

## FINANCIAL AID

Phone: (512) 245-2315      Office: JCK Building 220  
 Fax: (512) 245-7920      Web: <http://www.finaid.txstate.edu/>  
 E-mail: [fin-aid@txstate.edu](mailto:fin-aid@txstate.edu)

Texas State makes every effort to help students who need assistance in paying for the cost of their education. Various financial aid programs are available. Interested students should visit, write, or call. Counselors are available during regular business hours.

### **Federal and State Aid Programs**

Texas State participates in a number of federal and state financial aid programs. Students may apply for such grant programs as the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Texas Public Education Grant, and LEAP Grant. There are also several long-term loan programs available to Texas State students, including the Federal Stafford Loan, Federal Perkins Loan, Hinson-Hazlewood College Access Loan, and Federal Parent Loan for Undergraduate Students. Borrowers with no previous participation in the Federal Stafford Loan Program will be assigned to The Federal Stafford Loan using the Direct Lending Program. The interest rates for these loans may vary. Except for the Parent Loans, repayment generally does not begin until six months after the student leaves school or drops below a half-time status. Another source of financial aid is the Federal and Texas Work Study Programs. These programs are available for Texas State students showing financial need who wish to earn part of their educational expenses.

### **Applying for Financial Aid**

To apply for a grant, loan or one of the Work Programs, students should first complete the Free Application for Federal Student Aid (FAFSA) online at <http://www.fafsa.ed.gov/>. Please remember to include Texas State by adding our school code 003615. Paper FAFSA's are available in the Office of Student Financial Aid. Students may access financial aid information on-line by going to CATSWEB-Inquire Financial Aid. International Students are not eligible to participate in federal financial aid programs.

**Deadlines.** The priority date for filing a Financial Aid Application is April 1 prior to the fall or spring semester for which aid is desired. Students who miss the priority application date will be considered for aid after on-time applicants are processed. Missing the priority application date means that aid will probably not be available when a student registers for classes and will not receive any gift aid even if eligible, other than the Federal Pell Grant.

**Veteran's benefits.** Eligible students may qualify for Veterans Educational benefits as well as federal financial aid. Veteran's benefits can affect the amount of federal financial aid a student may receive. Students who are veterans should consult the Veteran's Affairs section of this catalog.

### **Application of Financial Aid Funds toward Registration Fees**

Institutional policy requires students to apply financial aid to their fees. Tuition payment can be made in person at the Cashier's windows in 110 J.C. Kellam or at <https://catsweb.txstate.edu/app/auth?/app/pay-your-accounts/>. Financial aid to must be applied to the bill by the last day to pay or registration will be cancelled and classes will be dropped.

**Advance Registration.** If financial aid is ready to release, the creditable aid printed on the bill will reduce the amount which must be paid.

**Late Registration.** If financial aid is ready to release, the creditable aid will be available to reduce the minimum amount which must be paid.

- If financial aid covers the minimum due or total due on the bill, complete the process by applying aid to the bill.

- If financial aid does not cover the minimum balance due on the bill, the minimum balance must be paid.
- If paid by the Advance Registration due date, a check for the balance of financial aid should be mailed during the first week of classes.

### Requirements for Maintaining Financial Aid

**Enrollment Status.** Students receiving assistance from any of the above financial aid programs must be enrolled at least half-time. Half-time enrollment for an undergraduate, certification seeking, or second bachelor degree student is 6 semester hours during a long semester or a total of 6 hours during the summer sessions. Financial aid recipients who withdraw from Texas State will be required to repay a portion of the financial aid received based upon U.S. Department of Education guidelines.

**Academic Progress Requirements.** Federal regulations require financial aid recipients to be making Satisfactory Academic Progress (SAP) toward a degree or eligible certification program. SAP is evaluated at the end of each academic year or grace period. There are three standards a student must meet to maintain SAP: GPA, maximum hours allowed, and hours completion percentage. More information may be found at <http://www.finaid.txstate.edu/>.

#### Minimum Cumulative Texas State GPA Required

Undergraduate	
1st year freshman	1.85
2nd year and higher	2.00
2nd Bachelor's	2.50
Certification	3.00

#### Hours Completion Rate Required for all Degrees and Programs

(Students must complete a minimum number of new hours)

<i>Registered Hours</i>	<i># of Hours Required to Complete*</i>
24	18
20-23	15
16-19	12
12-15	9
6-11	6
3-5	3
2	2
1	1

\*Repeated courses are not counted or considered to be new hours in the “# of Hours Required to Complete”

#### Maximum Credit Hours Allowed for Completion of Degree or Program

Undergraduate	160
2nd Bachelor's	45
Certification	36

**Appeal Process.** If a student loses financial aid due to unsatisfactory academic progress, the student may file an appeal to the Office of Student Financial Aid to continue receiving aid. The student may submit a written statement describing the extenuating circumstances, along with any supporting documentation. Appeals without supporting documentation will be denied. A decision will be made on the appeal based on the documentation provided.

If approved, then certain criteria will be set, which the student must meet in order to continue receiving financial aid. A contract will be signed agreeing to the terms of the appeal approval. At the end of each semester, academic progress will be checked. If the student has not met the terms of the agreement at that time, financial aid will be terminated for the next semester. The student may then start the appeal process again at the next level. If an appeal is

denied, the student has the option to appeal to the next level or to improve SAP without financial aid.

Students may appeal through four levels beginning with Level 1:

Level 1	Level 2	Level 3	Level 4
Reviewed by Financial Aid Counselor	Reviewed by Assistant/ Associate Director	Reviewed by Director	Reviewed by Financial Aid and Scholarship Advisory Committee

If an appeal is denied, the student must submit a written appeal to the next level within five working days after the student receives an oral or written notice of denial from the previous level. Level 4 appeals should be typed and limited to one page.

**Regaining Eligibility.** Students who do not meet SAP criteria after the completion of the evaluation of their grace period at Texas State may regain eligibility by completing one semester without financial aid and meeting all SAP guidelines

**Texas State E-Mail Account.** Every new student enrolling at Texas State is provided with an e-mail account. The Texas State e-mail account is the primary method of communicating with students regarding financial aid, and students will not be contacted through their private accounts such as hotmail, yahoo, AOL, etc. Therefore; it is important that students check their Texas State e-mail account daily for important financial aid information.

**Important Loan Information.** If the student is a first time, first year borrower, the initial loan cannot be disbursed until 30 days after classes begin. If receiving a student loan for a single semester, the loan will be evenly disbursed in two separate payments within the semester. The first disbursement will be at the beginning of the semester and the second disbursement will be at the mid-point of the semester. Contact the Office of Student Financial Aid for definite dates.

#### **Other Financial Assistance**

**Scholarships.** Scholarships are available to qualified students on a competitive basis. The Texas State General Scholarship Application is different from the FAFSA and can be obtained at <http://www.finaid.txstate.edu/scholarships/> December 1 is the scholarship deadline for incoming freshmen. The deadline for transfer and continuing students is March 1. Students who are not Texas residents and receive a Texas State competitive scholarship of at least \$1,000 may be eligible to pay resident tuition.

**Alternative Loan Resources.** Some lending institutions offer student loans without processing a FAFSA. These are not federal loans, and most of these programs require school certification of eligibility. The funds are then only available in check form, and the check releases must be picked up at the check release window on the second floor of J. C. Kellam, taken to the cashier's window, and applied toward registration fees by payment deadline.

**TEXAS Grant Award Renewal.** Students interested in renewing their TEXAS Grant award are encouraged to do so by filing their FAFSA no later than April 1 prior to the upcoming academic year. Students who have an incomplete file as of October 1 will not be eligible to renew their TEXAS Grant award.

**Short-Term Assistance.** Students who need short-term/emergency assistance may borrow from \$50 to \$400, to be repaid within the semester. Students must be enrolled at least half-time, have a Texas State GPA of at least 2.0, and have no holds on record and no defaults on previous short-term loans. Students who need assistance in paying tuition at registration may apply for the Emergency Tuition and Fees Loan Program (ETLP). The amount of this loan normally does not exceed the costs of tuition and course fees.

#### **Refunds and the Return of Title IV Funds Policy:**

If a student withdraws or is expelled from Texas State, he or she may be required to return all or a portion of the federal funds awarded to the student. The student may also be

eligible for a refund for part of tuition and fees and/or room and board paid to Texas State for the semester. Any refund amount will first be applied towards the repayment due to the federal government.

**To Withdraw.** The student must complete the form entitled “Texas State Official Withdrawal Request” from the Registrar’s Office. Financial aid recipients must speak with the Office of Student Financial Aid before the withdrawal will be processed. The withdrawal date is defined as the date on which all required documentation is completed and received by the Office of Student Financial Aid.

Two different refund calculations are applicable for a Federal Financial Aid recipient who withdraws. These two refund calculations are the school refund calculation and the Federal Aid refund calculation.

**Institutional Refund.** Texas State’s refund policy exists for calculating the refund of institutional charges. Texas State’s Tuition and Fee Refund Policy can be found in the Refunds and Withdrawal section of the current semester’s Schedule of Classes. If the amount of charges actually paid, either at registration or installment, is greater than the amount owed to Texas State at the time of withdrawal, students who withdraw from Texas State may receive a refund of tuition and refundable fees. Consult the Residence Life section of this catalog for information on the room and board refund schedule.

**Federal Financial Aid Refund.** The federal “Return of Title IV Funds” formula exists for calculating the amount of Federal Title IV aid that must be returned to the federal government, financial aid which the student is not entitled to retain per federal regulations. The federal formula is applicable to students who receive federal financial aid and withdraw on or before the 60% completion point. The federal formula requires that the unearned portion of Title IV funds be returned to the government if the student receives federal financial assistance in the form of a Pell Grant, Supplemental Educational Opportunity (SOEG) Grant, LEAP Grant, Perkins Loan, Federal Direct or Stafford loan, or Federal Direct or Stafford Parent loan (PLUS). Students that withdraw unofficially will be withdrawn as of the 50% point in time. Worksheets used to determine the amount of refund or Return of Title IV aid are available upon request.