

TYPES OF FINANCIAL AID AND ASSISTANCE

Loans

The U.S. Department of Education's federal student loan program is the William D. Ford Federal Direct Loan (Direct Loan) Program. Under this program, the U.S. Department of Education is your lender. There are several types of Direct Loans available:

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need. Direct PLUS Loans are loans made to graduate or professional students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Before you take out a loan, it's important to understand that a loan is a legal obligation that makes you responsible for repaying the amount you borrow with interest.

To apply for a federal student loan, you must first complete and submit a Free Application for Federal Student Aid (FAFSA®) form. Based on the results of your FAFSA form, Texas Southern University will award a financial aid offer, which may include federal student loans. You may review the offer on the TSU MyWeb account. Prior to the Federal Direct Loan Program disbursing to the student's account, the student will be required to complete entrance counseling, and sign a Master Promissory Note, agreeing to the terms of the loan.

If you are a graduate or professional student, you can borrow up to \$20,500 each year in Direct Unsubsidized Loans. Direct PLUS Loans can also be used for the remainder of your college costs not covered by other financial aid. In no case may a student borrow in excess of the total cost of attendance.

Grants

Grants are gift aid from federal, state, or university sources. They are awarded to students based on need, and they do not need to be repaid. You must complete the Free Application for Federal Student Aid (FAFSA) for grant awards. The TEACH Grant and Texas Public Education Grant require enrollment in 12 credit hours to gain eligibility for maximum awards. Certain grant programs are prorated based on your enrollment for the term, but generally students must maintain at least half-time enrollment to qualify for an award. The Texas Public Education Grants are awarded to students who are citizens or eligible non-citizens, and who have been regularly admitted into a degree-seeking program. Students who file the FAFSA are automatically considered for the Texas Public Education Grant. Full time awards start at \$100 with a maximum award of \$4,000. Students who cannot apply for aid using the FAFSA are encouraged to complete the TASFA. Students must show financial need according to the federal guidelines and register for selective service or be exempt from this requirement.

As other programs become available at the University, students should contact the Office of Student Financial Assistance directly for pertinent information.

Financial Aid and Assistance Eligibility

The Office of Student Financial Assistance makes every effort to ensure that all awards and materials submitted remain confidential

in accordance with the Buckley Family Right to Privacy Act of 1975. **Eligible applicants for financial aid must be U.S. citizens or permanent residents and officially admitted into Texas Southern University through the Graduate Admissions Office.**

Interested students should do the following:

1. Secure admission to Texas Southern University through the Graduate Office of Admissions via the process described in the next chapter of this document.
2. The FSA ID replaced the Federal Student Aid PIN on May 10, 2015. If you haven't logged into a U.S. Department of Education (ED) online system since then, you'll need to create a FSA ID before you can use the U.S. Department of Education online systems.
3. Complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov (<https://studentaid.gov/>). The student will receive an electronic response from the U.S. Department of Education within three to five days by means of an email notification. The email will contain a link that should be immediately accessed, and the content reviewed for corrections. Students who are officially admitted into a graduate program are considered independent and are not required to submit parental information on the FAFSA.
4. You may identify the necessary documents by logging into your TSU MyWeb account through the web portal. Students selected for verification will upload their documents to the Inceptia Verification Gateway at www.verificationgateway.org/tsufa2021 (<https://www.verificationgateway.org:8443/inceptia/#/login>) and www.verificationgateway.org/tsufa2022 (<https://www.verificationgateway.org:8443/inceptia/#/login>). Supporting documentation other than requirements to complete verification that may be required for completion of the financial aid application may be submitted directly to the Office of Student Financial Assistance, Texas Southern University, West Garage. The forms necessary to complete the application are available on the TSU website, <http://www.tsu.edu/admissions/financial-aid/index.html> (<http://www.tsu.edu/admissions/financial-aid/>) under the forms link.
5. Verification and Special Circumstances Verification: During the processing of the Free Application for Federal Student Aid (FAFSA), the U.S. Department of Education will select some of the applications for a process known as "verification." Certain inconsistencies found when processing the FAFSA may increase the likelihood that the application will be selected for verification. Some of the FAFSAs submitted are also randomly selected for verification. The student and Texas Southern University will be notified by the U.S. Department of Education when a FAFSA is selected for verification. By federal guidelines, TSU also has the right to select any application where it may detect inconsistencies and must resolve any inconsistent information. During the verification process, students are generally required to verify data elements included on the FAFSA. Examples of the data that may be verified include, but are not limited to the adjusted gross income, federal taxes paid, SNAP benefits, social security income, or completion of high school. Dependent students will be required to submit parental as well as their own during the verification process. Married students will be required to submit spousal information during the process. Federal guidelines concerning marital status and dependency statuses will be followed in both cases when completing the verification process. For additional information you may refer to the Free Application for Federal Student Aid at www.studentaid.gov/h/apply-for-aid/fafsa (<https://studentaid.gov/h/apply-for-aid/fafsa/>). Students may

determine the documents necessary to complete the file through the use of their MyTSU web account, which is accessible 24 hours a day.

Once your file has been received by Inceptia, you will receive an email from Inceptia inviting you to log into the Verification Gateway at:

- 2021-2022 Federal Verification: <https://www.verificationgateway.org/tsufa2022> (<https://www.verificationgateway.org/tsufa2022/>)
 • (<https://www.verificationgateway.org/tsufa2022/>)Deadline for submitting these documents is September 3, 2022
- 2022-2023 Federal Verification: <https://www.verificationgateway.org/tsufa2023> (<https://www.verificationgateway.org/tsufa2023/>)
 • Deadline for submitting these documents is September 2, 2023

Prior to logging into the Verification Gateway, you will authenticate your identity and create a username and password. Inceptia will also assist with questions concerning your verification process. If you need assistance or have any questions about the verification process, please contact Inceptia, Monday from 8:00 am – 8:30 pm Central and Tuesday through Friday from 8:00 am – 7:00 pm Central at 888-374- 8427 or by email at VGCS@inceptia.org. Do not send the documents to the U.S. Department of Education.

Documents should be uploaded directly into the Inceptia Gateway. Once the student has completed the task list, the application will enter the verification phase. It is very important that you log in and review the Verification Gateway during the verification process. On occasion, additional documentation may be requested after receiving the initial documentation from the student. Students will be notified by letter of any additional requirements. If inaccuracies are found during the review process, corrections will be forwarded to the U.S. Department of Education prior to the disbursement of any financial assistance. In some cases, files are selected for verification after the disbursement of financial assistance. Once the university receives such notification, additional disbursements will not be processed until the verification process is completed. An email notification will be delivered to the student when the process has been completed and the file is returned to TSU for processing.

A forms bank for processes outside of verification containing TSU Documents is located on the TSU Financial Aid website for your convenience. The documents required to complete the process should be faxed or hand delivered directly to the TSU Office of Student Financial Assistance. TSU will be required to compare the information submitted by the student with the information supplied on the FAFSA. The university call center is also available to assist with information on all aspects of the financial aid process.

Special Circumstances

Certain life events such as, a significant reduction or loss of income, or exorbitant medical expenses may warrant an additional consideration. The U.S. Department of Education has made certain allowances to assist students is completing the application process. Complete the special circumstances application located in the forms bank on the TSU financial aid web page. Attach the supporting documentation outlined on the special circumstances application and submit the packet to the Office of Student Financial Assistance for review. Once the documents are received by the Office of Student Financial Assistance a determination will be made within 14 working days. Students are notified of the decision by letter within 14 working days of receiving the information.

Beginning the process at the earliest possible point to allow for ample processing time is critical. If you would like to set up an appointment with

a FA Counselor to discuss your case, please go to the financial aid web page to select the time and date for your consultation.

Deadline Dates

Although applications are accepted throughout the year, students are required to submit the Free Application within 2 weeks of the closing date to allow ample time for processing.

- Fall Semester: November 18
- Spring Semester: April 10
- Summer Sessions: May 15

Cost of Attendance - Enrollment monitoring

The cost of attendance will be adjusted for students whose total enrollment falls below the minimum full-time equivalent based on their classification and enrollment. The adjustment will be based upon the student's actual enrollment for the term. The cost of attendance will reflect the actual cost of tuition and fees and a percentage of books and supplies (three-quarter time and half-time enrollment). Generally, the adjustments will be performed based on the dates listed below. Official census dates:

- 12th class day for the fall and spring terms
- 4th class day for summer terms

Students that did not have a completed FAFSA/TASFA filed before the census date will have their cost of attendance based on their enrolled hours at time of packaging. No further adjustments will be made for students who remain actively enrolled for the remainder of the term when subsequent enrollment updates occur. Concurrent Enrollment Agreements, Consortiums and Study Abroad will be reviewed and adjusted based on enrollment; per the minimum enrollment roster and consortia documentation. Students who withdraw may experience changes are required by the Title IV regulations.

Enrollment Statuses

Once all documents referenced have been received by the Office of Student Financial Assistance (or other designated office), the applicant will be considered for a possible financial aid award, financial assistance, or scholarship. A student who applies for financial aid or assistance and is not awarded at the time of registration must be prepared to pay for tuition, fees, books, and housing from personal funds as part of the registration process.

Fall and Spring Terms

Program	Full-time	3Quarter	Half-time	Less than Half-time
GR	9	7	5	<5
eMPA	9	7	5	<5
eMAJ	9	7	5	<5
eMBA	6	4	3	<3
P4	18	12	9	<9
UG	12	9	6	<6
Research	3	2	1	

Summer Terms

Program	Full-time	3Quarter	Half-time	Less than Half-time
GR	6	4	3	<3
eMPA	6	4	3	<3

eMAJ	6	4	3	<3
eMBA	6	4	3	<3
P4	12	9	6	<6
UG	6	4	3	<3
Research	3	2	1	

Financial Aid Eligibility Requirements

In order to maintain eligibility for consideration for financial aid, students must meet the standards set forth in Texas Southern University's policy on Satisfactory Academic Progress (SAP). **There are three facets of the individual student record that determine financial aid eligibility: credit hours, grades, and time frame.** The requirements in each facet vary in accordance with academic status (undergraduate, graduate, or professional student), the college or school of enrollment, and enrollment status (full-time, half-time, or less than half-time). Time frame is always included regardless of the level, enrollment status or degree objective for the student when considering the financial aid satisfactory academic progress standards.

Credit Hours and GPA

Students receiving financial aid must satisfy the qualitative component, credit hours attempted and earned (ratio) and qualitative component, the cumulative grade point average (GPA) needed based upon their individual academic classifications to maintain eligibility. Students receiving aid have their overall enrollments at the University reviewed at the end of the spring semester. If they meet or exceed the minimum SAP standards, the student's next scheduled review will occur annually at the end of the subsequent spring term. If they fail to meet the minimum SAP standards, the student is placed on financial aid suspension and must appeal for reinstatement of eligibility to receive aid. If the student successfully appeals and is approved to regain eligibility to receive aid, the student's SAP is measured at the end of each subsequent term. If the student meets the minimum financial aid satisfactory academic progress requirements, the student regains eligibility to receive Title IV aid. If the student fails to meet the minimum requirements or the requirements outlined in the academic plan, the student is placed on financial aid suspension and may not automatically regain eligibility until the student has met the minimum financial aid satisfactory academic progress requirements for their category. Undergraduate students may appeal for reinstatement after earning a 2.0 in at least 6 hours at an accredited two-year or four-year University, junior or community college prior and meets other federal acceptable terms for reentry into the financial aid programs. Graduate students will be considered based on attainment of the minimum satisfactory requirements in one term without the benefit of financial aid.

Time Frame

With regard to the **time frame needed** to maintain eligibility, students will be considered for financial aid for a limited time only. Their enrollment in all postsecondary institutions, regardless of financial aid support, is considered when determining the total number of credit hours that they are allowed to enroll in with the benefit of financial aid. Students are allowed no more than 150% of the credit hours required to complete their degree requirements. **The Office of Student Financial Assistance should be contacted directly regarding the specifics of time frame limitations.** Students are notified when they are approaching enrollment in the maximum number of credit hours permitted. If students exceed this number before finishing their individual programs of study, then they will no longer be eligible to receive federal student assistance.

Students are placed on financial aid suspension with regard to the receipt of financial aid for their next semester of attendance. Students placed

on financial aid suspension are required to submit an appeal containing a SAP appeal form, letter of explanation, plan of action for improving their academic performance and academic plan to regain eligibility to receive aid. Submission of an appeal does not automatically reestablish eligibility to receive aid. If they are successful in appealing the financial aid suspension the student's eligibility is reinstated for one term. If the student has an established academic plan and meets the standards outlined in the academic plan, the student may be allowed to continue with filing an appeal form.

To regain full eligibility to receive financial aid, students must complete the requisite number of semester credit hours with the corresponding GPA to regain unconditional eligibility under the Satisfactory Academic Progress (or SAP) policy. Students who meet the conditions outlined in the approved appeal and an academic plan but continue to fall below the minimum requirements may continue to receive aid. If these conditions are not met the student will be placed on financial aid suspension and may not regain eligibility until the student has met the minimum financial aid satisfactory academic progress requirements for their category or meets other federal acceptable terms for reentry into the financial aid programs.

Financial Aid Suspension

Students who fail to earn the required semester credit hours and achieve the required GPA will be placed on financial aid suspension. Thus, they will no longer be eligible to receive federal student assistance. In order to return to regain eligibility, students must meet the minimum financial aid satisfactory academic requirements. Graduate students failing to meet the minimum requirements must earn a 3.0 in at least 6 hours at an accredited two-year or four-year university prior to appealing for reinstatement of the financial aid eligibility. The student must submit a financial aid appeal for consideration of reinstatement of aid. Submission of an appeal after achieving a 3.0 does not automatically reestablish eligibility to receive aid; appeals will be considered on a case by case basis for reinstatement of aid. Graduate students will be considered based on attainment of the minimum satisfactory requirements in one term without the benefit of financial aid.

Exclusions

The following types of registration or grades cannot be used to fulfill conditions for the removal of financial aid probation or suspension: advanced placement credits, credits earned through the credit by examination process, independent study courses, and grades of withdrawal (W), incomplete (I), in progress (R), unsatisfactory (U), and fail (F).

Additional Academic Requirements

If a student applies for financial aid, their eligibility will be based on past performance as measured by the Satisfactory Academic Progress (SAP) standards for financial aid. If a student is a transfer student, he or she will be evaluated within the financial aid SAP maximum time frame based upon the number of semester credit hours accepted by Texas Southern University and subsequently enrolled in at Texas Southern University.

Other factors that students need to be cognizant of with regard to the assessment of financial aid status are as follows:

1. Semester credit hours earned from foreign institutions are included in the financial aid SAP evaluation if these credits are accepted by the University and the college/school in which a major is declared.
2. If a course is repeated, the semester credits earned will count toward the determination of enrollment status and maximum time frame. If a

course is repeated due to a failing grade, financial aid may be applied until the student receives a passing grade in the course. If the student receives a passing grade, financial aid may only be applied for the first instance the course is repeated.

3. Courses in which grades of "I" (incomplete) are received do not earn credits to meet the academic year minimum, nor do they influence GPA's in the semester in which they are taken; however, the credits are counted in the maximum time frame.
4. Courses in which grades of "W" (withdrawal) are received do not earn credits to meet the academic year minimum, nor do they influence GPA's in the semester in which they are taken; however, the credits are counted in the maximum time frame. Students may retake courses from which they withdraw, and retaken credits will count toward the determination of enrollment status and minimum credits earned.
5. Credits earned from undergraduate developmental/remedial courses that students are required to take count toward the determination of enrollment status, minimum semester credits earned, and maximum time frame.
6. Credits earned from undergraduate courses taken while students are enrolled as graduate students must apply to the student's degree objectives and will be counted toward the academic year minimum. They may influence GPA's, and count they count toward the determination of enrollment status or minimum credits earned. The courses must be specifically required as prerequisites.
7. All undergraduate and prerequisite courses are included in the financial aid time frame for financial aid SAP.
8. Summer terms are considered special semesters and are not automatically monitored to determine financial aid SAP. Students who attend summer terms and who want credits earned during these terms counted with fall and/or spring semester credit totals must make a request for such at the end of the summer terms of attendance.

Right to Appeal

Students placed on financial aid suspension may appeal this status by completing a Satisfactory Academic Progress Appeal Form in the Office of Student Financial Assistance within 30 days of receipt of notification.

Students who believe that they have been identified as not having met financial aid SAP requirements because of the late posting of grades should contact the Office of Student Financial Assistance once grades have been posted. A counselor will then review the information and determine whether or not the SAP requirements have been appropriately met.

The Appeal Process

When a student fails to satisfy the SAP requirements, they may regain eligibility for federal student aid by completing an SAP appeal from the financial aid office. The appeal requires submission of:

- A complete progress appeal for the correct aid year
- Supporting documentation that clearly supports the student's explanation (ex. Doctor's note, a death certificate)
- Academic plan that is signed by the academic advisor and student
- A current copy of the students unofficial Texas Southern University academic transcript (Located within the MyTSU portal)
- A copy of the certificate of completion by completing the assigned iGrad course.

Every part of the appeal must be filled out and signed in order for it to be deemed complete. Once the student finishes they will compose an email, attach all of the documentation listed above, and submit the appeal to sapappeal@tsu.edu.

Students who fail to achieve financial aid SAP standards because of mitigating circumstances (such as illness, injury, family crisis, or credits earned from incomplete courses) should attach supporting documentation with the appeal. The Satisfactory Academic Progress committee will render a decision after reviewing the documentation presented.

The Appeal Decision

Once the student's appeal is submitted to the office it is then reviewed by the SAP committee. An appeal decision can take up to 10 business days. Students are able to see the updated decision on their MyTSU portal and they also receive an SAP decision letter in the mail. If the appeal is approved students are eligible for Title IV funds again. If the appeal is denied students must set up a payment plan through student accounting while finding alternative ways to cover their account balance.

Payment for Course Registrations

Students view their account balance on-line or request an account summary from the Student Accounting Office Services Department in the E.O. Bell Hall basement. Payment deadlines are posted on the TSU web site. Students dropping and adding courses or receiving University

Bookstore credit based on expected financial aid should carefully monitor their student accounts.

Students are required to have full payment through financial assistance, veteran's benefits, employee reimbursements, cash, check or credit

card by the first-class day. Students may enter into a university installment agreement to prevent the cancellation of their courses due to non-payment. Students who are not paid in full and do not have an installment agreement are subject to course cancellation on the twentieth-class day of the term.

REFUND DISBURSEMENT

All financial aid funds are disbursed by the Office of Student Accounts and Billing, not the Office of Student Financial Assistance. Funds will not be disbursed to students indebted to the University. The University refunds students' surplus monies to their designated bank account or to bank mobile cards for students who opted out of direct deposit to their bank account. To set up the refund disbursement decision please visit <https://bankmobilevibe.com/> or contact their customer service line at 1-877-327-9515.