

# TYPES OF FINANCIAL AID AND ASSISTANCE

## Pell Grant Program

The Federal Pell Grant is a federal program designed to assist students in pursuing their first baccalaureate degree. Students apply for a Pell Grant by completing and submitting the U.S. Department of Education's Federal Application for Federal Student Aid (FAFSA), preferably through online submission at FAFSA® Application | Federal Student Aid (<https://studentaid.gov/h/apply-for-aid/fafsa/>). The student will receive an electronic e-mail response with instructions for viewing the FAFSA. They should immediately access the application, review it, and then correct any errors with the U.S. Department of Education. The Pell Grant award amounts are calculated once all student data is complete and verified.

Awards depend on the expected family contribution, the amount of semester hours the student is enrolled in and the number of semesters for which the student enrolls. Students who already have a baccalaureate degree from any country are not eligible. **Students must be permanent residents or U.S. citizens to be eligible for the Federal Pell Grant. International students seeking their first undergraduate degrees are not eligible, nor are early-admit high school students.**

## Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a federal grant for students that have not received a baccalaureate degree and who are eligible to receive a Federal Pell Grant and demonstrate financial need according to federal methodology. Students must be enrolled at least half time to be considered. Students with the highest need will be given priority for the Federal SEOG program.

## Texas Public Education Grant (TPEG)

The Texas Public Education Grant is a grant that may be awarded to students who demonstrate a financial need. Public colleges or universities in Texas make TPEG awards from their own resources. Only in-state (Texas) public colleges or universities may participate in the program (no private, non-profit or career colleges or universities.)

### Purpose of Program

To ease the burden of students who demonstrate a financial need. Funds may be awarded to students whom are deemed "in-state" and "out-of state." "Financial need" is defined by Texas Higher Education Coordinating Board (THECB), as the difference between a student's Cost of Attendance (COA) and Expected Family Contribution (EFC) using the United States Department of Education's federal methodology. Institutions have the flexibility to set additional eligibility requirements for TPEG funds through their documented institutional guidelines.

### Student Eligibility:

Students must demonstrate financial need to be considered for said award and must be meeting the university's SAP requirements.

### This grant is available for:

- For residents, nonresidents or foreign students,

- For undergraduates or graduates.
- For students attending public colleges in Texas.

### Minimum & Maximum Awards:

The regulated maximum amount for the Texas Public Education Grant is \$4,000 for all students, including graduate, professional, and law students. There is no regulated minimum award, however, at TSU, self-imposed minimum and maximum awards exist in order to assist as many students as possible. The average award is \$1,000 per student. There is no guarantee every eligible student will be able to receive a TPEG. Students at Texas Southern University are awarded based on the availability of funds.

### Student Requirements:

There is no additional application to apply for this grant besides the FAFSA. Students must be meeting eligibility requirements below:

- Have financial need
- Have a high school diploma or a General Education Development (GED) Certificate,
- Register with the Selective Services, If required,
- Be a U.S. citizen or eligible non-citizen,
- Have a valid Social Security Number,
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program,
- Meet the standards of the Satisfactory Academic Progress Policy (SAP)
- Be registered and attending in a Fall and/or Spring semester

## Texas Grant

The Texas Grant requires the receipt of an official high school transcript indicating that the student graduated in the recommended or distinguished curriculum, foundational or International Baccalaureate. The student must:

1. be a Texas resident,
2. have an expected family contribution under \$5906,
3. register in a minimum of 12 hours per semester, and
4. not have graduated from high school prior to 1989.

Continuing students must meet the state mandated satisfactory academic progress requirements. Complete grant information may be obtained at [www.collegefortexans.org](http://www.collegefortexans.org) (<http://www.collegefortexans.com>).

## TEACH Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. In exchange for receiving a TEACH Grant, students must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. Recipients of a TEACH Grant must teach for at least four academic years within eight calendar years of completing the

subsidized program of study. Complete grant information and program requirements are published on the Federal Student Aid Web site at [www.studentaid.gov/understand-aid/types/grants/teach](http://www.studentaid.gov/understand-aid/types/grants/teach) ([https://linkprotect.cudasvc.com/url/?a=https%3a%2f%2fstudentaid.gov%2funderstand-aid%2ftypes%2fgrants%2fteach&c=E,1,Z-GfUO7xxKCe7H3LeuMvC\\_eY15IRmdH6DLByFiWivBhCEBXNp5lepByomzOMJp4v4PaED7A4y4QwKsGvld60ZV2wS0XZbvOaCqHPjftHtlbGEc,&typo=1](https://linkprotect.cudasvc.com/url/?a=https%3a%2f%2fstudentaid.gov%2funderstand-aid%2ftypes%2fgrants%2fteach&c=E,1,Z-GfUO7xxKCe7H3LeuMvC_eY15IRmdH6DLByFiWivBhCEBXNp5lepByomzOMJp4v4PaED7A4y4QwKsGvld60ZV2wS0XZbvOaCqHPjftHtlbGEc,&typo=1)).

To receive the TEACH Grant, a student must meet the following criteria:

- Complete the Free Application for Federal Student Aid (FAFSA). Demonstrated financial need is not needed.
- Be a U.S. citizen or eligible noncitizen.
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student in a postsecondary educational institution that has chosen to participate in the TEACH Grant Program.
- Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework. Such coursework may include subject area courses (e.g., math courses for a student who intends to be a mathematics teacher).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Sign a TEACH Grant Agreement to Serve.

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

## Federal Work-Study Program

The Federal Work-Study Program provides part-time employment opportunities for resident and non-resident students with established financial need according to federal guidelines. These funds, however, are not available to international students or to high school students who have gained early admission to the University. Students may not work over 20 hours each week. Students must attend a mandatory orientation prior to placement starting to work. Students must visit the work study job board at <http://www.tsu.edu/admissions/financial-aid/work-study/jobs.html> to find employment. In general, a student may explore opportunities that meet the student's academic interest, skills, and work preference. Students are paid at a rate above the national minimum wage as approved by the University at the time that eligibility is established.

## Loans

Federal Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. With Federal Direct Loans, the student borrows directly from the federal government and has a single contact, his or her loan servicer, for everything related to repayment. If the student receives Direct Loans at different schools, they may have multiple servicers. Students aggregate loan histories are available through the national repository, the National Student Loan Database which houses a comprehensive history of all Federal Loans borrowed from an eligible Title IV institution. Federal Unsubsidized and Plus loans are available to students that may not qualify for more restrictive aid programs based solely on need. Federal Unsubsidized and Plus loans can be used to replace the expected family contribution. The loans may be awarded up to the total cost of

attendance minus any other aid programs. Federal Direct Plus Loans are available to parent and graduate borrowers who do not have an adverse credit history. Students must be permanent residents or U.S. citizens to be eligible for the Federal Direct Loan Programs. The loan programs are not available to international students or to high school students who have gained early admission to the University.

## Scholarships

In order to be considered for Texas Southern University achievement-based and need-based awards, complete the Free Application for Federal Student Aid (FAFSA); Texas Southern University's institutional code for the FAFSA is 003642.

Awards are renewable for up to three additional years of study if you complete 15 credits each semester, maintain the annual grade point average specified in the award notification, and remain in good disciplinary standing at the University. Scholarship information can be found at <http://www.tsu.edu/admissions/financial-aid/types-of-aid/scholarships/index.html>

Outstanding high school students who have been newly admitted to the University are encouraged to apply for scholarships through the Thomas Freeman Honors Program at the time of their admission. Further information may be obtained by calling (713)-313-7458.

Students who are admitted to the University and who wish to participate in competitive sports may qualify for athletic scholarships. Detailed information on these scholarships (along with designated qualifications) may be obtained by calling (713)- 313-7671.

The United States Army through its Army Reserve Officers' Training Corps (ROTC) Scholarship Program provides financial assistance for the undergraduate education of highly qualified and motivated young men and women who ultimately want to pursue careers as commissioned officers in the United States Army after graduation. Detailed information on this program may be obtained by calling (713)-743-3875.

Prospective and continuing students may contact the department of their major or performance arts program administrators for scholarship assistance. Through a number of the instructional units at the University, various types of academic scholarships are available. These scholarships are awarded directly by the sponsoring units, which should be contacted directly through information numbers referenced in this document.

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

## Financial Aid Eligibility Requirements

Section 484(a)(2) of the Higher Education Act of 1965 requires a student to be making Satisfactory Academic Progress (SAP) in order to be eligible for any Title IV federal student aid. The determinants in calculating satisfactory academic progress include (1) the cumulative grade point average (2) the number of credit hours attempted comparative to the number of hours earned in all coursework inclusive of transfer coursework, and (3) the length of time taken to complete your degree program.

### Review of Satisfactory Academic Progress Policy

Total Undergraduate Hours	Qualitative	Qualitative	Length
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Undergraduate	2.0	67%	180
Post-Baccalaureate	2.0	67%	180
Graduate - beyond Bachelor's	3.0	67%	63
Law - beyond Bachelor's	2.0	67%	135
Doctoral	3.0	67%	108

*\*Program lengths for graduate programs vary. Areas of study are evaluated individually based on their criteria.*

Academic progress is checked at the end of each academic year and students are notified via email, their MyTSU portal, or their advisors when they are not meeting the SAP requirements. If the student is on a granted appeal, the appeal is checked at the end of each term. No F, I, U or W's student must maintain 2.0 GPA, and must meet SAP. Students not meeting SAP are placed on financial aid suspension and are not eligible to receive further funding. However, students are still able to attend class while being on suspension.

## FINANCIAL AID SUSPENSION

Students who fail to earn the required semester credit hours and achieve the required GPA while on financial aid probation will be placed on financial aid suspension. Thus, they will no longer be eligible to receive federal student assistance. In order to return to financial aid probationary status, students must meet the minimum financial aid satisfactory academic requirements. Students failing to meet the minimum requirements must earn a 2.0 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 2.0 does not automatically reestablish eligibility to receive aid; appeals will be considered on a case by case basis for reinstatement of aid.

## 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 [sappeal@tsu.edu](mailto:sappeal@tsu.edu).

## 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.

Students who receive an approved appeal for the semester must follow these guidelines to ensure they do not have to do the appeal again for the next semester. No F, I, U or W's student must maintain 2.0 GPA, and must meet SAP.

## 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 the assessment of financial aid status are as follows:

- 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.
- 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.
- 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.
- 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.
- 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.
- Credits earned from undergraduate courses taken while students are enrolled as graduate students do not count toward the academic year minimum, nor do they influence GPA's, nor do they count toward the determination of enrollment status or minimum credits earned, unless these credits are specifically required as prerequisites.

- All undergraduate and prerequisite courses are included in the financial aid time frame for financial aid SAP.

- 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.

### **Withdrawal and Return of Title IV Aid**

Unexpected events may cause students to withdraw prior to the end of the semester. Federal regulations require that a Return of Title IV Aid calculation be performed on any student receiving federal aid during the semester. Federal aid includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Direct Subsidized/Unsubsidized Loans, Federal Graduate PLUS Loan, and Federal PLUS Loan.

The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges. The institutional Return to Title IV and Post-withdrawal disbursement policy is located in the university catalog and on the university's website on the Manual of Administrative Policies and Procedures (MAPP) 03.08.08. Federal Student aid may not cover all unpaid institutional charges due to the institution upon the student's withdrawal. The Office of Student Accounting and Billing, in conjunction with the Office of Student Financial Assistance, will perform a Return of Title IV funds calculation for each student that withdraws for the semester and notify the student of any repayment of funds as a result of the calculation.

### **Earned Financial Aid and the Return to Title IV Calculation**

According to federal guidelines, the student earns financial aid based on the length of time the student remains enrolled in the term.

If the student withdraws, a Title IV refund calculation will be processed according to the federal regulations based on the last day of attendance. If the student withdraws from school prior to completing 60% of the term, he or she may be required to repay all or part of financial aid received for that term.

If the student initiates the withdrawal process after completing over 60% of the enrollment term, he or she will have earned 100% of the federal financial aid for that term and no repayment is required.

If the student unofficially withdraws, federal regulations require a Return of Title IV aid calculation is performed for the student. The calculation will be based on the 50% point in the semester or the last date of the student's activity in a university related academic activity can be documented.

### **Repayment of Unearned Aid**

The portion of the term that the student does not attend represents the portion of aid that is determined to be unearned. Earned federal financial aid is prorated according to the percentage of the semester completed. The amount of the unearned federal aid is the total amount of federal aid less the portion of earned federal aid. Unearned federal aid, other than federal work study, must be returned to the federal government. The responsibility to repay unearned aid is shared by TSU and the student.

TSU's share is the lesser of the total amount of unearned aid or the institutional charges multiplied by the percentage of aid that was earned.

The student's share is the difference between the total unearned amount and the institution's share.

Earned financial aid is prorated according to the percentage of the semester completed. The return of funds is allocated among the Title IV programs, in an order specified by federal statute. TSU is required to return all unearned federal aid attributed to school charges. This means that a portion of your tuition and fees is no longer covered by financial aid and you are liable for paying the balance of your school charges. All unearned federal aid attributed to school charges is subject to immediate repayment by you unless you are eligible for a tuition and fee refund.

### **Proration of the Cost of Attendance**

The average cost of attendance for students is the sum of the following: tuition and fees, room and board, books and supplies, transportation, personal expenses and (if applicable) loan fees

The cost of attendance may be adjusted to allow for exceptional expenses such as dependent care, study abroad, and on a case by case basis based on the submission of the Special Circumstances Form. Average expenses are utilized for students, with different sets of average costs for resident and non-residents students in the following categories: undergraduate, graduate, pharmacy and law. Undergraduate costs are initially based on 15 hours of enrollment. A graduate student is based on 10 hours and professional students are based on 15 hours.

The cost of attendance for students enrolled less than full-time as of the census date for the term will be adjusted based on a student's actual enrollment using the actual cost of tuition and fees and a percentage of books and supplies. Official census dates are as follows:

- 12th class day for the fall and spring terms
- 4th class day summer of second part of term, for those students attending the entire summer term
- 4th class day summer in first part of term, for summer terms

Students enrolled in non-standard terms should consult the course bulletin or Registrar's Office for the census date. Failure to maintain enrollment until the census may render the student ineligible for aid and cause a return of funds to the Title IV programs.

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 census date. If course registrations affecting the student's official census registration are made by the Registrar's Office, additional corrections impacting the student eligibility and/or award amount may be made. Concurrent Enrollment Agreements, Consortia and Study Abroad will be reviewed and adjusted based on enrollment; per the program requirements for minimum enrollment and consortia documentation. Adjustments to the cost of attendance may cause a reduction of aid and necessitate the return of funds to the Title IV programs.