

FINANCIAL AID

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SWT 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

SWT 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 Education Opportunity Grant, Texas Public Education Grant, and LEAP Grant. There are also several long-term loan programs available to SWT students, including the Federal Stafford Loan, Federal Perkins Loan, Hinson-Hazlewood Student Loan, College Access Loan, Federal Direct Loan, and Federal Direct Parent Loan for Undergraduate Students. The Federal Direct Lending Program is limited to new borrowers with no previous participation in the Federal Stafford, SLS, etc. The interest rates for these loans may vary. Except for the Federal Direct Parent Loan, 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 SWT 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) which is available from high school counselors, an area college or university, or the SWT Office of Financial aid. You may also complete the FAFSA on the web at www.fafsa.ed.gov. Regrettably, Free Application for Federal Student Aid cannot be mailed. The FAFSA should be completed and sent to the processing center in the addressed envelope provided. Note: You may access your file status and financial aid awards by dialing 1-512-392-CATS with a transaction code 40.

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.

Requirements for Maintaining Financial Aid

Academic Progress Requirements. Students receiving aid from federal and state financial aid programs must meet the following minimum academic requirements:

Minimum Cumulative SWT GPA Required

Undergraduate

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

Hours Completion Rate Required for all Degrees and Programs

(Repeated courses do not count toward Completion Rate.)

<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

Maximum Credit Hours Allowed for Completion of Degree or Program

Undergraduate	160
2nd Bachelor's	45
Certification	36
Master's	80
Doctoral	50

Enrollment Status. Students receiving assistance from any of the above financial aid programs must be enrolled at least half-time (6 semester hours during a long semester or 3 during each summer term). Financial aid recipients who withdraw from SWT will be required to repay a portion of the financial aid received based upon a calculation prescribed by the U.S. Department of Education. Students not meeting the above requirements may submit a written appeal in those cases where there is documented extenuating circumstances. Appeals must be made in the following order:

- a. Financial Aid Counselor
- b. Assistant/Associate Director
- c. Director
- d. Financial Aid and Scholarship Advisory Committee.

A student has five (5) working days from the time of notification (written or oral) of not meeting the Academic Progress Requirements to submit a written appeal to the next level. If no written appeal is submitted within the prescribed period, the student forfeits rights to any further appeal.

Other Financial Assistance

Scholarships. Scholarships are available to qualified students on a competitive basis. The SWT General Scholarship Application is different from the Free Application for Federal Student Aid and can be obtained via the Internet at www.swt.edu by clicking on Scholarships under Quick Links. 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 an SWT competitive scholarship of at least \$1,000 may be eligible to pay resident tuition.

Short-Term Assistance. Students who need short-term/emergency assistance may borrow from \$50 to \$250, to be repaid within the semester. Students must be enrolled at least half-time, have an SWT 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.