support record, copy of divorce decree, marriage license, copy of your social security card and detailed listing of medical/dental expenses, etc. Veterans should also be prepared to present a copy of the DD Form 214-Report of Separation and a letter from SHSU Veterans Affairs person, located in the Office of the Registrar and/or Veterans Administration, verifying type of VA benefits and monthly amount.
5. After your electronic data is received, the Financial Aid Office (FAO) will:
 - Review electronic file for completion and data integrity.
 - Request additional documents and/or missing information if necessary.
 - Evaluate and Verify Satisfactory Academic Progress (SAP).
 - If you pass SAP, you will be assigned a Cost of Attendance (COA) expense budget and your financial need will be calculated.
 - Make an Award Package for you based on your academic and financial eligibility and the availability of aid funds.
6. After preparing an award package, the FAO will email you a Financial Award Notice (FAN) with instructions and any additional forms and/or required applications for specific aid programs.
7. Following the instructions on the Status Program to process your FAN.

SHSU Office of Student Financial Aid

Avoiding Processing Delays

FAFSA & Renewal Applications

- **Qualifying for Independent Student Designation:** Many students fail to recognize the federal government's strict definition for what is termed an independent student. Those who do not qualify under that definition must submit parental information. Be advised that students who fail to include accurate and complete information regarding parents are subject to lengthy delays and/or rejection of their applications.
- **Include Step-parent's Income Information**
You must include the required information about your step-parent. Read instructions carefully and complete accordingly.
- **Amount of U.S. Income Tax Paid**
This area causes some of the most common errors result in lengthy delays. U.S. income tax paid is not the same thing as income tax withheld. The FAFSA will direct you to the specific tax line for the answer to the income tax question.
- **Earned Income Credit is Untaxed Income**
Another common error causing application processing delays is failing to include earned income credit as untaxed income. This is an oversight on the part of many students and parents, causing a processing delay.
- **Never Abbreviate College References (School Code)**
On Step 6 of the FAFSA (list of colleges selected to receive the data), students often list colleges by initials and/or list the incorrect address. Errors in this area mean that the colleges may not receive you information.

To ensure that Sam Houston State University receives you application, write out the name "Sam Houston State University" (do not abbreviate SHSU or shorten to Sam Houston). Additionally, you should list the college code number "003606" for Sam Houston State University.

- **Housing Status in Step 5**
You are asked to indicate your living arrangements while attending college. If you leave the housing question blank, you will automatically be assigned the lowest Cost of Attendance (COA) expense budget. Therefore, if you are uncertain as to where you will live (at the time you are filling out this form), choose the most likely option.
- **Federal Deadline**
The date listed on the FAFSA is the absolute last day that the Federal Processor will process your application. Do not confuse this deadline with SHSU's priority award deadline which is nearly one year (11 months) earlier.

SHSU Office of Student Financial Aid Document Do's and Don'ts

To Avoid Delays in Your Application

1. Check the Financial Aid Application matrix below to determine the documents you need to submit for the financial aid you are seeking or visit the Status Program under [SamWeb](#).
2. Applying for University admission is a separate process and has a separate deadline.
3. Transient students (those seeking their degrees elsewhere) are not eligible for financial aid at SHSU.
4. The Free Application for Federal Student Aid (FAFSA) can be obtained at your local high school or local college after January 1. Submit the FAFSA form to the Federal Processing Center as soon as Income Tax forms are filed. Note the SHSU priority award deadlines.
5. Read the FAFSA application and instructions before filling it out.
 - Follow all instructions carefully. Make sure you read everything.
 - Complete all pages of the FAFSA form. Do not leave blanks. If an item does not apply, put zero or "N/A" whichever is applicable.
 - Specify the semester(s) for which you are applying. At Sam Houston State University, the summer 1 and 2 sessions are at the end of our award year.
 - Verify your entries for completeness and accuracy.
 - Sign the FAFSA. (If you are married, your spouse must also sign. If you are dependent, one of your parents must sign).
6. Keep photocopies of material submitted. It is wise to write down name of the Financial Aid Office personnel, and the date, when submitting forms and/or making an inquiry.
7. Apply for Financial Aid as early as possible. You may submit your FAFSA before applying for

- admission to the University. However, you will not be awarded until you have been accepted to SHSU.
8. Some consulting companies charge a service fee to process aid applications. The Student Financial Aid Office provides the same services free of charge.
 9. Be familiar with the SHSU Satisfactory Academic Progress (SAP) policy standards, which all applicants must maintain in order to receive financial aid.
 10. Be prepared for the worst-case scenario. Applying for financial assistance does not mean that financial aid will be promptly delivered. Try to save enough money to cover two months of expenses. August tuition and fee payment (3 installment plan) is approximately \$1796. August room and board payment (3 installment plan) is approximately \$2407. Books are approximately \$350 per semester.

ESSENTIAL DOCUMENTS

Check the Financial Aid Application Forms Chart to determine which documents you need to submit according to the type of financial aid you are seeking.

After January 1st complete either the FAFSA , Renewal Application, or Electronic Application and forward to the Processing Center early enough to be received at SHSU by the May 31st, priority award deadline. If you submit your FAFSA application after March 31st, your aid may not be available until after the beginning of the fall semester.

Applying for admission is a separate process and has a separate deadline. **Note:** Transient students are not eligible for financial aid at SHSU.

| Program | FAFSA | Federal Tax Return | Loan Application | EFT Disbursement | Promissory Note |
|-----------------------------|-------|--------------------|------------------|------------------|-----------------|
| Federal Grants State Grants | ■ | ■ * | | ■ | |
| Federal Stafford Loans | ■ | ■ * | ■ | ■ | ■ |
| Federal Parent Loan | ■ | | | ■ | ■ |
| Federal Perkins Loan | ■ | ■ * | ■ | | ■ |
| FWS | ■ | | | | |
| TWS | ■ | | | | |

*Required for applications selected for verification and for certain independent students.

WHEN WILL I HEAR?

| Entering Freshmen | | Transfer, Continuing & Former Students | |
|-------------------------|-----------------------------|--|-----------------------------|
| IF YOU FILED YOUR FAFSA | YOU SHOULD HEAR FROM US BY: | IF YOU FILED YOUR FAFSA | YOU SHOULD HEAR FROM US BY: |
| March 1 or earlier | Mid May | May 1 or earlier | Early June |
| April 1 | Early June | After May 1 to June 1 | Mid-Late July or Aug |
| May 1 | Late June or July | After June 1 to July 1 | Mid Sept or Oct |
| June 1 | Mid-Late July or August | Aug 1 | Mid Oct or Nov |
| July 1 | Mid September or October | | |
| August 1 | Mid October or November | | |

Getting Your Money

Your Rights and Responsibilities

You have the right to know ...

- What financial aid programs are available.

- The deadline for submitting applications for each of the programs.
- How financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
- How financial need is determined. (How costs for tuition, fees, room, board, transportation, books and supplies, personal and miscellaneous expenses are considered in your budget).
- What resources (current assets, parental contribution, other financial aid, etc.) Are considered in the calculation of need.
- How much financial need, as determined by the institution, has been met.
- The details of the various programs in the student aid package.
- What portion of the financial aid is a grant and what portion is a loan that must be repaid. For a loan, the interest rate, the total amount that must be repaid, and the date repayment is to begin.

Method of Disbursement

Disbursement of funds to eligible students is made in equal installments, one in the fall and one in the spring. Loan funds are always disbursed in two payments, even if you applied for only one semester.

Funds from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Texas Public Educational Grant, and the Federal Perkins Loan are credited to the student's actual costs at the time of registration. If the creditable amount of aid is less than the minimum due, the student must be prepared to pay the difference.

In those cases where the amount of aid applied exceeds charges, the balance will be paid to the student through the student's Bearkat OneCard profile. Students have three options for receipt of funds: (a) Bearkat OneCard deposit, (b) direct deposit to existing bank account, and (c) check by mail. For more information on refund options, please contact the Bearkat OneCard office at (936) 294-2273.

Delayed Disbursement

Proceeds from the Federal Stafford loan may or may not be available during the late registration payment period. It depends upon whether or not the office has completed the loan certification process, which is different from being awarded a loan. It also depends on whether or not the lender has processed the application and delivered the funds to SHSU. We encourage students to have alternate sources of funds available in case loan proceeds are delayed.

Student Eligibility

All students receiving assistance from any of the federal and state financial aid programs must meet specific program requirements. Generally, these include being enrolled on at least a half-time basis (6 semester hours), making Satisfactory Academic Progress toward the completion of a degree, and being a U.S. citizen or eligible nonresident. Transient students are not eligible for aid.

Definition of "Transient Student"

Student attending SHSU now but seeking their degrees at another institution. (For example a student attending SHSU only during summer sessions) .

Withdrawing or Dropping Below 6 Semester Credit Hours

Withdrawing or dropping courses during the school year may result in accelerated repayment of financial aid. Withdrawing during the fall semester will result in the cancellation of spring financial assistance. Furthermore, dropping below six (6) semester hours may render applicants ineligible for funds not yet disbursed. For detailed information, refer to the Financial Aid Refund Policy.

Changing Schools

Financial aid does not automatically go with you when changing schools. You should contact the financial aid office at the new school as soon as you decide to transfer.

Where to Get Information

Key Advice

As a SHSU Bearkat, take advantage of all the programs, workshops, and publications available to you through FAO. Preparation and knowledge are the keys to any successful financial aid applicant! If you have questions, ask! We are here to serve.

The Financial Aid Office (FAO) at SHSU offers students information explaining financial aid and which form of aid they qualify to receive. Applying for financial aid can sometimes be a lengthy and confusing process, but SHSU offers several programs and publications to help students make sense of it all!

Publications

If its printed information you're after, FAO has that too! The Funding your Education Beyond High School (U.S. Dept. Of Education) is an excellent source for details on federal financial aid programs and the application process.

Interested in scholarships? SHSU [Scholarship Information](#). Note: Applications for a scholarships at SHSU are unrelated to the application for financial aid.

Workshops

During Financial Aid Awareness Week in February, FAO promotes understanding of financial aid and the application process. Counselor are on hand to answer questions, as well as help applicants complete their financial aid applications.

FAO also disseminates financial aid information and updates through the SHSU radio and television stations, which highlight facts and tips for students throughout the week.

Loan Counseling Programs

Pre-loan Counseling and Exit Counseling are two of the best programs to help students understand Federal Student loans. They are both offered [online](#) and are available year-round.

You **MUST** complete a pre-loan session before your loan information may be processed and guaranteed.