

FINANCIAL AID

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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 contact Financial Aid and Scholarships.

Federal and State Aid Programs

Texas State participates in both federal and state financial aid programs. Financial Aid and Scholarships offers grants, work-study, student and parent loans, scholarships and other types of aid. Students with sufficient financial need can benefit from such grants as the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant, National SMART Grant, TEACH Grant, TEXAS Grant, Texas State Tuition Grant and Texas Public Education Grant. To ensure the efficient and timely processing of federal student and parent loans, Texas State is contracted with the U.S. Department of Education through the William D. Ford Federal Direct Loan Program.

Applying for Financial Aid

To apply for financial aid, a student must complete and submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov/ and include the Texas State University school code – 003615.

Deadlines

- April 1 is the priority date for filing a Free Application for Federal Student Aid (FAFSA) for the upcoming academic year (fall and spring). If the deadline is missed, a student may still apply and receive some type of assistance such as the Pell Grant and student loans.
- March 1 is the priority deadline for filing the separate summer financial aid application prior to the upcoming summer semester. This separate application is in addition to filing the appropriate FAFSA.

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

Application of Financial Aid Funds toward Registration Charges

Institutional policy requires students to apply their financial aid funds to their tuition and fees. To pay the registration bill and apply any available financial aid funds, a student may:

- Visit www.txstate.edu and click on Pay Tuition to apply any available aid directly to their registration bill.
- Visit www.finaid.txstate.edu and click on My Financial Aid for specific award details.
- For information regarding billing statements or payment of charges, contact Student Business Services at (512) 245-2544.

Requirements for Maintaining Financial Aid

Enrollment Status. Students receiving assistance from any of the above mentioned financial aid programs must be enrolled at least half-time. Half-time enrollment for a baccalaureate, certification seeking, or second baccalaureate student is 6 semester hours during a long semester or a total of 6 semester hours during the summer sessions. Financial aid recipients who withdraw from Texas State may be required to repay all or a portion of the financial aid they 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 (end of spring semester). There are three standards (see below) a student must meet to maintain SAP. More information may be found at www.finaid.txstate.edu.

Minimum Cumulative Texas State GPA Requirement

Freshman (1-29 hours)	1.85
Sophomore – Senior	2.0
2nd Bachelor's	2.5
Certification	2.5

Hours Completion Rate Requirement

Students must complete 70% of attempted coursework during each evaluation period (i.e., summer/fall/spring).

Maximum Allowed Credit Hours Requirement

Bachelor's	192
2nd Bachelor's	45
Certification	90

Appeal Process. In the event that a student has been placed on financial aid suspension, because they do not meet the quantitative or qualitative standards for SAP, they may file an appeal. Appeals will only be approved in the case of mitigating circumstances. There is no guarantee of approval. Mitigating circumstances may include, but are not limited to, a death in the family, illness of the student, or any undue hardship that prohibits the successful completion of coursework. Circumstances will be evaluated by the reviewer of the appeal. Any student who wishes to appeal the loss of their financial aid due to their not meeting Satisfactory Academic Progress must do so through the following appeals process. Under normal circumstances, an appeal to waive the conditions stated above must be made in the following order:

- a. To the Financial Aid Counselor (appeal 1);
- b. To the Assistant/Associate Director (appeal 2);
- c. To the Director (appeal 3);
- d. To the Financial Aid Advisory, Appeals and Scholarship Committee (appeal 4 and final appeal level).

An appeal must include the following:

- a. Student's name, Texas State ID number and email address.
- b. A written description of the mitigating circumstances.
- c. Documentation to support any claims.
- d. If appealing because the student has exceeded the maximum timeframe or because of a change in major, a degree plan from an academic advisor must be submitted showing the number of hours remaining until graduation.
- e. A description of the steps taken by the student to remedy the situation.
- f. The student's signature.

NOTE: Appeals not submitted within the prescribed timeline indicated below or submitted without documentation will not be considered. Once a student is first notified (in oral or written form) of their being ineligible for financial aid (financial aid suspension), the student has ten (10) working days to submit an appeal. If a student is denied an appeal at any level (with the exception of a level 4 appeal) and wishes to appeal to the next level, the student

must submit a written notice of appeal to the next level within ten (10) working days after receiving an oral or written notice of the decision at the previous level.

Texas State E-Mail Account. Every new student enrolling at Texas State is provided an e-mail account. The Texas State e-mail account is the sole method of written communication with students regarding financial aid. 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.

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 www.finaid.txstate.edu. The online scholarship application for freshman and transfer students is available at www.applytexas.org. December 1 is the competitive scholarship deadline for incoming freshmen. The deadline for continuing and incoming transfer 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. While Texas State does not promote these types of loans, Financial Aid and Scholarships does encourage all students to review carefully the repayment requirements, interest rates and other important aspects of the various alternative loan programs before deciding which loan is best suited to meet their needs.

TEXAS Grant Award Renewal. Students interested in renewing their TEXAS Grant award must 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. This short-term loan must be repaid within the semester it is borrowed. Students must be enrolled at least half-time, have at least a 2.0 Texas State GPA, 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 Loan (ETL) online at Catsweb, click on Student Services and then click on Emergency Tuition Loan Application.

Refunds and the Return of Title IV Funds Policy

If a student withdraws or is expelled from Texas State, the student may be required to return all or a portion of the federal funds awarded to him or her. The student may also be eligible for a refund for part of the tuition and fees and/or room and board paid to Texas State for the semester. Any refund amount will first be applied toward 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 Financial Aid and Scholarships before the withdrawal will be processed. The withdrawal date is defined as the date on which a student first indicates his or her intent to withdraw.

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 Grant (SEOG), Academic Competitiveness Grant, National SMART Grant, TEACH 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.

