What types of financial aid are available?

Grants are financial aid that do not have to be repaid. They are available to students who meet financial need requirements. Several types of grants are available at Sam Houston State University.

Work-study funds are earned as payment in a program sponsored job. The program is available to students who meet financial need requirements. Work-study students work 10 to 20 hours per week and receive an hourly wage. A typical award is $3000 per nine-month academic period.

Loans for college are available at low interest rates and in most cases are paid back after you graduate or leave school. Some loans are based on financial need and others are available regardless of your financial circumstances. Several loan programs are available at Sam Houston State University.

Scholarships are awards for students who excel in academic areas, activities or athletics, or who have financial need. Scholarships do not have to be repaid. Applying for scholarships requires a different application than applying for other financial aid. Students should check with academic departments to obtain individual scholarship applications and deadline dates.

Who is eligible to apply for financial aid?

To apply for federal financial aid (grants, loans, work-study), students are required to:

- Be a U.S. citizen or eligible noncitizen (except ACG & SMART grants).
- Have a valid Social Security number.
- Have a high school diploma or a GED (general equivalency diploma).
- Be accepted for admission by the university and enrolled in a degree program.
- Not be in default on any Title IV loan (Federal Perkins Loan or Federal Stafford Loan) or owe a refund or repayment on educational funds received at any institution.
- Be registered with the Selective Service, if required.
- Enroll and maintain at least a half-time class load at SHSU and demonstrate reasonable academic progress toward a degree.

What are the academic requirements to receive financial aid?

Federal regulations stipulate that institutions must evaluate the entire academic history of each financial aid applicant, regardless of whether or not the student has previously received financial aid. The SHSU Financial Aid policy requires applicants to maintain Reasonable Academic Progress (RAP) standards as follows:

Undergraduate students must maintain an overall 2.0 grade point average (except ACT & SMART grants) and successfully complete 75% of attempted semester credit hours during each long semester per academic year (not counting repeat courses) unless prior approval has been granted.

Graduate students must maintain an overall 3.0 grade point average and successfully complete...
at least 75% of attempted semester credit hours during each long semester per academic year.

The complete RAP policy is available in the Financial Aid Office.

How and when do I apply for Financial Aid?

The application period begins January 1 of each year for award consideration for the upcoming academic year (fall, spring, summer). The Free Application for Federal Student Aid (FAFSA) is available each January. FAFSA packets can be obtained from high school guidance counselor or at any college or university financial aid office. For faster processing we recommend that you apply online at http://www.fafsa.ed.gov.

Review the helpful "Tips for completing the FAFSA" below.

For optimum consideration for grants, send your completed FAFSA to the federal processor in time to be processed and returned to SHSU by the following priority dates:

| Fall/Spring: March 31 | Spring only: September 30 | Summer: February 27 |

Tips for completing the FAFSA

1. Apply as early as possible by completing the FAFSA, which is available each January for the upcoming academic year.
2. The fastest, easiest and most accurate way to apply is through the Internet at http://www.fafsa.ed.gov.
3. If you complete a paper application, write neatly. Sloppy handwriting may cause scanning errors.
4. List your school choices and their Title IV school codes. SHSU’s school code is 003606.
5. Complete the income and asset information. Do not leave it blank.
6. Fill in your enrollment plans for the fall, spring and summer semester. If you will not be enrolled for a particular semester, shade in the “Not Enrolled” oval.
7. Remember to fill in the housing code for each school listed.
8. Appropriate individuals must sign the FAFSA. Missing signatures will delay your processing.
9. Verify your answers and check for accuracy. Errors will delay the process.
10. Do not enclose tax returns or other materials when mailing in your FAFSA.
11. Make a copy of your completed FAFSA application. Retain the copy for your records.

How is financial need determined?

Financial need is the difference between the estimated cost of attendance at Sam Houston State University and your expected family contribution (EFC), as determined by the Federal processor.

The Federal Need Analysis formula is used to determine financial eligibility for both need based and non-need based financial aid. The need analysis formula measures a family's ability to pay and calculates the EFC from the information you provided on your FAFSA.

In determining your need for financial aid, the aid office must consider other aid you are expected to receive. Parental and student resources are considered the first source of funds to finance an education. Independent students will have a family contribution figure that will not include parental data.

Typical student expense budget

Standard Full-time Undergraduate Student Expense Budgets
Nine-month academic year 2007 - 2008

Total expenses are based on average costs at SHSU for the Fall and Spring semesters. Your total expenses include direct and indirect costs.

<table>
<thead>
<tr>
<th>2007 - 2008 Fall and Spring Student Budget*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reasonable expenses for typical student (15 hours)</td>
</tr>
<tr>
<td>On Campus</td>
</tr>
<tr>
<td>Tuition and Fees</td>
</tr>
<tr>
<td>Room and Board</td>
</tr>
<tr>
<td>Books and Supplies</td>
</tr>
<tr>
<td>Transportation</td>
</tr>
<tr>
<td>Misc./Personal</td>
</tr>
<tr>
<td>Total Budget</td>
</tr>
</tbody>
</table>

http://www.shsu.edu/~sfa_www/guide.html
Where is the financial aid office?

The Student Financial Aid Office is located in room 201 of the Estill Building. If you need directions to the office, call (936) 294-1774.

Are short-term loans available?

Yes. During specified times each semester, the Financial Aid Office administers short-term loans. Students may apply for short-term loans to help pay for certain semester educational expenses. A student must meet specific academic requirements to be eligible. All short-term loans have a 10 percent interest rate.

Method and frequency of disbursements

Funds will not be disbursed directly to students prior to registration for classes. Financial aid recipients, including scholarship recipients, who have not had their aid applied through SamWeb*, must report to the Coliseum during late registration to have available financial aid funds applied toward their institutional charges. Any remaining balance, after all costs are paid, will be disbursed to the student by Sam Houston State University check. Any aid awarded or received by the University after the 12th class day will automatically be credited to student accounts, for all students enrolled for at least six (6) semester credit hours. Students receiving athletic scholarships must report to the athletic department for fund release approval.

Federal Work-Study awards are paid on a bi-monthly basis, after the wages are earned. Employment earnings will not be credited against educational expenditures since the University pays earnings directly to the individual. Other aid awards, which must be approved by agencies outside the University, may not be ready for disbursement at registration. Students will be notified in writing by their lender, disclosing the expected dates and amounts of disbursement of loan funds and information pertaining to financial aid and Stafford Loan status.

*For instructions on applying your aid through SamWeb see the Schedule of Classes for the current semester.

May I pay my tuition in installments?

Yes. Information concerning tuition and fees installment payments is available through the Cashier's office located in the Estill Classroom Building. Information is also available in the Schedule of Classes and the SHSU web site at http://www.shsu.edu/, or you may call (936) 294-1081. Note: Financial aid funds will be applied to your tuition and fees bill regardless of installment arrangements.

When and how will I be notified?

You should receive a Student Aid Report (SAR) from the Federal processor in approximately four weeks after submission of your FAFSA. The SAR discloses your EFC, which will be used by SHSU to determine your aid eligibility. Review your SAR for accuracy and submit any necessary corrections to the federal processor. If your SAR is accurate and Sam Houston State University (school code 003606) is listed as one of the six (6) schools on the original FAFSA, keep it for your records.

After we receive your FAFSA data in our office, we will send you an award letter listing the types of financial aid you can expect to receive for the school year. The award letter must be returned to the Financial Aid Office for processing.

What about available scholarship listings?

The Sam Houston State University Financial Aid Office does not administer the academic scholarship application process. This office coordinates scholarships with other financial aid and approves the release of scholarship funds for disbursement.
However, Sam Houston offers hundreds of scholarships each year. Scholarship information, including a list of current scholarships, is available in the Financial Aid Office and on the university’s web site [http://www.shsu.edu/]. Scholarships are listed in the SHSU Scholarship Booklet or available at the Lowman Student Center, or you may call the Financial Aid Office at (936) 294-1774 or the Admissions Office at (936) 294-1828.

It’s a good idea to check with outside groups such as businesses, churches, fraternities or sororities, foundations, and community organizations for possible scholarship opportunities. Your high school counselor and local librarian can help you find information on scholarships, or check the web at [http://www.fastweb.com/].

**What is the financial aid refund policy?**

A recipient of financial aid funds who officially withdraws from the University and is eligible to receive a refund of tuition and fees, housing or dining may be required to repay all or a portion of the unused amount of the financial aid received. The repayment amount due to the financial aid program(s), from the Sam Houston State University refund is calculated on a per diem basis formula established by federal regulations. For a complete explanation of the refund policy refer to either the undergraduate or graduate admissions catalog.

**Where can I get more information on financial aid?**

An excellent starting place is our web page at [http://www.shsu.edu/~sfa_www/], which has a great deal of information as well as links to other sources. You may also contact the financial aid office at (936) 294-1774.

**Are financial aid counselors available?**

Yes. Financial aid counselors are available by appointment from 8:00 a.m. to 5:00 p.m. Monday through Friday to assist you with any questions or concerns you may have. SHSU's financial aid counselors know that the process is complicated and believe there is no such thing as a "dumb question," so don't hesitate to call (936) 294-1774 or stop by to schedule an appointment.

During the summer, an especially busy time, it's a good idea to call a few days in advance for an appointment.

- **The Student Guide:** [http://studentaid.ed.gov/students/publications/student_guide/index.html]
- **Help in completing the FAFSA:** [http://studentaid.ed.gov/students/publications/completing_fafsa/index.html]
- **Title IV school codes (used to complete the FAFSA):** [http://www.ed.gov/offices/OPE/t4_codes.html]
- **FAFSA on the Web:** [http://www.fafsa.ed.gov/]
- **FAFSA Express:** [http://studentaid.ed.gov/PORTALSWebApp/students/english/ffafsa.jsp]

Sam Houston State University Financial Aid Office
Box 2328
Huntsville, Texas 77341-2328

Telephone: (936) 294-1774
FAX: (936) 294-3668 E-Mail: [https://ww2.shsu.edu/sreq01wp/]

**SHSU Financial Aid Fair in conjunction with "Saturday's @ Sam" - Visitation Day**

Saturdays @ Sam is a semi-annual visitation day designed to provide new students and their families the best opportunity to discover what Sam Houston State has to offer. Also, during the spring Saturday@Sam, Financial Aid conducts a fair to acquaint students with the financial aid process and options.

Each student planning to attend must fill out a registration card. Register on-line at [http://www.shsu.edu/~adm_www/visit/saturday.html]

There is **no charge** to attend the events of "Saturdays @ Sam!"

[http://www.shsu.edu/~sfa_www/guide.html](http://www.shsu.edu/~sfa_www/guide.html)