

FINANCIAL AID

Education after high school requires time, money, effort, and a big investment. The purpose of financial aid is to remove financial barriers that prevent access to educational opportunities.

South Texas College has elected to participate in the following U.S. Department of Education Title IV programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Special Rule in HEA Section 401(c), formerly known as Iraq and Afghanistan Service Grant
- Federal Work-Study

South Texas College also receives state assistance from The Texas Higher Education Coordinating Board including, but not limited to:

- Texas Educational Opportunity Grant (TEOG)
- Texas Public Education Grant (TPEG)
- Texas Work-study
- Texas Work-Study Mentorship Program
- State Exemptions & Waivers

For more information visit www.collegeforalltxans.com

In this section, you will also find information on other programs including:

- Student Loans
- Veterans Educational Benefits
- Scholarships
- Third Party Sponsors

Types of Aid

- Grants: A form of financial aid that does not require repayment as long as you meet certain conditions
- Work-Study: A form of financial aid that is earned through part-time employment, either on-campus or off-campus
- Exemptions & Waivers: A type of financial assistance in the form of a payment of all or part of a student's tuition and fees
- Loans: A form of financial aid that is borrowed and must be repaid with interest
- Veterans Educational Benefits: A form of financial aid for veterans and/or dependents of veterans of the U.S. Armed Forces
- Scholarships: An additional form of financial aid that may be based on merit and/or need
- Third Party: A form of financial assistance from outside agencies

Please note: The Office of Student Financial Services ensures the accuracy and timeliness of the information contained on this publication. However, contents are subject to change without notice because of changing Federal, State and/or Institutional policies.

Student Eligibility for Federal Aid

Below are the basic eligibility requirements to be considered for Federal Aid (Title IV Programs):

1. Fill out a Free Application for Federal Student Aid (FAFSA)
2. Meet all Department of Education eligibility requirements including but not limited to:

- a. Have financial need,
 - b. Have a high school diploma or a General Education Development (GED) Certificate, or demonstrate Ability-to-Benefit,
 - c. Be a U.S. citizen or eligible non-citizen,
 - d. Have a valid Social Security Number.
3. Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
 4. Meet the standards of the Financial Aid Satisfactory Academic Progress Policy (SAP).
 5. Ability to Benefit (ATB)¹ - Students may become eligible for Title IV aid if successfully complete one of the ATB alternatives, including passing an ATB test as approved by the Secretary and enrolled in an eligible career pathway program. Students who first enrolled in any Title IV eligible postsecondary program prior to July 1, 2012, may establish eligibility for Title IV aid through any of the ATB alternatives:

- Passing an independently administered ATB test approved by the Secretary of Education;
- Completing at least 6 credit hours or 225 clock hours that are applicable toward a degree or certificate offered by the postsecondary institution (neither remedial nor developmental coursework count toward this requirement. The coursework must demonstrate that the student has the ability to benefit from the postsecondary program in which the student is enrolled or intends to enroll, but need not be applicable to the specific degree or program in which the student is enrolled); or
- Completing a State process approved by the Secretary of Education. Note: To date, no State process has been submitted for the Secretary's approval.

¹ Please check with the Student Financial Services Office for additional information about the Ability to Benefit provisions and eligible career pathway programs.

Financial Need

When applying for Federal Student Aid, the information reported on the FAFSA is used in a formula established by the U.S. Department of Education. The formula determines the Student Aid Index (SAI), formerly known as the Expected Family Contribution (EFC), a measure of you and/or your family's financial strength. If SAI is below a certain amount, you will be eligible for a Federal Pell Grant, if all other eligibility requirements are met.

There is no maximum SAI that determines eligibility for the other financial aid programs. Instead, SAI is used in an equation to determine financial need:

$$\text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} = \text{Financial Need}$$

To determine your unmet need for aid other than Federal Pell Grant, the calculation is:

$$\text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Pell Grant and any Other Financial Assistance (OFA)} = \text{Unmet Need}$$

Applying for Aid: FAFSA and Renewal FAFSA

The Free Application for Federal Student Aid (FAFSA)

The FAFSA is made available each year on October 1st by the U.S. Department of Education to determine student eligibility for financial aid. The form must be filled out completely and correctly for a student's eligibility to be calculated correctly. Read the instructions carefully when you complete the FAFSA or the Renewal FAFSA.

Renewal FAFSA

If you applied for federal student aid in the previous school year, you may be eligible to file a Renewal Free Application for Federal Student Aid (Renewal FAFSA) online. If you qualify to use the Renewal FAFSA, you will have fewer questions to answer. Most of the information on the form will be prefilled and will be the same as the information you provided in the previous year. You will have to provide some new information and update information that has changed (for example, family size, and income). Check with the Office of Student Financial Services if you have questions about the Renewal FAFSA.

When to Apply

We encourage all students to apply on or after October 1st of every year to avoid delays in payment of tuition and fees. Financial aid computer labs are available at all five campus locations (Pecan, Mid-Valley, Starr, Technology, & Nursing and Allied Health) to assist students with the application process. Lab hours may vary from location to location; please contact the closest Office of Student Financial Services for more information on availability.

Our Recommended Priority Dates are:

- March 31, 2024 for Fall semester
- October 1, 2024 for Spring semester

Please note: Our financial aid award year is as follows: Fall, Spring, and Summer. There is a deadline set forth by Department of Education of June 30th, for the ending award year and there are NO EXCEPTIONS. Please visit any of our offices for additional information.

Steps to Receive Financial Aid

- **Step 1: Gather Your Information**
Dependent students are required to provide parental information on their FAFSA and independent students are not. Please see the dependency status section to determine if you are filing as a dependent or independent student.

Here is a list of documents you will need:

1. Your Social Security number (and your parents', if you are a dependent student)
2. Your alien registration or permanent resident card (if you are not a U.S. citizen)
3. Your (and your spouse's, if married) Income Tax Return, if not able to transfer data from IRS or if filling out the paper FAFSA
4. Your Parents' Income Tax Return (if you are a dependent student), if not able to transfer data from IRS or if filling out the paper FAFSA
5. Your W-2 forms and other records of money earned
6. Your current bank statements
7. Your current business and investment mortgage information, business and farm

records, stocks, bonds and other investment records

- **Step 2: Submit the Free Application for Federal Student Aid using the FSA ID (username and password).**
The Free Application for Federal Student Aid (FAFSA) is available online at studentaid.gov.

- Beginning with the 2024-2025 FAFSA processing year all individuals regardless of their citizenship status will be required to have an StudentAid.gov account to access and sign the FAFSA form. This process outlines the steps needed in order for an individual without an SSN to have their identity verified and StudentAid.gov account created.

- **Step 1:** An individual should visit StudentAid.gov select "Create Account" and complete all steps, including answering 1-4 knowledge-based verification questions via TransUnion.

- **Step 2:** Upon completing the Create Account process, the individual will see a confirmation page with the results of their identity verification. If they fail the TransUnion process, the individual will be informed that FSA was unable to verify their information and that they must contact the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243. *Note: The individual will also receive an email from FSA informing them to call FSAID for next steps to verify their identity.*

- **Step 3:** Once the individual contacts FSAIC, FSA will create a case number and send them a verification email, which will include guidance on how to submit copies of unexpired acceptable documentation (listed below) to verify their identity. Individuals will also be required to submit an attestation and validation of identity form along with their approved identity documentation. This form will be available on <https://studentaid.gov/forms-library>.

- **Acceptable Documentation to Establish an Individual's Identity:**

- Provide one (1) of the following documents to establish identity:
 - U.S. Driver's License
 - U.S. State/City Identification Card
 - Foreign Passport or

- One (1) set of documents below to establish identity:
 - Municipal Identification Cards + utility bill
 - Community ID + utility bill
 - Consular Identification Cards/ Matricula Consular + utility bill

- **Step 4:** Upon receipt of the email that FSA was unable to verify their identity, an individual is then required to submit one or combination of their acceptable documentation from the list above and a signed attestation form to: IDVerification@ed.gov

- **Step 5:** FSA will review an individual's submitted documentation and signed attestation form to ensure it is acceptable and matches the account information provided during the Create Account process. If there is a successful match, the Department will finalize the account creation. The individual will receive an email indicating their identity has been verified and that they may now use the account username and password

(FSA ID) to log in at StudentAid.gov and complete applications for student financial assistance programs.

- **Step 3: Log-on to JagNet to Find Your Status**
Students may check the status of their FAFSA, online through JagNet, after 3-5 days from submission. JagNet is a self-service system provided by South Texas College to allow students the opportunity to easily access important information on their own.

Dependency Status

When you apply for Federal Student Aid, your answers to certain questions will determine whether you are considered dependent on your parents. If you are considered dependent on your parents, you must report their income information and assets as well as your own. If you are considered independent, you must report only your own income information and assets (and those of your spouse, if you are married).

You are an independent student if at least one of the following applies to you:

- You were born before January 1, 2001 ;
- You are married (not separated) including common-law marriage, or remarried as of the application date;
- You are a graduate or professional student during the award year;
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training;
- You are a veteran of the U.S. Armed Forces;
- You have children or dependents other than a spouse;
- You are or were at any time after reaching the age of 13 an orphan, foster child, or ward/dependent of the court;
- You are or were when reaching the age of majority an emancipated minor, or in legal guardianship as determined by a court in your state of legal residence; or;
- You were at any time on or after July 1, 2023, determined to be unaccompanied and (1) homeless or (2) self-supporting and risk of being homeless with a determination from one of the entities listed on the FAFSA form.

If you think you have unusual circumstances that would make you independent even though none of the above criteria applies to you, please review the Dependency Override information in the Professional Judgment section of this catalog and speak to a financial aid representative. The committee reviews all requests from students for changes in dependency status. All decisions made by the committee are final.

FAFSA Data Matches

The U.S. Department of Education performs several matches of the information that students provide on the FAFSA/Renewal FAFSA form with national databases, including:

- The Department of Homeland Security
- The Social Security Administration
- The National Student Loan Data System
- The Department of Veterans Affairs

If any of the information that is provided on the application is not consistent with the data that is on these databases, or if these agencies have any information that is relevant to your financial aid eligibility, the U.S. Department of Education will

alert STC and the issues/questions will have to be resolved before your eligibility can be confirmed.

Verification

The U.S. Department of Education (DOE) selects Free Applications for Federal Student Aid (FAFSA's) for a review process called verification. In addition, South Texas College may also select a student for verification if the information submitted appears to be inaccurate or conflicting. Beginning with the 2024-2025 award year students, and spouses (as appropriate), and parents (if student is a dependent), will be required to consent and approve sharing and importing income and tax information from the IRS to the FAFSA form, even if the attempt to obtain or use such data is ineffective. In other words, if the student and spouse, or parents filed separate IRS income tax returns, both must provide consent and approval to share and import income and tax information from the IRS. In most cases, no further documentation is needed to verify income information that was transferred into the student's FAFSA using income and tax information directly from the IRS.

If you have been selected for verification, South Texas College will be comparing information from your FAFSA with your (and your spouse's, if you are married) and/or your parent's Income Tax Return or IRS Transcript, or with W-2 forms or other financial documents. Additional documents may be requested depending on the information to be verified. Dependent students must submit parent information in addition to their own information. Federal Regulations state we have the right to ask students for this information and must correct conflicting information before awarding Federal Aid.

Completing Verification

Students who are selected for verification are mailed a Missing Information Letter (MIL) that explains why their financial aid file is incomplete and what documents they must submit. Students may also view this information on their JagNet account. Students must submit the required documentation to the Student Financial Services Office (SFS) thirty (30) days before they expect to have their verification completed and their account cleared for disbursement. The SFS office will work to review verification sooner than thirty (30) days after submission, however during peak registration times this may not be possible. The South Texas College SFS will continue to accept and review verification information until the Department of Education's published correction deadlines for each award year. If the student does not submit documentation in time for any changes to be confirmed by DOE, South Texas College is not responsible for any eligibility lost. It is the student's responsibility to provide documentation in a timely manner so that deadlines can be met.

Correcting FAFSA Data

If there are differences between the student's application information and their financial documents, the Student Financial Services Office will need to make corrections electronically. Since corrections may take some time to process, we encourage all students to submit the appropriate documents in a timely manner. If a student submits the appropriate verification form and required documentation in person, we will let them know of any changes that may affect their eligibility amount at that time. While the correction is being processed, the student's file is considered incomplete, and funds will not be awarded. If a correction changes the STUDENT AID INDEX (SAI) number and the student is still eligible for aid, we

will mail the student an award notification letter with the amount of aid they may be eligible for. The student may also view the new award amount on their JagNet student account.

Notification of Completion of Verification

The South Texas College SFS Office relies on the U.S. Department of Education (ED), to notify students via email that verification changes are complete; in this email ED advises students that a corrected Institutional Student Information Record (ISIR), is available for review on the studentaid.gov website. If the student wishes, they may check with the SFS Office to learn how verification affected their STUDENT AID INDEX (SAI). The change will be reflected in the award amounts (if any) on the award letter. After all issues related to verification and any other eligibility issues are resolved, award letters are sent via email and regular USPS mail.

Required Documentation

- Verification Worksheets: Forms are available at all Student Financial Services Offices and online at <http://studentservices.southtexascollege.edu/finaid/forms.html>
- If the income tax return information for the student (or spouse, if applicable) and/or parents was not available or could not be used, the student and/or parent should provide the institution with Signed Income Tax Returns and applicable schedules or IRS Tax Return Transcripts for all people whose income information is required by the U.S. Department of Education.
- In cases where information is conflicting the Student Financial Services Office may request additional proof of income and benefits.
 - This proof will vary by agency. For example:
 - Unemployment Benefits-A statement from the agency which provided the benefits.
- Original Signature requirements:
 - Verification Worksheets
 - Dependent Students - Form must have an original student and parent signature
 - Independent Students - Form must have an original student signature

The Student Financial Services Office will accept and review verification documentation until the Department of Education's published processing deadline.

Students are responsible for submitting the required documentation in a timely manner, failure to do so will result in forfeiting federal aid for the award year.

Procedures to Follow When Suspecting Fraud

If you suspect that a student, employee, or other individual has misreported information or altered documentation to fraudulently obtain federal funds, report that individual to the Office of Inspector General (OIG), at 1-800-MISUSED. This includes false claims of independent student status, false claims of citizenship, use of false identities, forgery of signatures or certifications, and false statements of income. Fraud is the intent to deceive as opposed to a mistake.

Telephone Number:

1-800-MIS-USED (1-800-647-8733)

Professional Judgment

The Student Financial Services Office applies Professional Judgment on a case-by-case basis to take into consideration special or unusual circumstances that directly impact a student's eligibility for financial aid. The Financial Aid Appeals Committee can make professional judgment decisions to change a student's dependent status to independent and increase or decrease one or more of the data elements used to calculate the student's EFC and/or increase the student's cost of attendance.

Dependency Overrides

Unusual circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation. Financial Aid Administrators have the authority to determine independent status based on the unusual circumstances which must be based on instances in which the student is unable to contact a parent or where contact with parents poses a risk to the student. Please contact the Student Financial Services Office for additional information.

Unusual circumstances may include (but are not limited to):

- Human trafficking;
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; or
- Student or parental incarceration

Unusual circumstances do not include:

- Parents refuse to contribute to the student's education,
- Parents will not provide information for the FAFSA or verification,
- Parents do not claim the student as a dependent for income tax purposes,
- Student demonstrates total self-sufficiency.

Income Reduction or Income Loss

Special circumstances refer to financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA (cost of attendance) or in the SAI (Student Aid Index) calculation. Please contact the Student Financial Services Office for additional information.

Special circumstances may include:

- Change in employment status, income or assets
- Change in housing status (e.g., homelessness)
- Tuition expenses at an elementary or secondary school
- Medical, dental, or nursing home expenses not covered by insurance
- Child or dependent care expenses
- Severe disability of the student or other member of the student's household
- Other changes or adjustments that impact the student's costs or ability to pay for college

Cost of Attendance Appeals

A student's cost of attendance determines the total amount of most types of aid that a student may receive. In some cases, South Texas College may adjust a student's cost of attendance to take into account additional costs which are not included in the normal need calculation. These costs may include a family's unusual medical or dental expenses, tuition expenses for children

attending a private elementary or secondary school, or additional costs related to school attendance for students with disabilities.

All Professional Judgment Appeals and supporting documentation should be submitted to the Student Financial Services Office. The Financial Aid Appeals Committee will review all appeals and all decisions made by the committee are final.

Federal Pell Grant

Federal Pell Grant funds are not required to be repaid and are awarded to undergraduate students who have not earned a bachelor's or professional degree. Eligibility for the Federal Pell Grant is partially determined by the number of credit hours in which the student is enrolled during the semester and the Student Aid Index (SAI). South Texas College will mail award notifications showing student eligibility for Federal Pell Grant funds assuming that the students will take at least 12 credit hours per semester.

The Student Financial Services Office adjusts the amount of Pell Grant that students receive if the number of credit hours they are enrolled in, changes through the census date of each semester or term.

For more information on eligibility requirements please refer to the sections that follow, on the award notifications, and on South Texas College's website at: <http://studentservices.southtexascollege.edu/finaid/>.

Award Amounts

Awards are partially based on your Student Aid Index (SAI) as determined by the FAFSA and by a student's number of credit hours. How much you may receive will depend on your SAI, your cost of attendance, number of credit hours enrolled, and whether you attend school for a full academic year. You may only receive Pell Grant funds from one institution at a time.

Eligibility Determination

To determine if you are eligible, the U.S. Department of Education uses formulas to evaluate the information you report when you apply through the Free Application of Federal Student Aid (FAFSA). The formulas produce a Student Aid Index (SAI) number. The lower the SAI number, the more aid the student is eligible for. Your Institutional Student Information Record (ISIR) contains this number and will tell you if you are eligible.

To be considered for Pell Grant Eligibility, you must:

- Fill out a Free Application for Federal Student Aid,
- Meet all Department of Education eligibility requirements including but not limited to:
 - Having a high school diploma or a General Education Development (GED) Certificate,
 - Being a U.S. citizen or eligible non-citizen,
 - Having 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 Financial Aid Satisfactory Academic Progress Policy (FA SAP).

Additional Requirements

South Texas College Student Financial Services Office monitors requirements that can affect your

eligibility for Federal Pell Grant funds, including but not limited to:

1. **Your continued enrollment within a semester:** if you withdraw/are withdrawn, you may be required to repay funds awarded to you. More information on this can be found at <http://studentservices.southtexascollege.edu/finaid/withdrawals.html>
2. **Your grades:** if you do not earn at least one passing grade in a semester, you may be required to repay funds awarded to you. More information can be found at <http://studentservices.southtexascollege.edu/finaid/fail.html>
3. **Developmental courses you attempt:** we may only fund 30 credit hours of developmental work over a student's educational career. If a Pell eligible student attempts their 11th or greater developmental course, that course cannot be counted in the students' enrollment status. See <https://studentservices.southtexascollege.edu/finaid/developmental.html>
4. **Repeated Coursework:** Beginning July 1, 2011, the definition of a full-time student was amended to allow repeated coursework to count toward enrollment status in term-based programs. See https://studentservices.southtexascollege.edu/finaid/repeat_coursework.html
5. **Lifetime Eligibility Used:** Effective July 1, 2012 students may only receive a Pell Grant for six years of full-time enrollment (equivalent to 12 semesters or 600%) during their lifetime. This change affects all students regardless of when or where they received their first Pell Grant. The maximum amount of Pell Grant funding that a student may receive each year is equal to 100% or 150% if eligible for Year Round Pell. See https://studentservices.southtexascollege.edu/finaid/lifetime_eligibility_used.html
6. **Unusual Enrollment History:** Beginning award year 2013-2014 and forward, new regulations have been established to prevent fraud and abuse in the Federal Pell Grant and/or Direct Loan Programs by identifying students with unusual enrollment histories. The Student Financial Services Department is required to review the student's enrollment and financial aid record to determine if, during the past four award years the student has had legitimate reasons for the unusual enrollment history. See https://studentservices.southtexascollege.edu/finaid/unusual_enrollment_history.html

Attendance Verification

The U.S. Department of Education requires that schools are able to document that students are actually in attendance to finalize their Federal Pell Grant eligibility. For example, if a student doesn't begin attendance in all of his or her classes, the school must recalculate the student's award based on the lower enrollment status. A student is considered to have begun attendance in all of his or her classes if the student attends at least one day of class for each course in which that student's enrollment status was determined for Federal Pell Grant eligibility.

In a distance education context, documenting that a student has logged into an online class is not sufficient, by itself, to demonstrate academic attendance by the student. A school must demonstrate that a student participated in class or was otherwise engaged in an academically related activity, such as by contributing to an online discussion or initiating

contact with a faculty member to ask a course-related question. A definition of attendance for Financial Aid Purposes can be found at https://studentservices.southtexascollege.edu/finaid/attendance_definition.html

South Texas College documents attendance for Federal Pell Grant purposes by collecting on-line rosters from all instructors. The instructors use the rosters to indicate whether a student has attended or not. Students must attend each class that they are enrolled in, at least once at the beginning of each term to be counted as being in attendance in that class for Federal Pell Grant eligibility purposes.

In cases where students do not attend class at least once, Federal Pell Grant eligibility will be adjusted based on the enrollment status for the number of credits that they are actually attending. If this adjustment results in a student not having sufficient grant funds to pay for any charges or advances that they have incurred or received, that student will be responsible to pay South Texas College for the difference between their adjusted eligibility and the original amount of the cost of their tuition and fees as well as any advances that the student received.

Fund Disbursements

South Texas College will credit Pell Grant funds to your school account to pay for tuition, fees and other school related costs which appear on your student account (institutional charges). If you are eligible for funds in excess of your institutional charges, after completing eligibility verification, South Texas College will pay you the difference directly by: a) mailing you a check, or b) depositing into your personal bank account. Book allowance and final refund release dates are provided to students before the start of each semester; they are published at http://studentservices.southtexascollege.edu/finaid/book_allowances.html

Declining Pell Grant Funds

You may decline all or part of your disbursement of Pell Grant funds that you are otherwise eligible to receive. You may wish to take this action if you expect to qualify for a larger Pell Grant in future years as a result of an expected transfer to a more expensive educational institution or an expected change in your Student Aid Index (SAI). If you are going to return all or a portion of Pell Grant funds, you must deliver to our Student Financial Services Department a signed, written statement clearly indicating that you are declining Pell Grant funds for which you are otherwise eligible and that you understand that those funds may not be available once the award year is over.

Returning Pell Grant Funds

You may return all or a portion of Pell Grant funds that you are otherwise eligible to receive, as long as this action is taken during the same award year. You must deliver to our Student Financial Services Department a signed, written statement clearly indicating that you are returning Pell Grant funds for which you are otherwise eligible and that you understand that those funds may not be available once the award year is over. After the statement is submitted, you will then need to return the funds directly to the STC Cashiers Office.

Year Round Pell

Pell Grant eligible students can receive up to 150% of their scheduled Pell award each year. What does this mean? If student received full Pell Grant amount, for example, in Fall 2024 and Spring 2025 semesters, he/she may qualify for Pell Grant in

Summer 2025, from the next award year. This is referred to as Year Round Pell (YRP).

Eligibility

To be eligible for a summer Year Round Pell, student must:

- Have completed Financial Aid File for current Award Year
- Be Pell Grant eligible
- Be meeting Financial Aid Satisfactory Academic Progress
- Have lifetime Pell Grant eligibility remaining; students can check this at <https://studentaid.gov/> using their FSA ID credentials to log in.

Year Round Pell VS Summer Pell Grant Remainder

- **Year Round Pell:** If student registered full-time and received full-time Pell Grant in fall and spring, student must register in summer to receive Year Round Pell Grant.
- **Pell Grant Remainder:** If student registered **part-time** in fall and/or spring, student can use the remainder of his/her current award year Pell Grant amount, assuming student meets Pell SAI and other eligibility requirements **OR**
- **Combination:** If student registered **part-time** in fall or spring, student can receive a combination of the Pell remainder amount of current award year **and** Year Round Pell, up to a semester's worth of the Pell Grant award for the term, but student must meet eligibility requirements discussed above.

Most Beneficial

Also, if student applies for financial aid for next award year and is eligible for a higher amount of Pell Grant, (lower SAI), and completes his/her next award year financial aid file and meets all eligibility requirements, student will receive the Pell Grant award that is most beneficial, that is, the one with a lower SAI.

YRP Example

A student with a negative Student Aid Index (SAI) or a SAI of 0, is eligible for \$5000 in Pell Grant for the year, or \$2500 for the Fall 2024 semester and 2500 for the Spring 2025 semester.

Assuming student went full-time in fall and spring, under YRP rules, this student could potentially receive an additional \$2500 for the Summer 2025, if registered 12 credit hours.

If the same student registered 6 credit hours instead of 12, in the Summer 2025, the student would receive a \$1250 Pell Grant award.

Federal Pell Grant Under the Special Rule in HEA Section 401(c)

Special Rule Eligibility formerly known as Iraq and Afghanistan Service Grants and Children of Fallen Heroes Scholarship Act

Beginning with the 2024-2025 award year, students who meet the eligibility requirements for Pell Grants under the Special Rule in HEA Section 401(c), formerly known as the Iraq and Afghanistan Service Grants and Children of Fallen Heroes Scholarship Act, will receive Max Pell, regardless of their calculated SAI.

Year Round Pell

The Year Round Pell requirement also applies to the students with the Federal Pell Grant under the Special Rule. If you received a full Federal Pell Grant in Fall 2024 and also in Spring 2025, you may qualify for the Federal Pell Grant in Summer 2025, from the next award year. The same Year Round Pell Eligibility requirements apply as outlined in the Federal Pell Grant section of the catalog.

Award Amounts

Awards are based on a zero SAI (maximum Federal Pell Grant award), and credit hours registered. Student may only receive these award funds from one institution at a time.

Eligibility Determination

To receive a Pell Grant based on eligibility under the Special rule, a student must be:

- The child of a parent or guardian who died in the line of duty while (a) service on active duty as a member of the Armed Forces on or after September 11, 2001; or (b) actively serving as and performing the duties of a public safety officer; and
- Less than 33 years old as of the January 1 prior to the award year for which the applicant is applying (e.g., for the 2024-25 award year, a student must be less than 33 years old as of January 1, 2024, to be eligible).

Students will self-identify potential eligibility on the FAFSA and the school will be required to verify eligibility by collecting supporting documentation from the student. Schools will report Special Rule eligibility to the Department of Education, to generate an ISIR transaction reflecting the student's eligibility. Schools will award eligible students Max Pell, regardless of SAI.

Students who were eligible for and received Iraq and Afghanistan Service Grant (IASG) funds OR received Pell Grant funds based on IASG or Children of Fallen Heroes (CFH) eligibility criteria for the 2023-24 award year but are not eligible for Pell Grant funds under the Special Rule beginning with the 2024-25 award year, are eligible to receive Pell Grant funds based on prior IASG or CFH eligibility criteria.

In addition to the above, the student must:

- Meet all Department of Education eligibility requirements including but not limited to:
 - Having a high school diploma or a General Education Development (GED) Certificate,
 - Being a U.S. citizen or eligible non-citizen,
 - Having 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 and
- Meet the standards of the Financial Aid Satisfactory Academic Progress Policy (FA SAP).

Additional Requirements

South Texas College Student Financial Services Office monitors the same requirements for students under the Special Rule as with students under the Pell Grant.

Fund Disbursements

South Texas College will credit the Pell Grant funds under the Special Rule eligibility, to your school account to pay for tuition, fees and other

school related costs which appear on your student account (institutional charges). If you are eligible for funds in excess of your institutional charges, after completing eligibility verification South Texas College will pay you the difference directly, by mailing you a check. These grant funds will be released to you in two disbursements: the first one is the Book Allowance and the second one is the Final Refund. Book Allowance and Final Refund release dates are provided to students before the start of each semester; they are published at http://studentservices.southtexascollege.edu/finaid/book_allowances.html.

Federal Supplemental Educational Opportunity Grants (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is an additional grant available to undergraduate students with exceptional financial need and gives priority to students who receive Federal Pell Grants and whose Student Aid Index (SAI) is a zero.

Award Amounts

The Student Financial Services Office will award a student \$600 dollars in Fall and Spring semesters for a total of \$1,200 dollars and/or up to \$800 dollars in the Summer semester, depending on the student's financial need, when he/she applies, the amount of other aid received and the availability of funds at South Texas College. There is no guarantee that every eligible student will be awarded the FSEOG because of limitation of funds. FSEOG funds are awarded by award year in fall and spring semesters and by semester in the summer.

South Texas College receives a certain amount of FSEOG funds each year from the U.S. Department of Education's office of Federal Student Aid. Once the full amount of the school's FSEOG funds has been awarded to students, no more FSEOG awards can be made for that year. The Federal Pell Grant and the FSEOG work differently; the Federal Pell Grant provides funds to every eligible student but the FSEOG does not because of the limited funds allocated by the U.S. Department of Education.

Eligibility Determination

Following Federal Regulations, South Texas College awards students with the lowest SAI (zero SAI), who have received Pell Grant eligibility in the same award year.

To be considered for FSEOG, you must:

- Fill out a Free Application for Federal Student Aid,
- Meet all Department of Education eligibility requirements including but not limited to:
 - Having financial need,
 - Having a high school diploma or a General Education Development (GED) Certificate,
 - Being a U.S. citizen or eligible non-citizen,
 - Having 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 Financial Aid Satisfactory Academic Progress Policy (FA SAP),
- Have a zero SAI,
- Be registered and attending at least 6 credit hours in a semester.

Additional Requirements

South Texas College Student Financial Services Office monitors requirements that can affect your eligibility for Federal SEOG funds, including but not limited to:

- **Your continued enrollment within a semester:** if you withdraw/are withdrawn, you may be required to repay funds awarded to you.
- **Your grades:** if you do not earn at least one passing grade in a semester, you may be required to repay funds awarded to you.
- **Developmental courses you attempt:** we may only fund 30 credit hours of developmental work over a student's educational career. If a Federal Pell Grant eligible student attempts his 11th or greater developmental course, that course cannot be counted in the student's enrollment status.
- **Repeated Coursework:** Beginning July 1, 2011, the definition of a full-time student was amended to allow repeated coursework to count toward enrollment status in term-based programs.
- **Unusual Enrollment History:** Effective July 1, 2013, new regulations have been established to prevent fraud and abuse in the Federal Pell Grant and/or Direct Loan Programs by identifying students with unusual enrollment histories. The Student Financial Services Department is required to review the student's enrollment and financial aid record to determine if, during any of the four award years prior to the current award year, the student has legitimate reasons for the unusual enrollment history.

Attendance Verification

The U.S. Department of Education requires that schools are able to document that students are actually in attendance to finalize their Federal Student Aid eligibility. For example, if a student doesn't begin attendance in all of his or her classes, the school must recalculate the student's award based on the lower enrollment status. A student is considered to have begun attendance in all of his or her classes if the student attends at least one day of class for each course in which that student's enrollment status was determined for Federal SEOG eligibility.

In a distance education context, documenting that a student has logged into an online class is not sufficient, by itself, to demonstrate academic attendance by the student. A school must demonstrate that a student participated in class or was otherwise engaged in an academically related activity, such as by contributing to an online discussion or initiating contact with a faculty member to ask a course-related question. A definition of attendance for Financial Aid Purposes is provided under Eligibility Issues.

South Texas College documents attendance for Federal SEOG purposes by collecting attendance information reported by instructors via the Starfish Application. Instructors use Starfish Application to indicate whether a student has attended or not. Students must attend each class that they are enrolled in, at least once at the beginning of each term to be counted as being in attendance in that class for Federal SEOG eligibility purposes.

In cases where students do not attend class at least once, Federal SEOG eligibility will be cancelled if the enrollment status changes to 5 credit hours or less because those are the credit hours they are actually attending. If this cancellation results in a student not having sufficient grant funds to pay for any charges or

advances that they have incurred or received, that student will be responsible to pay South Texas College for the difference between their adjusted eligibility and the original amount of the cost of their tuition and fees as well as any advances that the student received.

Fund Disbursements

South Texas College will credit Federal SEOG funds to your school account to pay for tuition, fees and other school related costs which appear on your student account (institutional charges). If you are eligible for funds in excess of your institutional charges, after completing eligibility verification, South Texas College will pay you the difference directly, by mailing you a check. These Federal SEOG funds will be released to you as a final refund; final refund release dates are provided to students before the start of each semester; they are published at http://studentservices.southtexascollege.edu/finaid/book_allowances.html.

Eligibility Issues

South Texas College Student Financial Services Office monitors requirements that can affect eligibility for Federal Funds (Title IV funds), including but not limited to:

Attendance

The U.S. Department of Education requires that schools are able to document that students are actually in attendance to finalize their federal funds eligibility. For example, if a student doesn't begin attendance in all of his or her classes, the school must recalculate the student's award based on the lower enrollment status. A student is considered to have begun attendance in all of his or her classes if the student attends at least one day of class for each course in which that student's enrollment status was determined for Federal Pell Grant eligibility. In a distance education context, documenting that a student has logged into an online class is not sufficient, by itself, to demonstrate academic attendance by the student. A school must demonstrate that a student participated in class or was otherwise engaged in an academically related activity, such as by contributing to an online discussion or initiating contact with a faculty member to ask a course-related question.

South Texas College documents attendance for federal financial aid programs by collecting attendance information from all instructors via the Starfish Application. The instructors use Starfish to indicate whether a student has attended or not. Students must attend each class that they are enrolled in at least once through the second week of class, to be counted as being in attendance in that class for federal funds eligibility purposes.

In cases where students do not attend class at least once, Federal Pell Grant eligibility will be adjusted based on the enrollment status for the number of credit hours that they are actually attending. If this adjustment results in a student not having sufficient grant funds to pay for any charges or advances that they have incurred or received, that student will be responsible to pay South Texas College for the difference between their adjusted eligibility and the original amount of the cost of their tuition and fees as well as any advances that the student received.

The U.S. Department of Education provides the following definition of attendance for financial aid purposes:

Attendance must be "academic attendance" or "attendance at an academically-related

activity". Moreover, the school (not the student) must document that the activity is academic or academically related and must also document the student's attendance at the activity.

Examples of this include:

- physically attending a class where there is an opportunity for direct interaction between the instructor and students,
- submitting an academic assignment,
- taking an exam, completing an interactive tutorial, or participating in computer-assisted instruction,
- attending a study group that is assigned by the school,
- participating in an online discussion about academic matters and
- initiating contact with a faculty member to ask a question about the academic subject studied in the course.

In a distance education context, documenting that a student has logged into an online class is not sufficient, by itself, to demonstrate academic attendance by the student. Examples of acceptable evidence of academic attendance and attendance at an academically-related activity in a distance education program include:

- student submission of an academic assignment,
- student submission of an exam,
- documented student participation in an interactive tutorial or computer-assisted instruction,
- a posting by the student showing the student's participation in an online study group that is assigned by the institution,
- a posting by the student in a discussion forum showing the student's participation in an online discussion about academic matters, and
- an e-mail from the student or other documentation showing that the student initiated contact with a faculty member to ask a question about the academic subject studied in the course.

Excused Absences: A school may only count as days in attendance excused absences that are followed by some class attendance. That is, a school may not include as days attended any excused absences that occur after a student's last day of actual attendance.

Repeated Coursework

Beginning July 1, 2011, the U. S. Department of Education amended the definition of a full-time student to allow repeated coursework to count toward enrollment status in term-based programs:

- Students may only receive federal financial aid funding for one repetition of a previously passed course. That is, if a student passes a course with a low grade and wants to get a better grade to improve his GPA, he can retake the course once. If, after the student retakes the course, he wants to retake it again and his course load at the time is 12 credit hours, the student will not be considered to be attending full-time; he will be considered to be attending 3/4 time and financial aid will be disbursed as such. This is for financial aid purposes only.
- Student may repeat failed course until it is passed.

Federal Pell Grant / Special Rule Grant - Lifetime Eligibility Used

Under the section Lifetime Eligibility Used, Federal Pell Grant and Special Rule Grant will be used interchangeably.

Federal regulations mandate that effective July 1, 2012 students may only receive a Federal Pell Grant/Special Rule Grant for six years of full-time enrollment (equivalent to 12 semesters or 600%) during their lifetime. This change affects all students regardless of when or where they received their first Federal Pell Grant/Special Rule Grant. The maximum amount of Federal Pell Grant/Special Rule Grant funding that a student may receive each year is equal to 100%, this is why the six-year equivalent is 600%. Students that have already used 600% of their Federal Pell Grant/Special Rule Grant eligibility will no longer be eligible to receive a Federal Pell Grant/Special Rule Grant starting summer 2012. There are no exceptions to this regulation. Students with 500% or higher but less than 600% may have limited Federal Pell Grant/Special Rule Grant eligibility remaining for the current year.

Calculation of the Percentage Used

The percentages are based on your annual award at full-time enrollment status compared to the amount you actually receive in a given year. The amount of aid you receive each academic year is divided by the maximum annual award you are eligible for that year and your annual percentage is determined. Percentages from each year are added to calculate your Lifetime Eligibility Used (LEU). Here are some examples:

If your annual award at full-time enrollment is \$5775 and you received \$5775 for the year, then you have received 100% of your award for that year.

If your annual award at full-time enrollment is \$3025 and you received \$2269 for the year, then you have received 75% (\$2269 divided by \$3025 = 75%) of your award for that year.

If your annual award at full-time enrollment is \$5775 and you received \$2166 for the year, then you have received 37.506% (\$2166 divided by \$5775 = 37.506%) of your award for that year.

If your annual award at full-time enrollment is \$5775 and you received \$717 for the year, then you have received 12.416% (\$717 divided by \$5775 = 12.416%) of your award for that year.

Your annual percentages are added together to determine your Lifetime Eligibility Used. Once you reach 600% you are terminated from receiving any additional Federal Pell Grant/Special Rule Grant.

View and Review Your Federal Pell Grant / Special Rule Grant Lifetime Eligibility Used

The Department of Education keeps track of your LEU by adding together the percentages of your Federal Pell Grant/Special Rule Grant scheduled awards that you received for each award year. You can determine how much Federal Pell Grant/Special Rule Grant you have used and what you have remaining at <https://studentaid.gov/> using your FSA ID credentials to log in.

Contact Information for Questions on Lifetime Eligibility Used

South Texas College Financial Aid Staff are available to discuss Federal Pell Grant/Special Rule Grant Lifetime Eligibility Used and answer any questions you may have.

Declining Federal Pell Grant / Special Rule Grant Funds

You may decline all or part of your disbursement of Federal Pell Grant/Special Rule e Grant funds that you are otherwise eligible to receive. You may wish to take this action under the Federal Pell Grant, if you expect to qualify for a larger grant amount in future years as a result of an expected transfer to a more expensive educational institution or an expected change in your Student Aid Index.

If you are going to return all or a portion of Federal Pell Grant/Special Rule Grant funds, you must deliver to our Student Financial Services Department, a Revision Form located in our Financial Aid Forms web page or a signed, written statement clearly indicating that you are declining Federal Pell Grant/Special Rule Grant funds for which you are otherwise eligible and that you understand that those funds may not be available once the award year is over.

Returning Federal Pell Grant / Special Rule Grant Funds

You may return all or a portion of Federal Pell Grant/Special Rule Grant funds that you have received, as long as this action is taken during the same award year. You must deliver to our Student Financial Services Department a signed, written statement clearly indicating that you are returning Federal Pell Grant/Special Rule Grant funds for which you are otherwise eligible and that you understand that those funds may not be available once the award year is over. After the statement is submitted, you will then need to return the funds directly to the South Texas College Cashiers Office.

Developmental Coursework Limitation

The U.S. Department of Education provided the following guidelines to schools on how developmental courses may be funded. (Please note that the information in this catalog only pertains to the developmental coursework limitation and a student must satisfy all U. S. Department of Education, State of Texas and South Texas College eligibility requirements to be eligible for Student Financial Assistance). A student may receive Federal Aid for up to one academic year's worth of developmental coursework. At community colleges, the limit is 30 credit hours. The Student Financial Services office complies with this requirement by reviewing all student records after the Census day of each semester to see if any students are scheduled to receive financial aid for a developmental course when they have already attempted 10 or more courses.

Any Federal Pell Grant award made to a student who is scheduled to receive aid for the 11th or greater developmental course attempt will be recalculated without considering the developmental course in the student's enrollment status.

Example:

If a student is enrolled in a total of 12 credit hours, three of which are from his/her 11th developmental course attempt, his/her Federal Pell Grant award will be recalculated based on nine credit hours instead of 12 credit hours.

NOTE: For the most updated Financial Aid Information on this catalog or student guide, please refer to our Financial Aid Website at <http://studentservices.southtexascollege.edu/finaid/>.

Unusual Enrollment History

Federal Regulations have been established to prevent fraud and abuse in the Federal Pell Grant Program and/or the Direct Loan Programs by identifying students with unusual enrollment histories. The U.S. Department of Education will place an unusual enrollment flag on some of the Free Applications for Federal Student Aid (FAFSA); this flag will indicate that the student has an unusual enrollment history with regard to receiving Federal Pell Grant funds and/or Direct Loan Program funds at multiple institutions. The Student Financial Services Department is required to review the student's enrollment and financial aid records to determine if, during the past four award years (2020-2021, 2021-2022, 2022-2023 and 2023-2024), the student has legitimate reasons for the unusual enrollment history. Our department will identify and contact the students who will be required to resolve this before determining Federal Student Aid eligibility. Identified students will be asked to fill out the Enrollment History Review Form located in our Financial Aid Forms web page at <https://studentservices.southtexascollege.edu/finaid/financial-aid-forms.html>.

Resolving Unusual Enrollment History

You will be required to provide academic transcripts from all colleges and universities attended during the review period to South Texas College. The institution will determine whether academic credit hour was earned at each of the previously attended institutions during the past four award years (2020-2021, 2021-2022, 2022-2023 and 2023-2024). Academic credit hour earned is considered to have been earned if the academic records show that you received a grade of "A", "B", "C", or "D" as listed in the Grading System Section of the South Texas College Catalog. If you did not earn academic credit hour at each of the previously attended institutions during the past four award years, you may be ineligible for further Federal Student Aid. The South Texas College Student Financial Services Department has the authority to require academic transcripts from the colleges and universities attended during the review period if the documents that you submitted are unclear.

Appealing an Ineligibility Determination

You will be asked to contact our Student Financial Services Department so that you may provide a statement explaining why you failed to earn academic credit hour and provide supporting documentation.

If eligibility is approved, you will be required to meet with an academic advisor and a financial aid representative; you must not drop or withdraw (officially or unofficially) from any courses after the term begins and must maintain FA Satisfactory Academic Progress.

If you did not earn academic credit hour at each of the previously attended institutions during the past four award years and are not able to provide an acceptable explanation and documentation for the unusual enrollment history, you are ineligible for further Federal Student Aid.

All decisions made by the South Texas College Student Financial Services Department are final.

Over-awards

An over-award is when a student receives *more* aid than the amount for which he/she is eligible.

Federal Grants Over-awards

Over-awards may occur because of incorrect or incomplete information was provided on the Free Application for Federal Student Aid (FAFSA). STC is not required to assume responsibility for collecting the debt. These debts will be referred to the Department of Education and reported to the National Student Loan Data System (NSLDS) if the student does not repay the Department of Education within established time-frames.

We will follow Department of Education guidelines to refer students to Department of Education Collections and to report them to NSLDS.

Work Study Over-awards and Others

In cases where a student who is a work study employee is over-awarded, the student's employment will end when the over-award is discovered. Because the student cannot be required to repay wages earned (except in cases of fraud), the school may reduce, decrease, or cancel other forms of aid in the amount over-awarded.

The decreasing or cancelling of other forms of aid procedure will also be followed for over-awards in any other financial aid programs.

Federal Work-Study

The primary purpose of the Federal Work Study Program as outlined by the U.S. Department of Education Regulations is to provide part-time employment for students who demonstrate financial need in order to defray/contribute to the cost of higher education. Work Study employment allows students the opportunity to earn their aid and is not intended to interfere with students' education; students' studies will be given first priority.

The Federal Work-Study Program provides jobs on-campus and off-campus, for undergraduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study. The duration of employment under the Federal Work Study Program is from September 1, 2024 through June 30, 2025 for Award Year 2024-2025. The prospective work-study student must go through an interview process with Work Study employers and he/she must obtain a position to earn the funds for which he/she is eligible for. The work study student may or may not earn all the funds that he/she was eligible to receive. Once funds have been exhausted, employment will end.

Eligibility Determination

- Student must have unmet need,
- Student must be registered,
- Student must have his/her Financial Aid File complete; if students are applying during the end of Spring semester for May-June employment, the student must have the upcoming year's FAFSA complete too,
- Student must be meeting Financial Aid Satisfactory Academic Progress,
- Student must submit a completed Work Study Application.

Applying for Work-Study

To apply for a Work Study position the student must submit a Work Study Application. Application can be printed from <https://studentservices.southtexascollege.edu/finaid/financial-aid-forms.html>. Applications are also available at any Student Financial Services Office (Mid Valley, NAH, Pecan or Starr campus). After student fills it out, he/she must turn it in to any of the Student Financial Services Offices. Work Study

applications are subject to a background check; only those approved at Human Resources office will be considered.

Additional Information

- The Work Study Application will be valid from September 2024 through June 2025; if not hired, a new Work Study Application must be submitted for the new award year.
- Submitting a Work Study Application does not guarantee a work study job, nor an interview.
- Incomplete applications will not be made available for review.
- Work Study Applications may be made available for review, to off-campus sites, such as school districts, community service organizations and/or city public libraries.
- For academic reasons, work study students are allowed to work a maximum of nineteen hours per week. The total number of hours worked is determined by the student's financial need each award year. Work study students may not earn more than they are awarded; it will be the students' and supervisors' responsibility to ensure students do not exceed their award amount.
- Work study students are paid above federal minimum hourly wages. South Texas College will pay student directly at least once a month.
- The work study student will be paid by the hour; no commission or fee may be paid to a work study student.
- The number of Work Study positions available per year for the college is determined by the Federal and State Work Study allocations from the U.S. Department of Education and the Texas Higher Education Coordinating Board respectively, every award year.
- Students can have only one work study job at a time.
- South Texas College offers work study students, positions on-campus and off-campus. The work study student may be assigned to work at any of the South Texas College campuses. If a work study student is assigned to work off-campus, his/her employer will be a private nonprofit organization of a public agency, and the work performed will be in the public's best interest.

Work Study Over-awards

In cases where a student who is a work study employee is over-awarded, the student's employment will end when the over-award is discovered.

Because the student cannot be required to repay wages earned (except in cases of fraud), the school may reduce, decrease, or cancel other forms of aid in the amount over-awarded.

Texas Educational Opportunity Grant Program (TEOG)

The TEOG Grant is a grant that was established by the Texas Legislature to help students with financial need attend public community colleges, public technical colleges, or public state colleges in Texas.

Eligibility

To determine if you are eligible for a TEOG Grant you must complete and submit a FAFSA (or TASFA for state residents only). Funding is limited and priority is given to students who submitted an application prior to March 15th even

though applications are accepted throughout the academic year.

Other requirements include:

- You must be a Texas Resident
- Enrolled in at least half time (6 credit hours),
- Be in the first 30 credit hours in an associate degree or certificate program at a public two-year institution in Texas
- Have not been granted an associate degree or bachelor's degree
- If male must register with Selective Service
- If submitting a TASFA application, must submit a Statement of Eligibility for State Funded Programs form
- Have not been convicted of a felony or crime involving a controlled substance
 - An individual convicted of a crime involving a controlled substance can compete for an award in this program two years after he/she has fulfilled his/her obligation to society.

Grant Restrictions

Students receiving TEOG who continue in college and who meet the program academic standards can receive an award for up to 75 credit hours, for four years, or until completion of an associate degree, whichever comes first.

Academic Requirements

The academic requirements for maintaining eligibility are as follows:

End of Initial Year

- Meet South Texas College's Financial Aid Satisfactory Academic Progress (p. 23)

End of Renewal Year

- Minimum 2.5 cumulative GPA
- 75% completion of credit hours attempted for the academic year

Fund Disbursements

South Texas College will credit TEOG funds to your school account to pay for tuition, fees and other school related costs which appear on your student account (institutional charges). If you are eligible for funds in excess of your institutional charges, after completing eligibility verification South Texas College will pay you the difference directly by mailing you a check. Book allowance and final refund release dates are provided to students before the start of each semester; they are published at http://studentservices.southtexascollege.edu/finaid/book_allowances.html

Texas Public Educational Grant (TPEG)

The Texas Public Educational Grant (TPEG) is a grant that was established by the Texas Legislature to help students with financial need, attend public community colleges, public technical colleges, or public state colleges in Texas. The TPEG does not have to be repaid like student loans.

Award Amounts

The Office of Student Financial Services will award a student up to \$500 dollars per semester. There is no guarantee every eligible student will be able to receive a TPEG. Students at South Texas College are awarded based on the availability of funds. TPEG funds are awarded by semester.

Eligibility Requirements

There is no additional application to apply for this grant besides the FAFSA/TASFA. 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,
- Submit the Statement of Eligibility for State Funded Programs form,
- 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 Financial Aid Satisfactory Academic Progress Policy (FA SAP),
- Be registered and attending at least 6 credit hours in a Fall and/or Spring semester and/or 3 credit hours in Summer semester.

This grant is available for:

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

After Funds are Awarded

South Texas College will credit TPEG funds to your school account to pay for tuition, fees and other school related costs which appear on your student account (institutional charges). If you are eligible for funds in excess of your institutional charges, after completing eligibility verification, South Texas College will pay you the difference directly by mailing you a check. These TPEG funds will be released to you as a final refund; final refund release dates are provided to students before the start of each semester; they are published at http://studentservices.southtexascollege.edu/finaid/book_allowances.html.

State Aid for House Bill 1403/ Senate Bill 1528 Students

House Bill 1403 was passed in 2001 by the 77th Texas Legislature; this bill was later replaced in 2005 by Senate Bill 1528. Any individual (including citizens, permanent residents, visa holders, and undocumented immigrants) who has lived a significant amount of time in Texas may be eligible to be considered a resident for the purpose of paying in-state tuition. Each bill was codified into the Texas Education Code TEC 54.052 through 54.056.

Texas Education Code 54.052 through 54.056

Students who qualify as residents under Texas Education Code 54.052 through 54.056 may be eligible to receive financial aid in the form of state grants. For details on the residency requirements, please consult the Resident Status for Students section of this catalog. Students who feel that they should be considered residents under this policy should begin the process at the South Texas College Enrollment Center.

Applying For State Aid

Students who are classified as Texas Residents by the Enrollment Center and who are not eligible to receive federal funds (due to citizenship status) may apply for state aid using the Texas

Application for Student Financial Aid. Please visit <http://studentservices.southtexascollege.edu/finaid/SB1528/> for the application and program eligibility requirements.

State Aid for Non-Resident Students

Texas Public Education Grant for Non-Residents (TPEGNR)

Non-Resident Texas Public Education Grant (TPEGNR) is a grant that is generated from funds that non-resident students pay through tuition and fees at South Texas College; it will only pay for tuition and fees at South Texas College. These funds are very limited and are set aside every year to award non-resident students. Non-Resident students may apply for a TPEGNR award by filling out a Non-Resident TPEG Request Form. These forms may be available each semester and contain detailed information on how to apply and the application deadlines. If there are funds available, the form can be requested at any Student Financial Services office, at least two weeks prior to the beginning of the semester.

Texas Education Code 54.052

Students who qualify as residents under Texas Education Code 54.052 may be eligible to receive Texas State Aid. For details on the requirements, please consult the Resident Status for Students section of the catalog. Students who feel that they should be considered residents under this policy should begin the process at the South Texas College Enrollment Center.

Texas Work-Study Program

The primary purpose of the Texas Work Study Programs as outlined by the Texas Higher Education Coordinating Board Regulations is to provide part-time employment for students who demonstrate financial need in order to defray/contribute to the cost of higher education. Work Study employment allows students the opportunity to earn their aid and is not intended to interfere with students' education; students' studies will be given first priority.

The Texas Work-Study Program provides jobs on-campus and off-campus, for undergraduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study. The duration of employment under the Texas Work Study Program is from September 1, 2024 through August 8, 2025 for Fiscal Year 2024-2025. The prospective work-study student must go through an interview process with Work Study employers and he/she must obtain a position to earn the funds for which he/she is eligible for. The work-study student may or may not earn all the funds that he/she was eligible to receive. Once funds have been exhausted employment will end.

Eligibility Determination

- Student must have unmet need,
- Student must be registered for at least 6 credit hours,
- Student must have his/her Financial Aid File complete,
- Student must be meeting Financial Aid Satisfactory Academic Progress,
- Student must submit a completed Work Study Application,
- Student must be a Texas resident.

Applying for Work-Study

To apply for a Work Study position the student must submit a Work Study Application. Applications are also available at any Student Financial Services Office (Mid Valley, NAH, Pecan, or Starr campus). After student fills it out, he/she must turn it in to any of the Student Financial Services Offices. Work Study applications are subject to a background check; only those approved will be considered.

Additional Information

- The Work Study Application will be valid from September 2024 through August 2025; if not hired, a new Work Study Application must be submitted for the new award year.
- Submitting a Work Study Application does not guarantee a work study job, nor an interview.
- Incomplete applications will not be made available for review.
- Work Study Applications may be made available for review, to off-campus sites, such as school districts, community service organizations and/or city public libraries.
- For academic reasons, work study students are only allowed to work a maximum of nineteen hours per week. The total number of hours worked is determined by the student's financial need each award year. Work study students may not earn more than they are awarded, and it will be their responsibility to ensure they do not exceed their award amount.
- Work study students are paid slightly above federal minimum hourly wages. South Texas College will pay student directly at least once a month.
- The work study student will be paid by the hour; no commission or fee may be paid to a work study student.
- The number of Work Study positions available per year for the college is determined by the Federal and State Work Study allocations from the U.S. Department of Education and the Texas Higher Education Coordinating Board respectively, every award year.
- Students can have only one work study job at a time.
- South Texas College offers work study students, positions on-campus and off-campus. The work study student may be assigned to work at any of the South Texas College campuses. If a work study student is assigned to work off-campus, his/her employer will be a private nonprofit organization of a public agency, and the work performed will be in the public interest.

Texas Work-Study Mentorship Program

The primary purpose of the Texas Work Study Mentorship Program as outlined by the Texas Higher Education Coordinating Board Regulations is to provide part-time employment for undergraduate students who demonstrate financial need in order to defray/contribute to the cost of higher education. Work Study employment allows students the opportunity to earn their aid and is not intended to interfere with students' education; students' studies will be given first priority.

The purpose of the mentorship program is to provide employment to eligible students to mentor, tutor, or advise students at South Texas College Starr, Technology and Mid Valley Campuses or high school students within local school districts and nonprofit organizations. The primary goal

of the program is to improve student access, success, and completion of higher education.

The duration of employment under the Texas Work Study Mentorship Program is from September 1, 2024 through August 8, 2025 for Fiscal Year 2024-2025. The prospective work-study student must go through an interview process with Work Study employers and he/she must obtain a position to earn the funds for which he/she is eligible for. The work-study student may or may not earn all the funds that he/she was eligible to receive. Once funds have been exhausted employment will end.

Eligibility Determination

- Student must have unmet need,
- Student must be registered for at least 6 credit hours,
- Student must have his/her Financial Aid File complete,
- Student must be meeting Financial Aid Satisfactory Academic Progress,
- Student must submit a completed Work Study Application,
- Student must be a Texas resident.

Applying for Work-Study

To apply for a Work Study position the student must submit a **Work Study Application**. Applications are also available at any Student Financial Services Offices. After student fills it out, he/she must turn it in to any of the Student Financial Services Offices. Work Study applications are subject to a background check; only those approved will be considered.

Additional Information

- The Work Study Application will be valid from September 2024 through August 2025; if not hired, a new Work Study Application must be submitted for the new award year.
- Submitting a Work Study Application does not guarantee a work study job, nor an interview.
- Incomplete applications will not be made available for review.
- Work Study Applications may be made available for review, to off-campus sites.
- For academic reasons, work study students are only allowed to work a maximum of nineteen hours per week. The total number of hours worked is determined by the student's financial need each award year. Work study students may not earn more than they are awarded, and it will be their responsibility to ensure they do not exceed their award amount.
- Work study students are paid slightly above federal minimum hourly wages. South Texas College will pay student directly at least once a month.
- The work study student will be paid by the hour; no commission or fee may be paid to a work study student.
- The number of Work Study positions available per year for the college is determined by the State Work Study allocations from the Texas Higher Education Coordinating Board, every award year.
- Students can have only one work study job at a time.
- South Texas College offers work study students, positions on-campus and off-campus. The on-campus work study student will be assigned to work at the South Texas

College Starr, Technology or Mid Valley campuses.

Work Study Over-awards

In cases where a student who is a work study employee is over-awarded, the student's employment will end when the over-award is discovered.

Because the student cannot be required to repay wages earned (except in cases of fraud), the school may reduce, decrease, or cancel other forms of aid in the amount over-awarded.

State Exemptions and Waivers

An exemption or a waiver is a payment of all or part of a student's tuition and fee bill. Effective Fall 2014, Senate Bill 1210 (83rd Texas Legislature, Regular Session) adds a Grade Point Average requirement for persons to receive continuation award with most (not all) state exemptions and waivers. The Bill also establishes a Limit to the Total Number of Hours, cumulative, that a student may take and continue to receive award with most (not all) state exemptions and waivers. Texas Education Code: TEC 54.014 South Texas College will be implementing a 2.0 Grade Point Average requirement for exemptions and waivers impacted by this legislation. The following are some examples of state exemptions and waivers; information is courtesy of College for All Texans.

Adopted Students Formerly under the Conservatorship of the Texas Department of Family and Protective Services (TDFPS)

To provide college financial assistance to students who once were in foster or other residential care and/or have been adopted.

Eligibility

For students who were in foster or other residential care, were adopted on or after September 1, 2009; or were adopted, and the subject of an adoption assistance agreement under Subchapter D, Chapter 162, Texas Family Code. Must be registered with Selective Service or be exempt. Male students must submit the Status of Selective Service Form along with a copy of their Selective Service Registration card.

Award Amount

Tuition and fees for courses for which the college receives tax support. There are no durational limitations in statute referencing how many semesters or years an adopted student may receive this exemption.

Applying for Exemption

Provide the college Student Financial Services written proof, from the Texas Department of Family and Protective Services (TDFPS), of eligibility. To obtain a letter of eligibility from TDFPS, contact a representative in one of the district offices:

Blind/Deaf Student Exemption Program

To help enable blind and deaf students to attend public colleges or universities in the state of Texas.

Eligibility

Students must be Texas residents, declare a program of study at the time he/she applies

for the exemption, student with vision-related disability (e.g., blindness, significant visual impairment) are determined eligible by Vocational Rehabilitation Services Offices through the Texas Workforce Commission (TWC), students with a hearing disability who meet certain criteria are determined eligible by Texas Health and Human Services (HHS), enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its costs). Students with vision-related disability must contact their local TWC office to apply. Students with hearing disability, HHS will issue the student a certification of eligibility letter that he or she must provide to the institution. Must be registered with Selective Service or be exempt. Male students must submit the Status of Selective Service Form along with a copy of their Selective Service Registration card. Effective 2014, Senate Bill 1210 (83rd Texas Legislature, Regular Session) added a **Grade Point Average** requirement for persons to receive continuation awards through the program. The Bill also established a **Limit to the Total Number of Cumulative Hours** that a student may take and continue to receive awards through this program. Contact the Student Financial Services Office for more information.

Award Amount

All dues, fees, and enrollment charges whatsoever for which exemptions may be lawfully made, including: fees for correspondence courses, general property deposit fees, and student service fees; but, does not include fees or charges for books, lodging, board or clothing. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support.

Applying for Exemption

Provide the Student Financial Services Department with certification from the Texas Workforce Solutions - Vocational Rehabilitation Services of status as a blind person or a deaf person. Provide the registrar a written statement of purpose indicating which certificate, degree program, or professional enhancement will be pursued. Provide the registrar a copy of the high school transcript and a letter of recommendation. Provide the registrar proof that all admissions requirements have been met.

Tuition Exemption for Current or Former Foster Care Students under the Conservatorship of the Texas Department of Family and Protective Services (TDFPS)

To provide college financial assistance to students who are currently or were formerly in the conservatorship of TDFPS.

Eligibility Requirements

A student is exempt from the payment of tuition and fees, including tuition and fees charged by an institution of higher education for a dual credit course or other course for which a high school student may earn joint high school and college credit, if the student:

Was under the conservatorship of the Department of Family and Protective Services:

- A. on the day preceding the student's 18th birthday;
- B. on or after the day of the student's 14th birthday, if the student was also eligible for adoption on or after that day; or

- C. on the day the student graduated from high school or received the equivalent of a high school diploma; or
- D. the date permanent managing conservatorship (PMC) of the student is awarded to a person other than the student's parent, if that date is on or after September 1, 2009.

The student must enroll in an institution of higher education as an undergraduate student or in a dual credit course or other course not later than the student's 25th birthday.

As of June 1, 2016, the following persons may also qualify for the tuition and fee exemption:

A student whose age was 14 or older on or after June 1, 2016 and subsequently exited DFPS's permanent managing conservatorship to the legal responsibility of the parent.

Must be registered with Selective Service or be exempt. Male students must submit the Status of Selective Service Form along with a copy of their Selective Service Registration card.

Eligible Institutions

Available only for use at a Texas public college or university. Most public institutions of higher education have designated a Liaison Officer to provide assistance to their students formerly under the conservancy of the Texas Department of Family and Protective Services.

Award Amount

Tuition and fees for courses for which the college receives tax support; however, once a student has been determined eligible for the benefit and has enrolled in higher education, the benefit continues indefinitely. There are no durational limitations in statute referencing how many semesters or years a student may receive this exemption.

Application Process

Provide the college registrar written proof, from the Department of Family and Protective Services (TDFPS), of eligibility. Form K-908-1003 is the TDFPS verification of written proof.

Children of Disabled or Deceased Firemen, Peace Officers, Game Wardens, and Employees of Correctional Institutions

Provide a benefit to the children of eligible persons who have been killed in the line of duty prior to September 1, 2000, or who have been disabled in the line of duty.

Eligibility

Apply before the person's 21st birthday or, if the person is eligible to participate in a school district's special education program under Texas Education Code Section 29.003.

Had a parent who was a paid or volunteer fireman, paid municipal, county, or state peace officer, or a custodial employee of the Texas Department of Corrections, or a game warden. Are the child of a parent who suffered an injury, resulting in disability or death, sustained in the line of duty. Enroll in classes for which the college receives tax support (i.e. a course that does not depend solely on student tuition and fees to cover its costs). Have filed a selective service statement of registration status and proof of status with their institution. A person may receive an exemption from the payment of tuition and fees only for the

first 120 undergraduate credit hours for which he or she registers or age 26, whichever comes first.

Award Amount

Exemption from the payment of tuition and required fees for the first 120 undergraduate credit hours for which a person registers. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support.

Application Process

Obtain a sample certification letter from the Texas Higher Education Coordinating Board. Have parent's prior employer complete the sample letter on official letterhead. Submit the letter to the Texas Higher Education Coordinating Board. In the case of a disability, also submit to the Texas Higher Education Coordinating Board a doctor's statement that certifies the disability. The Texas Higher Education Coordinating Board will notify the college or university of the student's eligibility.

Military: Children of U.S. Military Who Are Missing in Action or Prisoners of War (MIA/POWS)

To provide an education benefit to the children of persons listed as Missing in Action or Prisoners of War by the U.S. Department of Defense.

Eligibility

- Are Texas residents;
- Are 21 years of age or younger, or 25 years of age or younger and receiving most of his/her support from a parent;
- Have documentation from the Department of Defense that a parent, who is classified as a Texas resident, is missing in action or a prisoner of war; and
- Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its costs).

New requirements Fall, 2014 Senate Bill 1210 (83rd Texas Legislature, Regular Session) adds a Grade Point Average requirement for persons to receive continuation awards through the program. The law also establishes a Limit to the Total Number of Hours, cumulative, that a student may take and continue to receive awards through this program.

Award Amount

Tuition, service fees, lab fees, building use fees, and all other fees except room, board or clothing fees, or deposits in the nature of security for the return or proper care of property. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support.

Application Process

Contact the Office of Student Financial Services for additional information on this exemption.

Firefighters Taking Fire Science Courses

To encourage persons employed as fire fighters or active members of volunteer fire departments to take college courses designed to help them in their work.

Eligibility

Employed as a paid fire fighter by a political subdivision of the State of Texas or active members of volunteer fire departments who hold an accredited advanced certification (or the equivalent), under the State Firemen's and Fire Marshal's Association of Texas volunteer certification program, OR a Phase V (Firefighter II) certification (or the equivalent) under the Texas Commission of Fire Protection's voluntary certification program under Government Code Section 419.071. Enroll in courses offered as part of a Fire Science Curriculum. Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its costs). Making satisfactory academic progress toward the student's degree as determined by the institution.

Award Amount

Tuition and laboratory fees for courses offered as part of a fire science curriculum. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support. To receive continuation awards, a firefighter (paid or volunteer) must meet the institution's financial aid academic progress requirements. The exemption may not be applied to additional tuition charged to an undergraduate student with excess or repeated hours under Texas Education Code 54.014(a) or (f), or the additional tuition charged to a graduate student with excess hours under Texas Education Code 61.059(l)(1) or (2).

Application Process

Provide the Office of Student Financial Services proof of employment as a paid fire fighter, submit Statement of Eligibility for State Funded Programs form and enroll in the courses of a Fire Science Curriculum. (Deadline to submit documentation is Census date of every semester)

Hazlewood Exemption & Legacy Act

The Hazlewood Act is a State of Texas benefit that provides qualified Veterans, spouses, and dependent children with an education benefit of up to 150 hours of tuition exemption, including most fee charges, at public institutions of higher education in Texas. This does NOT include living expenses, books, supplies, or testing fees.

Eligibility

At the time of entry into the U.S. Armed Forces, designated Texas as Home of Record; or entered the service in Texas; or was a Texas resident; Have received an honorable discharge or a general discharge under honorable conditions as indicated on the Veteran's Certificate of Release or Release or Discharge from Active Duty (DD Form 214, member 4 copy); Served at least 181 days of active duty service (excluding training); Have no federal Veteran's education benefits, or have no federal Veterans education benefits dedicated to the payment of tuition and fees only (such as Chapter 33 or 31; Pell and SEOG are not relevant) for term or semester enrolled that do not exceed the value of Hazlewood benefits; Not be in default on a student loan made or guaranteed by the State of Texas; and Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its cost), unless the college's governing board has ruled to let Veterans receive the benefit while taking non-funded courses; and meet the GPA and excessive hour requirement of the institution's satisfactory academic progress

policy in a degree or certificate as determined by the institution's financial aid policy.

Veterans who are granted their first Hazlewood Act exemption beginning Fall 2011 must reside in Texas during the semester or term for which the exemption is claimed. This requirement does not apply to the Veterans who either received the exemption prior to the 2011-2012 academic year, have reenlisted into active duty, or reside with a spouse who is on active duty. Residency must be verified each term that a student applies for the exemption. The applicant will do this by presenting any document with the veteran's current address within 30 days of application.

Applying for Exemption

Apply and be accepted to a Texas public college or university of his/her choice. Provide proof (DD214, Member 4 copy) from the Department of Defense regarding military service and the nature of discharge; Provide proof of eligibility or ineligibility for GI Bill® benefits (Chapter 31, 33/Post-9/11) by requesting an education benefits letter from the VA office in Muskogee, OK at 888-442-4551 or www.gibill.va.gov; or requesting a certificate of eligibility from federal education benefits from eBenefits (if Veteran has active duty service on or after 9/11/2001). An application must be submitted at the beginning of each term.

Fill out the Hazlewood Exemption application form found at Texas Veteran Commission <https://www.tvc.texas.gov/education/hazlewood/> and, turn in the Hazlewood application form, a copy of your letter of eligibility/ineligibility, Hazlewood Student hours, and a copy of your DD214 (Member 4) into the financial aid office of the institution you will be attending. Additional application requirements can be found online or at the Office of Student Veteran Affairs.

Legacy Act (Child)

Eligible Veterans may assign unused hours of exemption eligibility to a child under certain conditions. A child must qualify for resident tuition; be the biological child, stepchild, adopted child, or claimed as a dependent in the current and previous tax year; be 25 years old or younger on the first day of the semester or term for which the exemption is claimed (unless granted an extension due to a qualifying illness or debilitating condition); and meet the GPA and excessive hour requirements of the Institution's satisfactory academic progress policy in a degree or certificate program as determined by the institution's financial aid policy. Legacy recipients will receive an exemption for the number of degree certified hours reported by the Institution for that term or semester. Maximum degree certified hours awarded to the Legacy recipient will be dependent upon the degree or certificate program in which the student is enrolled for that term or semester and shall be consistent with the program as defined within the school catalog as approved by the regional accreditation commission. Make satisfactory academic progress in a degree, certificate, or continuing education program as determined by the institution. *If a child to whom hours have been delegated fails to use all of the assigned hours, a Veteran may re-assign the unused hours that are available to another child. Only one child can use the Hazlewood Act at a time.

Legacy Act Application Process

A child (legacy recipient) of a Veteran must apply and be accepted to a Texas public college or university. Fill out the Hazlewood application form found at the Texas Veteran Commission

<https://www.tvc.texas.gov/education/hazlewood-act/> along with the Veteran filling out the Hazlewood application provide proof of eligibility or ineligibility for GI Bill® benefits (Chapter 31, 33/Post-9/11) by requesting an education benefits letter from the VA office in Muskogee, OK at 888-442-4551 or <http://www.gibill.va.gov>; or by requesting a certificate of eligibility for federal education benefits from eBenefits (if Veteran has active duty service on or after 9/11/2001). You will need to create a username and password to request your certificate of eligibility; take application, letter of eligibility/ineligibility (if needed), along with a copy of the Veteran's DD214 (Member 4), to the Financial Aid Office of the institution you will be attending. Additional application requirements can be found at www.southtexascollege.edu/veterans/. Application and all supporting documentation must be received by the institution no later than the last day of class of a term in order to be evaluated for that semester or term.

Hazlewood Act for Spouse/Child

The Hazlewood Act is also extended to spouses and dependent children of eligible active duty, Texas National Guard, and Air National Guard Veterans who died in the line of duty or as a result of injury or illness directly related to military service, are missing in action, or who became totally disabled for purposes of employability as a result of a service-related injury or illness. Each child and spouse will receive a 150 credit hour exemption. Note: A child of a qualified Veteran who is not 100% disabled or has a service connected death may qualify for benefits under the Hazlewood Legacy Program.

Eligibility

A spouse must be a spouse of a Veteran who, at the time of entry into the U.S. Armed Forces, was a Texas resident, be classified by the institution as a Texas resident, designated Texas as Home of Record, or entered the service in Texas; Be a spouse of a Veteran of the U.S. Armed Forces, Texas National Guard, or Texas Air National Guard who died as a result of service-related injuries or illness, is missing in action, or became totally disabled (100%) as a result of a service-related injury or illness or is entitled to receive compensation at the 100% rate due to individual employability (IU) due to a service connected injury or illness; have no federal Veterans education benefits, or have federal Veterans education benefits dedicated to the payment of tuition and fees only (such as Chapter 33 or 31; Pell and SEOG are not relevant) for term or semester enrolled that do not exceed the value of Hazlewood benefits; meet the GPA and excessive hour requirements of the institution's satisfactory academic progress policy in a degree or certificate program as determined by the institution's financial aid policy. This requirement does not apply to the spouse of a MIA, KIA or service connected deceased Veteran.

A child must be a child of a Veteran who, at the time of entry into the U.S. Armed Forces, be classified by the institution as a Texas resident, designated Texas as Home of Record, or entered the service in Texas; be a child of a Veteran of the U.S. Armed Forces, Texas National Guard, or Texas Air National Guard who died as a result of service-related injuries or illness, is missing in action, or became totally disabled (100%) as a result of a service-related injury or illness or is entitled to receive compensation at the 100% rate due to individual employability (IU) due to a service connected injury or illness; have no federal Veterans education benefits, or have no federal Veterans education benefits dedicated

to the payment of tuition and fees only (such as Chapter 33 or 31; Pell and SEOG are not relevant) for term or semester enrolled that do not exceed the value of Hazlewood benefits; and meet the GPA and excessive hour requirement of the institution's financial aid policy. This requirement does not apply to the child of a MIA, KIA, or service connected Veteran.

Application Process for Spouse/Child

A spouse or child of a Veteran whose death was service connected, is MIA or is/was 100% permanently disabled must apply and be accepted to a Texas public college or university. Provide a DD-214 and a disability rating letter or a DD-1300 Report of Casualty regarding the Veteran's death; provide proof of eligibility or Ineligibility for GI Bill® benefits (Chapter 31, 33/Post 9-11) by requesting an education benefits letter from the VA office in Muskogee, OK at 888-442-4551 or www.gibill.va.gov, or by requesting an educational benefits letter from the VA at eBenefits. (if Veteran has active duty service after 9/11/2001). You will need to create a username and password to request your certificate of eligibility. Fill out the Hazlewood Exemption application form found at Texas Veteran Commission <https://www.tvc.texas.gov/education/hazlewood/> and provide applications, letter of eligibility / ineligibility (if needed), along with a copy of the Veteran's DD-214 (Member 4), to the financial aid office of the institution you will be attending. Additional application requirements can be found at www.southtexascollege.edu/veterans/. Applications and all supporting documentation must be received by the Institution no later than the last day of class of a term in order to be evaluated for that semester or term.

Exemption for Highest Ranking High School Graduate

To provide an award to students graduating top in their classes in high school.

Eligibility

Texas residents, nonresidents, or foreign students; graduate from an accredited high school in the State of Texas; and graduate with the highest ranking in their high school.

Award Amount

Tuition during both semesters of the first regular session immediately following the student's high school graduation.¹ Fees are not covered. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support.

¹ This exemption may be granted for any one of the first four regular sessions following the individual's graduation from high school when in the opinion of the institution's president the circumstances of an individual case, including military service, merit the action.

Applying for Exemption

Students must provide a copy of the certificate received from the high school confirming the highest ranking to the Office of Student Financial Services.

Exemption for Peace Officers Disabled in the Line of Duty

To provide a benefit to persons who were injured in the line of duty while serving as Peace Officers.

Eligibility

Are Texas residents and enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its costs). A person may not receive an exemption under this section if the person is enrolled in a master's degree program or is attending postgraduate courses to meet the requirements of a master's degree program and the person has previously received a master's degree and received an exemption under this section for a semester or session while attending a postgraduate course to meet the requirements of the master's degree program. A person may not receive an exemption under this section if the person is enrolled in a doctoral degree program or is attending postgraduate courses to meet the requirements of a doctoral degree program and the person has previously received a doctoral degree and received an exemption under this section for a semester or session while attending a postgraduate course to meet the requirements of the doctoral degree program. A person may not receive an exemption under this section for more than 12 semesters or sessions while the person is enrolled in an undergraduate program or while the person is attending only undergraduate courses.

Award Amount

The maximum award is exemption from the payment of tuition and required fees for not more than 12 semesters or sessions. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support.

Applying for Exemption

The disabled peace officer must work directly with the registrar of the public institution of higher education and submit satisfactory evidence of his/her status as a disabled peace officer as required by that institution.

Exemption for Peace Officers Enrolled in Law Enforcement or Criminal Justice Courses

Program Purpose

To encourage persons employed as peace officers to take college courses designed to help them in their work.

Eligibility

Employed as a Peace Officer by the state of Texas or by a political subdivision of Texas. Enrolled as an undergraduate in an undergraduate program, including certificate and associate leading to a law enforcement-related or criminal justice certificate or degree. Enroll in classes beginning fall 2011 or later. Enroll in classes for which the college receives tax support (i.e., a course that does not depend solely on student tuition and fees to cover its costs). Making satisfactory academic progress toward the student's degree as determined by the institution. Apply for the exemption at least one week before the start of the institution's regular registration period for the applicable semester or other term. Have not previously attempted a number of credit hours for courses taken at any Texas public institution of higher education while classified as a resident student for tuition purposes in excess of the maximum number

specified in TEC Section 61.0595 (a) (30 credit hours beyond the degree requirement). To receive a continuation award, the police officer must meet the institution's financial aid academic progress requirements.

Award Amount

Tuition and laboratory fees for courses offered as part of a law enforcement-related or criminal justice curriculum which pertain to the major requirements of the identified programs are eligible for reimbursement. Courses not directly related to law enforcement or criminal justice are not eligible for reimbursement even though they may be required for completion of the certificate or degree. No funds may be used to pay tuition for continuing education classes for which the college receives no state tax support.

Application Process

Provide the Office of Student Financial Services proof of employment as a paid police officer, submit Statement of Eligibility for State Funded Programs form and enroll in the courses of a law enforcement or criminal justice curriculum. (Deadline to submit documentation is 1 week before classes start of every semester)

Other Exemptions & Waivers

- Exemption Program for Clinical Preceptors and Their Children
- Concurrent Enrollment Waiver (Enrollment in Two Texas Community Colleges)
- TAPS for Tuition Program
- Waiver for College Faculty and their Dependents
- Economic Development and Diversification Waiver
- Waiver of Nonresident Tuition for Foreign Service Officers Stationed in Mexico Attending Public Institutions of Higher Education in Texas
- Spouse and Dependents Who Previously Lived in Texas
- NATO Forces
- Research Assistants and Teaching Assistants Waiver

Visit www.collegeforalltexas.com or http://studentservices.southtexascollege.edu/finaid/exemptions_waivers.html

Student Loans

South Texas College provides Alternative Education Loans through the Hinson-Hazlewood College Access Loan Program, the Future Occupations & Reskilling Workforce Advancement to Reach Demand (FORWARD) Loan Program administered by the Texas Higher Education Coordinating Board (THECB), and Sallie Mae Undergraduate Smart Option Loan. These loans are intended for educational expenses. South Texas College does not participate in any type of Federal Title IV student loan program. Therefore, Direct and FFEL Stafford Loans and Federal Perkins Loans are not an option at this institution.

College Access Loan

The College Access Loan (CAL) Program provides an alternative type of educational loan to Texas students who are unable to meet an institution's Cost of Attendance.

Eligibility Requirements

- Be a Texas resident
- Be enrolled in at least 6 credit hours per semester
- Be registered with Selective Service or be exempt
- Be enrolled in a course of study leading to a certificate, associate or higher degree
- Meet the satisfactory academic progress requirements set by the institution
- Receive a favorable credit evaluation or provide a cosigner who has good credit standing and meets other requirements. Please refer to www.hhloans.com for further information about eligible cosigners.

For information on the College Access Loan (CAL) you may contact the Texas Higher Education Coordinating Board at 1-800-242-3062 or www.hhloans.com.

Disbursement of Loan funds to Student Account

College Access Loan students must submit a **College Access Loan Acknowledgement Form, the Loan and Debt Management Form, and a Statement of Eligibility for State Funded Programs**. College Access Loan students are required to submit the College Access & FORWARD Loan Acknowledgement Form and Loan and Debt Management Forms every semester receiving this loan (funds will not be disbursed without forms on file).

FORWARD Loan

The FORWARD Loan (Future Occupations & Reskilling Workforce Advancement to Reach Demand) Program provides an alternative type of educational loan to Texas students who are unable to meet an institution's Cost of Attendance.

Eligibility Requirements

- Be a Texas resident
- Be enrolled in at least 6 credit hours per semester
- Be registered with Selective Service or be exempt
- Be enrolled in a course of study leading to a certificate, associate or higher degree
- Meet the satisfactory academic progress requirements set by the institution
- Receive a favorable credit evaluation or provide a cosigner who has good credit standing and meets other requirements. Please refer to www.hhloans.com for further information about eligible cosigners.
- Not exceed the manageable loan debt calculated by the Texas Higher Education Coordinating Board.
- Be enrolled in a High-Demand Credential program that the student will be able to complete in two years or less; eligibility for the program ends two years from the start of the semester in which the student received the first loan through the Program.
- If enrolled in a degree program, must have completed at least 50% of the required coursework prior to receiving a loan through the Program.
- If enrolled in a non-degree program, the program's duration must be less than two years.

For information on the FORWARD Loan, you may contact the Texas Higher Education Coordinating Board at 1-800-242-3062 or www.hhloans.com.

Disbursement of Loan funds to Student Account

FORWARD Loan students must submit a **College Access & FORWARD Loan Acknowledgement Form, Loan and Debt Management Form, and a Statement of Eligibility for State Funded Programs**. FORWARD Loan students are required to submit the College Access & FORWARD Loan Acknowledgement Form and Loan and Debt Management Forms every semester receiving this loan (funds will not be disbursed without forms on file).

Sallie Mae Smart Option Loan

The Sallie Mae Smart Option Student Loan is a private student loan that is offered to undergraduates and managed by Sallie Mae Inc. Find out more at www.salliemae.com.

Eligibility Requirements

- Be enrolled in at least 3 credit hours per semester.

Loan Request Deadline

All loans offered by South Texas College have a deadline for requesting school certification set by the Office of Student Financial Services. Loan certification requests must be received by the Office of Student Financial Services by 5:00 p.m. on Census date (12th class day) of the semester for which the loan is being requested. Loans received after the deadline will not be certified.

Disbursement of Loan funds to Student Account

Effective 2018-2019, students receiving loans must review Loan and Debt Management Power Point to help manage their loans. Students are required to submit the **Loan and Debt Management Form** every semester receiving this loan (funds will not be disbursed without form on file).

Transfer Students With Federal Loans

Even though South Texas College does not participate in any federal loan programs, it is possible to postpone repayment of your loan from another school. Under certain circumstances, you can receive a deferment or forbearance on your loan which will allow payments to be temporarily suspended on your loan.

If you are temporarily unable to meet your repayment schedule but are not eligible for a deferment, you may receive a forbearance for a limited and specified period. During forbearance, your payments are postponed or reduced. Whether your loans are subsidized or unsubsidized, you will be charged interest. If you don't pay the interest as it accrues, it will be capitalized. If you are unsure if your situation will allow you to qualify for forbearance, contact your loan servicer and speak with a customer representative about being unable to stay on track with payments. All loan servicers are there to help you avoid default which may cause you more economic hardship in the future.

Deferments and forbearances are not automatic. If you have a Direct Stafford Loan, you must contact the Direct Loan Servicing Center to request either option.

If you have a FFEL Stafford Loan, you must contact the lender or agency that holds your loan. For either program, you may have to provide documentation to support your request. You must continue making scheduled payments until you receive notification that the deferment or forbearance has been granted.

Veterans Educational Benefits

South Texas College is approved for training veterans under the provisions of the various public laws commonly called the G.I. Bill®. A veteran with entitlement may receive a monthly check varying in amount with his/her course load. For a veteran eligible for Chapter 33, the following may be available: A tuition and fee payment that is paid to your school on your behalf, monthly housing allowance, and annual books and supplies stipend. A spouse or child of a veteran may receive benefits under certain conditions.

Veterans or their families who think they may be eligible for benefits should contact their local Veterans Administration office or the STC Veteran Affairs office. Please visit the Veteran Affairs office or call 1-888-442-4551.

Students receiving V.A. educational benefits must adhere to the V.A. Satisfactory Progress Standards. More information on these standards is available from the Office of Student Financial Services.

Chapter 33 Post-9/11 GI Bill®

If you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. If you are eligible for the Post 9-11 GI Bill® and any other GI Bill® program you must make an Irrevocable election of the Post 9/11 GI Bill® before you can receive any benefits. For more information visit http://www.benefits.va.gov/gibill/post911_gibill.asp

Chapter 30 Montgomery GI Bill® Active Duty (MGIB-AD)

The MGIB-AD program—sometimes known as Chapter 30—provides education benefits to Veterans and Service members who have at least two years of active duty. For more information visit http://www.benefits.va.gov/gibill/mgib_ad.asp

Chapter 1606 Montgomery GI Selected Reserve (MGIB-SR)

The MGIB-SR program provides education and training benefits to eligible members of the Selected Reserve, including the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. Eligibility for this program is determined by the Selected Reserve components and VA makes the payments. For more information visit http://www.benefits.va.gov/gibill/mgib_sr.asp

Chapter 35 Survivors and Dependent Assistance

The Dependents' Educational Assistance (DEA) program offers education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition or of Veterans who died while on active duty or as a result of a service-related condition. For more information visit <https://www.va.gov/education/survivor->

dependent-benefits/dependents-education-assistance/

Fry Scholarship

The Marine Gunnery Sergeant John David Fry Scholarship is currently available for children of those who died in the line of duty after September 10, 2001. As of January 01, 2015, Fry Scholarship is available for surviving spouses of those who died in the line of duty or as result of a service-related condition. For more information visit https://www.benefits.va.gov/GIBILL/Fry_scholarship.asp

Chapter 31 Veteran Readiness and Employment

The Veteran Readiness and Employment (VR&E) program is authorized by Congress under Title 38 of the United States Code, Chapter 31. It is sometimes referred to as the Chapter 31 program. Veteran Readiness and Employment (VR&E) program helps Service members and Veterans with service-connected disabilities prepare for, find, and maintain suitable careers. For more information visit <https://www.benefits.va.gov/GIBILL/DEA.asp>

Federal Tuition Assistance

The Tuition Assistance (TA) program provides financial assistance for voluntary off-duty education. TA generally only covers the cost of tuition associated with each approved course, fees and books are not included in the approval. Students must be following a program of study and be currently enrolled in courses prior to applying for TA. TA must be requested prior to the start date of the course, requests received after the start date cannot be approved. Procedures for applying for TA vary by branch of service and students are encouraged to contact the Educational Service Office with their respective branch of service for assistance. Servicemembers interested in utilizing TA can find steps to apply with their branch of service at the links below.

- Army - [https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-\(TA\)?serv=122](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-(TA)?serv=122)
- Marine Corps - <https://usmc-mccs.org/articles/how-do-i-apply-for-tuition-assistance/>
- Navy - <https://www.navycollege.navy.mil/sailors/tuition-assistance-ncpace.htm>
- Air Force - <https://www.afpc.af.mil/career-management/military-tuition-assistance-program/>
- Coast Guard - <https://www.forcecom.uscg.mil/Our-Organization/FORCECOM-UNITS/ETQC/Voluntary-Education/Active-Duty/>

State Tuition Assistance

The State Tuition Assistance Program is an education benefit that reimburses eligible members of the Texas Military Department (TMD) with out-of-pocket expenses for tuition and mandatory fees. Students are responsible to the school for all charges at the beginning of the semester. If all steps are followed, after the semester is over an award payment is sent to the school. More information can be found through the TMD website at <https://tmd.texas.gov/state-tuition-assistance-program>.

MyCAA Scholarship Program

Spouses of service members on active duty in pay grades E-1 to E-5, W-1 to W-2 and O-1 to O-2 who have successfully completed high school and have the ability to request tuition

assistance while their military sponsor is on Title 10 military orders are eligible. Spouses married to members of the National Guard and reserves in these same pay grades are eligible. Information on how to apply can be found at <https://mycaa.militaryonesource.mil/mycaa/>.

Hazlewood Act

The Hazlewood Act is a State of Texas benefit that provides qualified Veterans, spouses, and dependent children with an education benefit of up to 150 hours of tuition exemption, including most fee charges, at public institutions of higher education in Texas. This does NOT include living expenses, books, supplies, or testing fees. For more information visit <https://www.tvc.texas.gov/education/hazlewood/>

GIBILL® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. Government Web site at <https://www.benefits.va.gov/gibill>

Scholarships

A scholarship is a type of gift aid that is awarded to a student based on a set of pre-established criteria that is decided by the donor or awarding entity. Students at South Texas College are awarded scholarships from a variety of sources including, but not limited to, academic departments, external donors, campus clubs/organizations, and/or grants. These scholarships are administered in compliance with federal, state, and institutional policies that govern the awarding process.

Students are encouraged to visit <http://studentservices.southtexascollege.edu/financialaid/scholarships/> for the latest available scholarships. Please note that each scholarship has a variety of eligibility requirements and will have a designated application process.

Over-award policy

Federal and state regulations mandate that a student's total financial aid package (grants and other resources) cannot exceed the student's financial need. Financial need is defined as Cost of Attendance minus Expected Family Contribution (EFC calculated by your FAFSA). Once a student has been selected as a scholarship recipient, the office of Student Financial Services must ensure that the student is not over awarded. An over-award occurs when the student's financial aid package exceeds his or her financial need.

External Scholarship Checks

External scholarship checks must be made payable to South Texas College, and must include the student's name and ID number. Checks may be mailed to the address below or submitted in person to the office of Student Financial Services at any South Texas College campus. Awarding of a scholarship will only take place once the check has been received.

South Texas College
Attn: Financial Aid
3201 West Pecan Boulevard
McAllen, Texas 78501

Third Party Programs

Texas Workforce Solutions - Vocational Rehabilitation Services (TWS - VRS)

The Texas Workforce Solutions -Vocational Rehabilitation Services (TWS-VRS) offers payment

of tuition and other services to students who have certain disabilities. The Vocational Rehabilitation Division must approve the vocational objectives selected by the student before funds are awarded. Interested applicants should contact the nearest office of Texas Workforce Solutions -Vocational Rehabilitation Services.

Applying for TWS-VRS

To apply for VR services, call, write or visit the TWS-VRS office nearest you and request an appointment to meet with a counselor. If you need help in locating a TWS-VRS office in your area, you may call 1-800-628-5115. When you contact the local office, please let us know if you need translator services or other accommodations for your appointment.

How much money can I get?

TWS-VRS covers tuition and fees and sometimes books up to an approved amount (student will have to visit with their TWS Counselor). The TWS-VRS issues purchase orders to the financial aid office with specified amounts for each student's tuition and fees. The financial aid office cannot increase awards without written authorization from TWS-VRS. If a student withdraws or has any changes in fees, monies must be returned to TWS-VRS, a student is not eligible for any reimbursement unless written authorization by TWS-VRS.

Program Restrictions

A student cannot receive financial aid simultaneously with TWS-VRS funds. TWS-VRS requires that other aid must be awarded first. If in the event that a student completes or is eligible for any other aid, the TWS-VRS award will be cancelled, unless written authorization from TWS-VRS has been given.

Workforce Innovation Opportunity Act (WIOA)

WIOA is the Workforce Innovation Opportunity Act, and its purpose is to provide workforce innovation activities that increase the employment, retention, and earnings of participants. WIOA program is intended to increase occupational skills attainment by participants and improve the quality of the workforce, reduce welfare dependency, and enhance the productivity and competitiveness of the nation. WIOA authorizes several job training programs including Adult Employment and Training Activities, Youth Activities, and Job Corps. Students interested in applying for WIOA should contact their local WorkFORCE center.

Applying for WIOA

A student should contact their local Workforce Solution Center to determine eligibility and types of assistance available to them.

Workforce Center Locations

North Hidalgo County
2719 W. University Drive
Edinburg, Texas 78539
Phone: 956-380-0008, Fax: 956-316-2626

Cameron County
601 East Harrison Avenue
Harlingen, Texas 78550
Phone: 956-423-9266, Fax 956-412-2199

West Hidalgo County
901 Travis St., Suite 7
Mission, Texas 78572
Phone: 956-519-4300, Fax: 956-519-4388

Willacy County
700 FM 3168
Raymondville, Texas 78580

Phone: 956-689-3412, Fax: 956-690-0285

Starr County
5408 Brand St. Ste. 1
Rio Grande City, Texas 78582
Phone: 956-487-9100, Fax: 956-487-9190

East Hidalgo County
2290 W. Pike Blvd., Ste. 100
Weslaco, Texas 78596
Phone: 956-969-6100, Fax: 956-969-6190

Corporate Office
3101 W. Bus 83
McAllen, Texas 78501
Phone: 956-928-5000, Fax: 956-664-8987

Note: Information is subject to change.

WIOA Contracts

WIOA covers tuition, fees and sometimes books up to an approved amount. The WIOA contract also specifies a contract start and end date in which the student will not be awarded unless a modification has been received from WIOA. A student who is approved under a program must be registered in courses that are on the degree plan approved by WIOA. WIOA does not cover developmental courses, repeat courses (unless approved by WIOA) and courses not a part of the degree plan.

Award Disbursements

A student cannot receive financial aid and WIOA funds. WIOA requires that other aid must be awarded first. If in the event that a student completes or is eligible for any other aid, the WIOA award will be cancelled and student will be responsible for any balances. A student cannot receive VIDA and WIOA at the same time because both are state funded grants.

Valley Initiative for Development and Advancement (VIDA)

VIDA is a workforce development program designed to respond to the job training needs of the Rio Grande Valley's Empowerment Zones. Participants of the program will be recruited and trained to qualify for higher paying jobs available in the Rio Grande Valley.

Long-term training (1-2 years) will be limited to targeted occupations with identified job openings. Customized training (less than 1 year) will be made available through a contractual partnering between VIDA, industry and local community colleges. Applications are available at VIDA satellite offices. Students needing more information on VIDA may contact the South Texas College Student Financial Services office.

Eligible Majors

Interested students must be majoring in one of the VIDA approved degrees in order to apply for the VIDA program. Students can visit VIDA website <http://www.vidacareers.org/> for list of degrees.

Students interested in applying for the VIDA program must contact VIDA directly at 417 S. Ohio Mercedes, TX 78570, 1-800-478-1770, or visit their website.

VIDA Program

VIDA covers tuition and fees and sometimes books up to an approved amount. The VIDA program forwards Memo's to the financial aid office with specified amounts for each student's tuition and fees. The financial aid office cannot increase awards without written authorization from VIDA. If a student withdraws or has any changes in fees, monies must be returned to

VIDA, and the student will not be eligible for reimbursement.

Award Disbursement

A student can receive financial aid and VIDA funds. A student cannot receive VIDA and WIOA at the same time because both are state funded grants. Any funds remaining will not be issued until after enrollment has been verified.

College Savings Plans

Texas Guaranteed Tuition Plan (formerly Texas Tomorrow Fund)

The Texas Guaranteed Tuition Plan is a program that allows Texas families to lock in the cost of tomorrow's college tuition and fees required as a condition of enrollment. For more information, contact the Texas tomorrow Fund/Texas Guaranteed Tuition Plan at 1-800-445-GRAD or check with the Student Financial Services Office. If funds are available the TGTP covers only the following charges:

- Tuition
- Student Activity Fee

Note: Students are responsible to pay any other fees not covered by TGTP.

Students must submit a copy of their Texas Tomorrow Fund Card to Student Financial Services department and indicate the term they want to use funds on. A copy of the card must be submitted every term the student wishes to use these funds.

If awarded, South Texas College will issue an invoice to Texas Tomorrow Fund and if they reject the invoice for any reason, the award will be reversed by South Texas College and student will be responsible for the balance on account.

Texas Tuition Promise Fund Plan

The Texas Tuition Promise Fund is designed to help families and individuals prepay for all or some future tuition and required fees at any two- or four-year Texas public college or university. Account holders purchase Tuition Units, which represent a fixed amount of undergraduate resident tuition and required fees charged by Texas public colleges and universities. The number of units needed varies depending on the school, but generally 100 units represents 30 credit hours, which is considered to be one academic year. Texas Tuition Promise Fund covers only the following charges:

- Tuition
- Student Activity Fee

Note: Students are responsible to pay any other fees not covered by TTPFP.

Students must submit a copy of their Authorization Form from TTPFP (emailed to student from TTPFP) to Student Financial Services department. An Authorization Form must be submitted every term the student wishes to use these funds. If awarded, South Texas College will issue an invoice to TTPFP and if they reject the invoice for any reason, the award will be reversed by South Texas College and student will be responsible for the balance on account.

Who can open an account?

Any U.S. citizen or legal resident 18 years and older can open an account, as long as the Beneficiary is a Texas resident. If the child is not a Texas resident, a parent must be the Purchaser

and a resident of Texas. Charities that award scholarships may also open an account.

Enrollment Period

You may enroll in the Plan any time between Sept. 1 and Feb. 28 (Feb. 29 in leap years). Newborns can be enrolled through July 31 each year. Tuition rates are subject to change at the start of each Enrollment Period on Sept. 1. There is a three-year holding period before any units can be redeemed and the Tuition Units must be paid in full prior to redemption. For more information, contact TEXAS Tuition Promise Fund at 1-800-445-GRAD (4723), option 5 or log on to <http://www.textastuitionpromisefund.com/>

Other Forms of Assistance

Valley Scholars

The purpose of the Valley Scholars Program is to recognize and promote academic excellence by providing financial assistance, academic support services, mentoring, and leadership development to academically gifted and highly motivated students. To be eligible for this scholarship, a student must be a graduate from an accredited Hidalgo or Starr County high school, graduate within the top 10% or with an 80 average or above, maintain a 3.25 GPA in any college course completed during high school, and be TSI College Ready or TSI Exempt. Once a student is admitted into the Valley Scholars program, they must meet additional requirements to receive the scholarship.

AmeriCorps

The AmeriCorps program provides full-time educational awards in return for work in community service. You can work before, during, or after your post-secondary education and you can use the funds either to pay current educational expenses or to repay federal student loans. Please go to www.americorps.gov and register in the online payments system.

Financial Aid Satisfactory Academic Progress

Purpose and Scope

Federal regulations mandate that a student receiving Financial Assistance under Title IV programs must maintain satisfactory academic progress in their course of study regardless of whether or not financial aid is awarded each semester. South Texas College's Financial Aid Satisfactory Academic Progress Policy is applied consistently to all Financial Aid recipients within identifiable categories of students (such as full-time or part-time). Students pursuing a Certificate, Associate, or Bachelor degree are responsible for understanding and adhering to the financial aid satisfactory academic progress policy.

Mandated by Federal and State Regulations, Satisfactory Academic Progress is measured with the following standards:

- Qualitative Standard (Cumulative Grade Point Average),
- Quantitative Standard (Pace of Progress)
 - Cumulative Pace of Progression
 - Maximum Time Frame

Qualitative Standard

Students will be expected to maintain the minimum academic standards as outlined in the Scholastic Progress Standards Section of the South Texas College Catalog. South Texas College uses a 4-point scale for grade point average (GPA)

and requires students to have a 2.0 average after each semester.

Quantitative Standard (Cumulative Pace of Progress)

The quantitative standard is used to accurately measure a student's progress in a program. There are two components of the quantitative standard:

- 1. **Cumulative Pace of Progression:**
Students must complete 67% of the total Attempted hours at the end of each semester to meet the required pace of progress at South Texas College. You calculate the pace at which a student is progressing by dividing the total number of credit hours successfully completed or earned at the end of each semester by the total number of credit hours attempted at the end of each semester; if the result is greater than or equal to 67%, the student is meeting the requirement of pace of progression by semester. The chart below shows credit hour totals and the number of credit hours that must be completed to meet this requirement. Developmental remedial course work will be counted in the 67% calculation after each semester.

67% Cumulative Progression

This table contains the Attempted credit hours and the Earned/Completed credit hours required to meet 67% progression by semester.

| Total Attempted Credit Hours | Total Earned/Completed Credit Hours |
|------------------------------|-------------------------------------|
| 108 Credit Hours | 72 Credit Hours |
| 96 Credit Hours | 64 Credit Hours |
| 84 Credit Hours | 56 Credit Hours |
| 72 Credit Hours | 48 Credit Hours |
| 60 Credit Hours | 40 Credit Hours |
| 48 Credit Hours | 32 Credit Hours |
| 36 Credit Hours | 24 Credit Hours |
| 24 Credit Hours | 16 Credit Hours |
| 12 Credit Hours | 8 Credit Hours |

- 2. **Maximum Time Frame (MTF):** is the pace at which students must progress through their program of study to ensure that they will graduate within a maximum time frame; students must complete their program of study within a period no longer than 150% of the published length of the program. This is measured by dividing the number of credit hours that the student has attempted by the number of credit hours that are required to complete the student's program of study. If the student reaches 150 percent or if the result of the division is 1.50, then the student has reached Maximum Time Frame. The graph below contains three examples.

Maximum Time Frame Rule = Total Attempted Credit Hours / Program of Study Required Credit Hours Completion

| Total Attempted Credit Hours | Completion Requirement Credit Hours | Maximum Time Frame Percentage | Has student reached Maximum Time Frame? |
|------------------------------|-------------------------------------|-------------------------------|---|
| 182 Credit Hours | 120 Credit Hours | 1.52 | Yes |
| 179 Credit Hours | 120 Credit Hours | 1.49 | No |
| 62 Credit Hours | 42 Credit Hours | 1.48 | No |

In the first example, the program of study requires 120 credit hours to graduate. The student has attempted 182 credit hours ($182 / 120 = 1.52$) and in this case the student is going over 1.50 percent, so student has reached the Maximum Time Frame. In the second example, the program of study requires 120 credit hours to graduate too but the student has attempted 179 credit hours ($179 / 120 = 1.49$); in this case student has not yet reached Maximum Time Frame. In the third example, the program of study requires 42 credit hours to graduate and the student has attempted 62 credit hours, ($62 / 42 = 1.48$); in this case, student has not reached Maximum Time Frame.

How are my grades evaluated under the FA Standards of Academic Progress?

- The student's cumulative Grade Point Average (GPA) must be a 2.0 or higher to satisfy the requirements of the qualitative standard of the Financial Aid Satisfactory Progress Policy.
- Grades of "A", "B", "C", "D", "S", and "P" will be considered credit hours attempted and earned.
- Grades of "F", "W", "WP", "WF", "DP", "DF", "IP", "NP", or "I" will be considered as credit hours attempted for the semester for the 67% Pace of Progress Rule and for the MTF Rule.
- Students who withdraw from the college must still maintain Financial Aid Satisfactory Academic Progress to meet the 67% Pace of Progress Rule and for the MTF Rule.

What happens if I fail to meet the Financial Aid Standards of Academic Progress?

- Following the first semester in which the student does not meet the FA Standards of Satisfactory Academic Progress Policy (except in cases where the student exceeds the MTF limit for the declared program of study), the student will be placed on FA warning for the next semester of enrollment. The student may be allowed to receive financial aid funds while on FA warning as long as they are otherwise eligible.
- Students who are on FA warning and who improve their academic performance as defined by the qualitative and quantitative standards will be placed back in good standing and may be eligible to continue to receive financial aid for following semesters.
- Students who are on FA warning who fail to meet the FA Satisfactory Academic Progress Policy will be placed on FA Suspension and be denied further funding until they meet the qualitative and/or quantitative standards again.
- Students who exhaust the Maximum Time Frame allowed for a program of study will be placed on financial aid suspension.
- A student who successfully appeals a GPA or 67% completion suspension status and has completed a Financial Aid Academic Plan (plan is part of the Appeal form) outlining the expectations after a FA Appeal has been approved is placed on FA probation and is eligible to receive Title IV financial aid as long as they continue to complete 100% of the courses they enroll for each semester and earn a 2.0 term GPA or higher.
 - The student's record is reviewed after the first semester of FA probation. If the student has brought their cumulative GPA back up to a 2.0 or higher and has also successfully completed 67% of the total number of cumulative courses attempted

for the FA probation semester, will be placed on FA good standing.

- If, after the probation period/semester:
 - the student fails to complete 100% of the courses attempted, they will be placed on FA suspension;
 - the student fails to earn a 2.0 term GPA or higher, they will be placed on FA suspension;
 - the student successfully completes 100% of the courses enrolled for and their cumulative GPA is less than a 2.0, but their term GPA is a 2.0 or higher, they will be eligible for one additional semester of FA probation;
- The review of FA probation is done manually by a FA Representative. Students who are on FA probation are notified by email and regular mail of their status, and may also check their status on their JagNet account.

Additional Information

The Effect of Incomplete Grades

Courses where the student receives an incomplete (I) at the end of the semester or term, will count as attempted credit hours and as a non-passing grade when assessing if the student will meet 67% Pace of Progress Rule and/or if the student will be within the Maximum Time Frame Rule limit.

Complete Withdrawals and the Financial Aid Satisfactory Academic Progress Policy

Students who withdraw from the college must still maintain FA Satisfactory Academic Progress. A complete withdrawal will always have a negative effect on a student's standing under this policy. If a student withdraws from school during the semester, his grades for the semester will be all "W"s. These grades are not passing; therefore the student will not meet the 67% Pace of Progress Rule and will be placed either on Financial Aid Warning or Financial Aid Suspension depending on what the student's status was before the semester began.

The Effect of Repeating Courses

There is no specific limitation on the number of times a student may attempt a course under the Financial Aid Satisfactory Academic Progress Policy. All course attempts, even repeated courses, will count when assessing if student will meet the 67% Pace of Progress Rule and/or the Maximum Time Frame limit. Please see the Maximum Time Frame section on this document and in addition please see section Repeated Coursework within Financial Aid section of the catalog or the Financial Aid Website, for more information on this.

Transfer Hours and the 67% Pace of Progress Rule

Transfer hours which have an STC equivalent are counted in the assessment of the 67% Pace of Progress Rule.

Transfer Hours and Maximum Time Frame

Transfer hours which have an STC equivalent are counted in the Maximum Time Frame calculation. Students may request an additional review of transferred courses if these courses count toward graduation at STC in their chosen major by providing a degree plan from the Office of Counseling and Advising. The degree plan will be reviewed by a Financial Aid Officer to determine exactly which transferred credit hours apply to a student's current program of study. Transferred hours that appear on a student's record but do not count toward graduation from the student's current program of study will be eliminated from

the total. These reviews are done on a first come first serve basis.

Summer Sessions Attempted Credit Hours

Credit hours attempted in any Summer Session will be included in the assessment of the 67% Pace of Progress Rule and the Maximum Time Frame Rule limit. STC offers three summer sessions. All three summer sessions are considered one entire semester when calculating the 67% Pace of Progress Rule and the Maximum Time Frame Rule.

Academic Probation and Suspension

Successfully approved Academic appeals for Academic Probation or Academic Suspension (G.P.A. less than a 2.0), have no effect on students' standing with the Financial Aid Satisfactory Academic Progress Policy; those students will still be on Financial Aid Suspension and would need to appeal their Financial Aid Suspension to our STC Student Financial Services Department. Please reference the Financial Aid Appeals Process section on this document for more information.

Notification of Status Under the FA Satisfactory Academic Progress Policy

Students placed on Financial Aid Warning or Financial Aid Suspension will be notified via email and regular mail, of their status after grades are available on STC's computer system.

The Effect of Developmental Coursework on the 67% Pace of Progress Rule

Developmental (or remedial) coursework will be included when calculating the 67% Pace of Progress Rule.

The Effect of Developmental Coursework on the MTF Calculation

30 credit hours of developmental coursework can be eliminated from the Maximum Time Frame calculation. After the student attempts more than 30 credit hours of developmental coursework, any additional developmental credit hours attempted will count in the Maximum Time Frame calculation.

The Effect of Dropping a Course

Students, who reduce their course load by dropping a course after the semester has begun, risk non-compliance with the 67% Pace of Progress Rule.

The Effect of FA Suspension on Financial Aid Awards

Title IV aid consists of grants and work-study; therefore, all grants and work-study awards will be cancelled (or discontinued in the case of work study) if a student is on Financial Aid Suspension.

Consortium Agreements and the FA Satisfactory Academic Progress Policy

When South Texas College has a consortium agreement with a participating institution, the student must meet the FA Satisfactory Academic Progress Policy of the institution that is awarding aid.

Maximum Time Frame Adjustment for Change of Major

Students who change their major may have credits attempted and grades earned excluded from the Maximum Time Frame calculation if those credit hours do not count toward the new major. Students may request a review by providing a degree plan furnished by the Academic Advising Office and submitting it to the Student Financial Services Office for review. The degree

plan will be reviewed by a Financial Aid Officer to determine exactly which credit hours from the previous major/program apply to the student's new program of study. Classes from the previous program that do not count toward the new program, will be eliminated from the total. All developmental courses and academic courses where the student earned grades of "F", "W" or "I" will be excluded from the Maximum Time Frame calculation when those courses are between the first major and the current major change; these grades cannot be excluded after the current major. Note that Undeclared Degree seeking major is not a valid major, but credit hours taken while under this major, will be counted as attempted and earned (or not earned, depending on the grade).

Students Who Graduate and Return to STC for a Second Degree

If a student graduates from STC and re-enrolls to pursue another educational program, all developmental courses and academic courses where the student earned grades of "F", "W" or "I" will be excluded from the Maximum Time Frame calculation. Students may request a review by providing a degree plan furnished by the Academic Advising Office and submitting it to the Student Financial Services Office for review. The degree plan will be reviewed by a Financial Aid Officer to determine exactly which credit hours from the graduated program apply to the student's new program of study. Classes from the program the student graduated from, which do not count toward graduation for the new program, will be eliminated from the total.

Exceeding Maximum Time Frame – Appeal Process

Students who are placed on Financial Aid Suspension because they reached their maximum time frame have the option to appeal, as long as they meet the following requirements:

- Be meeting the cumulative 2.0 GPA;
- Be meeting the 67% cumulative completion rate;
- Graduate within the semester where Maximum Time Frame Appeal was submitted;
- Provide degree plan signed by South Texas College Student Success Specialist;
- Submit a FA Appeal, including the FA Academic Plan to the South Texas College Student Financial Services Office.

Appeals will be approved/disapproved by the Student Financial Services Director. If an FA Appeal is approved, the student will be placed on financial aid probation and will be expected to follow the FA Academic Plan. Students can check the status or decision of their financial aid appeal two weeks after submitting it, by login in to their JagNet account and checking the financial aid active messages section of it.

67% and/or GPA - Appeal Process

Students who fail to meet the STC FA Satisfactory Academic Progress Policy because of a special circumstance, such as an injury or illness, the death of a relative, or other special circumstance may appeal their status by submitting an appeal form. During the appeal process the student must be prepared to pay their own expenses, such as tuition, fees, books, supplies, etc. Please follow the procedure below to appeal a Financial Aid suspension.

- Student must complete and submit a Financial Aid Appeal form, including the Financial Aid Academic Plan

section of the form. The Appeal form is available online at <https://studentservices.southtexascollege.edu/finaid/financial-aid-forms.html> or at a STC Student Financial Services Office.

- Appeal must include a statement with student name and ID explaining why they failed, how the situation has changed, and how the student will make satisfactory academic progress.
- Appeal must include supporting documentation for their circumstances.
- Appeals will be approved /disapproved by the Financial Aid Committee. If a FA Appeal is approved, the student will be placed on FA probation and expected to follow the FA Academic Plan.
- All decisions made by the Financial Aid Committee are final.
- Students can check the status or decision of their financial aid appeal two weeks after submitting the appeal (review process may take longer during peak registration times), by login into their JagNet account and selecting the Financial Aid App and selecting Notifications.

Federal Return of Title IV Funds Policy

Withdrawals

When a student who is a Title IV recipient withdraws, there are two policies related to finance that the student should be familiar with.

The first is STC's Tuition Refunds Policy, which is located in the Financial Information Section of the catalog and at <http://finance.southtexascollege.edu/businessoffice/cashiers/refunds.html>.

The second policy is the U.S. Department of Education's Return of Title IV Funds policy, which is described below.

These two processes are managed by different offices and have different requirements and deadlines and can be a little confusing. If you have questions after reviewing the Financial Information, Tuition Refunds Policy section please contact Cashiers Office at (956) 872-3455; if you have questions after reviewing the Return of Title IV Funds information, please contact STC Student Financial Services Office at (956) 872-8375.

Policy Summary

Federal Regulations specify how South Texas College must determine the amount of Title IV program assistance that you earn if you withdraw or are withdrawn from school. The Title IV Programs that are covered by this policy at South Texas College are the Federal Pell Grant, Federal Pell Grant under the Special Rule in HEA Section 401(c), (formerly known as the Iraq and Afghanistan Service Grants) and the Federal Supplemental Educational Opportunity Grants (FSEOG).

Though your aid is posted to your account at the start of each period, you earn the funds as you complete (attend) the period. If you withdraw during semester or payment period, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or the school received) less assistance than the amount that you earned, you may be able to receive those additional funds in the form of a post-withdrawal disbursement. If you received more assistance than you earned, the

excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your semester or payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period. Under Federal Regulations, the action of calculating the percentage earned is referred to as the Return of Title IV Funds calculation.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. The school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition and fees. The school needs your permission to use the post-withdrawal grant disbursement for all other institutional charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. If you receive (or the school receives) excess Title IV program funds that must be returned, South Texas College must return a portion of the excess funds equal to the lesser of:

- your institutional charges multiplied by the unearned percentage of your funds, or
- the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds. If the school is not required to return all of the excess funds, you may be required to return the remaining amount. Any amount of unearned grant funds that you must return is called an overpayment. Detailed information on overpayments is discussed in the **Return of Title IV Funds Calculation – When Money is owed to the School** section below.

If a student is a withdrawal for Title IV purposes, student can be exempted from having a R2TIV calculation performed, if student completes all of the requirements for graduation.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that the school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The school may also charge you for any Title IV program funds that the school was required to return. If you don't already know South Texas College's refund policy, you can ask for a copy or visit <https://finance.southtexascollege.edu/businessoffice/cashiers/refunds.html>. South Texas College can also provide you with the requirements and procedures for officially withdrawing from school or you can visit <https://catalog.southtexascollege.edu/scholastic-regulations/academic-information/>.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at <https://studentaid.gov>.

Process for Students Who Withdraw Themselves

Students who go through the process of officially withdrawing themselves from school do so through the Office of Admissions and Records. Information on South Texas College's Withdrawal Procedures can be found at <https://catalog.southtexascollege.edu/scholastic-regulations/academic-information/>.

The process for students who are withdrawn or who do not initiate the withdrawal process

The Return of Title IV funds process is different for students who do not follow the process to officially withdraw and are withdrawn or dropped by the school, (unofficial withdrawals). Department of Education states that students who do not follow the official withdrawal process, have earned 50% of the Federal Student Aid that they were awarded for the period that they were withdrawn from.

Withdrawals from programs offered in modules (Minimesters)

For all programs offered in modules, called minimesters at South Texas College, a student is a withdrawal for Title IV purposes if the student ceases attendance at any point prior to completing the payment period unless student meets one of the following exemptions:

- Student completes all of the requirements for graduation;
- Student successfully completes a class or multiple classes that comprise at least 49 percent of the days in the term; or
- Student successfully completes a class or multiple classes that comprise at least half-time enrollment.

Successful completion of a class is the earning of a passing grade in that class. Note that the earning of a passing grade in a minimester does not always mean that a Return to Title IV calculation will not be performed.

Determining Amount of Title IV funds earned

To determine the amount of Title IV funds earned as of the date of the withdrawal, we calculate the percentage of the period completed, as follows:

- Divide the number of calendar days completed in the period as of the day the student withdrew, by the total number of calendar days in the period.

The total number of calendar days in a period includes all days within the period, except for institutionally scheduled breaks of five or more consecutive days. The day the student withdrew is counted as a completed day. This percentage is multiplied by the amount of Title IV Federal Student Aid that was disbursed to the student for the period. The result is the amount of aid that the student earned. Students attending at least one semester course (not a minimester), who reach the 60 percent point in a period, will have earned 100 percent of their Federal aid and no adjustment will be required.

When a student fails to earn at least one passing grade

As per U. S. Department of Education, students who do not earn at least one passing grade in a

period, are considered to have withdrawn from school. Note that the earning of a passing grade in a minimester does not always mean that a Return to Title IV calculation will not be performed.

Non-passing grades for financial aid purposes are: Withdrawn courses, Failed courses, courses with Incomplete grades, NP grades, IP grades and courses with No grades.

For example: if a student attempts three courses, withdraws from one course with a "W" and earns "Fs" for the other two courses, or if student earns all "Fs", the Student Financial Services Office must assume that the student withdrew from school. The Student Financial Services Office is required to re-calculate their eligibility and remove some of the financial aid funds that were disbursed on their student account. In most cases, students will end up owing South Texas College hundreds of dollars.

At South Texas College, the withdrawal date for students who do not earn at least on passing grade is the 50 percent point of the period, if a last date of attendance was not provided by any of the instructors. If a last date of attendance was provided by at least one instructor, we will use the latest date of attendance to calculate the days completed and divide that, by the total days in the payment period. The result will be the Earned Percentage that we will use to recalculate eligibility, (please see examples below).

For students in this situation, the only relief available is related to the date when they stopped attending school classes. If the student participated in a verifiable, academically-related activity past the 60 percent point of the semester (check with the Student Financial Services Office for dates) and proof of this can be collected from the school, then the student would have earned 100 percent of the funds that student was scheduled to receive.

The U. S. Department of Education has defined acceptable academically-related activities as class attendance, examinations or quizzes, tutorials, computer-assisted instruction, academic conferences, completing an academic assignment, paper, or project, or attending a school-assigned study group. Students may not provide documentation of these activities; documentation must come from the instructor.

Online Classes (Distance Education/ Distance Learning)

In a distance education context, documenting that a student has logged into an online class is not sufficient, by itself, to demonstrate academic attendance by the student; a definition of attendance for financial aid purposes is provided under the Regulations section of our website at https://studentservices.southtexascollege.edu/finaid/attendance_definition.html.

Notification of Return of Title IV Funds Calculation Results

When a Return of Title IV funds calculation is performed for withdrawals, either official or unofficial and for non-passing grades, the Student Financial Services Office will send a letter to students, informing them of the calculation, consequences and their responsibilities.

Return of Title IV Funds Calculation – When Money is owed to the School

If students withdraw or are withdrawn from all of their classes after the 20th class day of a regular

semester/period or the designated end of the refund period of a minimester or summer session, South Texas College will not adjust the cost of tuition and fees, (please reference the Tuition Refunds Policy discussed previously).

When a Return of Title IV funds calculation is performed and the school is not required to return funds, the student may be required to return an amount. Any amount of unearned grant funds that student must return is called an overpayment. The maximum amount of a grant overpayment that student must repay is half of the grant funds that student received or were scheduled to receive. Student does not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. South Texas College will notify student if they must repay part of the grant; after notified, student will have 45 days to make payment arrangements with the school. If the school is unable to collect the funds owed, the overpayment will be referred to Department of Education for collection.

Overpayments

Students who have grant overpayments may contact Default Resolution Group by calling 1-800-621-3115 or by writing to Default Resolution Group at the following address:

U.S. Department of Education
Default Resolution Group
P.O. Box 5609
Greenville, Texas 75403

Three Examples of Return of Title IV funds calculations:

Example #1

Barbara was enrolled in for 12 credit hours at STC for the fall semester. When Barbara began classes she received a Federal Pell Grant. She withdrew from her classes 53 days into the semester. Her bill for tuition and fees was \$1250. There are a total of 159 calendar days in the semester, so Barbara earned 33.3 percent of her Title IV aid (53 days completed divided by 159 total days in the payment period). Barbara received a total of \$2675 in Federal Pell Grant for the fall semester. She received a check for the balance of Pell Grant funds in excess of the cost of school after census day.

To determine the amount of Pell Grant funds that Barbara earned, we must multiply the percentage earned by the amount she was eligible to receive.

$$33.3\% \times \$2675.00 = \$890.78$$

Since Barbara was enrolled for 33.3 percent of the fall semester, according to U.S. Department of Education regulations, she has earned \$890.78 of her Pell Grant. The Department of Education requires that STC return unearned funds from funds that Barbara used to pay for her tuition and fees. Because Barbara withdrew after the 20th day of class, there will be no reduction of the cost of tuition and fees. Barbara will be responsible to repay STC unearned funds because she withdrew and the funds are no longer available to cover the cost of her tuition and fees.

Example #2

David was enrolled for 12 credit hours in the Spring semester; he attended a few weeks of his classes and decided to leave school. He was eligible for \$550.00 in Federal Pell Grant which was posted to his student account to help pay for his tuition. His cost for tuition and fees was \$650.00. He did not inform STC of his decision

to withdraw, and did not follow the process for withdrawing from school. He was dropped from all of his classes for non-attendance, and the Financial Aid office was notified of the withdrawal. Because student did not follow procedures to officially withdraw, this is considered an unofficial withdrawal and Department of Education requires that STC perform the calculation at 50 percent.

To determine the amount of Pell Grant funds that David earned, we multiply 50 percentage earned by the amount he was eligible to receive.

$$50.0\% \times \$550.00 = \$275.00$$

Since calculation was done at 50 percent for the spring semester, according to U.S. Department of Education regulations, he has earned \$275.00 of his Pell Grant. The Department of Education requires that STC return unearned funds from funds that David used to pay for his tuition and fees. Because David withdrew after the 20th day of class, there will be no reduction of the cost of tuition and fees. David will be responsible to repay STC unearned funds because he was withdrawn and the funds are no longer available to cover the cost of his tuition and fees.

Example #3

Danny was enrolled in 6 credit hours for the spring semester, was not withdrawn and did not initiate the withdrawal process. He earned all Fs for the spring semester. He was eligible for \$1,325.00 in Federal Pell Grant. The Financial Aid office was unable to find documentation showing that he had attended past the 60 percent point of the semester, and consequently was required to perform a Return of Title IV funds calculation at 50 percent.

As per U.S. Department of Education regulations, Danny is entitled to 50 percent of his \$1,325.00 Pell Grant award. He earned \$662.50 for the semester.

$$50.0\% \times \$1,325.00$$

STC will return unearned funds and Danny will be responsible to repay STC those unearned funds.

Example of a Return of Title IV Funds Calculation using the Formula

This example is provided so that a student can derive an **approximation** of what he would owe if he were to withdraw or if he were to receive non-passing grades, (for nonpassing grades, instructors will provide last date of attendance), in a payment period:

- Tuition and Fees: \$1,000
 - Tuition and Fees will be the initial tuition and fees. Fees will vary depending on courses taken but typically will include:
 - 30004000 Level Course Fee
 - Learning Support Fee
 - Information Technology Fee
 - Electronic Distance Education Learning Fee
 - Hybrid Course Fee
 - Course Repeat Fee
 - Student Registration Fee
 - Drop/Add Fee
- Federal Financial Aid (FA) Disbursement Total: \$2,000.
- Student withdrew from classes 34 days into the semester; student was not registered in minimesters.

- There are a total of 110 calendar days in the semester.
- Student earned 31 percent of his Federal Aid:
 - 34 days completed divided by 110 total days in the payment period.
 - Earned Percentage: 31%
- Then Earned Percentage is multiplied by Federal FA Disbursement Total = Earned funds
 - **using above numbers: 31% X \$2000 = \$620. \$620 being Earned funds**
- Then Federal FA Disbursement Total minus Earned funds = X
 - **using above numbers: \$2000 – \$620 = \$1380. \$1380 being X**
- 100% minus Earned Percentage = Unearned Percentage
 - **using above numbers: 100% - 31% = 69%. 69% being Unearned Percentage**
- Then Tuition and Fees in the term times Unearned Percentage = Y
 - **using above numbers: \$1000 X 69% = \$690. \$690 being Y**
- Then the result of, if X is less than Y then choose X, else choose Y; this is the Amount for the school to Return
 - **using above numbers: Is \$1380 < \$690? No, then choose \$690; this is the Amount for school to return: Y= \$690 dollars.**
- The Amount for School to Return is subtracted from FA Disbursement Total
 - **using above numbers it would be: \$2000 – \$690 = \$1310**

The \$690 will be the funds for South Texas College to return to Department of Education, which student will make arrangements to pay, to South Texas College; there may be other charges included but those are not discussed here.

The \$1310 will be the new adjusted Federal Pell Grant amount that will show in student's JagNet account for the semester/period he withdrew from.

Tax Benefits for Higher Education

American Opportunity Tax Credit

The American Opportunity Tax Credit is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of \$2,500 per eligible student. Please refer to IRS Publication 970 for more information on how to apply this tax credit on your tax forms.

Lifetime Learning Credit

The Lifetime Learning Credit is for qualified tuition and related expenses paid for eligible students enrolled in an eligible educational institution. This credit can help pay for undergraduate, graduate and professional degree courses - including courses to acquire job skills. There is no limit on the number of years you can claim the credit. It is worth up to \$2,000 per tax return. Please refer to IRS Publication 970 for more information on how to apply this credit on your tax forms.

Frequently Requested Information

Frequently Requested Telephone Numbers and Websites

The STC Office of Student Financial Services maintains an extensive website which contains:

1. Information about aid programs offered at STC at: <http://>

studentservices.southtexascollege.edu/finaid/

2. Information about all subjects related to the financial aid process at STC at: <http://studentservices.southtexascollege.edu/finaid/faq.html>
3. All STC financial aid forms in.pdf (Adobe Acrobat) format at: <http://studentservices.southtexascollege.edu/finaid/forms.html>
4. Links to important Federal and State Aid Websites at: <http://studentservices.southtexascollege.edu/finaid/websites.html>
5. Links to scholarship databases and scholarship sources outside STC at: <https://studentservices.southtexascollege.edu/finaid/scholarships/>

The Student Financial Services main web page is: <http://studentservices.southtexascollege.edu/finaid/>

For an immediate response about Federal Student Aid, call the appropriate number listed below at the Federal Student Aid Information Center between 9 a.m. and 8 p.m. (Eastern Time), Monday through Friday.

1-800-4-FED-AID (1-800-433-3243)

1-800-730-8913 TDD (for hearing impaired)

The Federal Student Aid Information Center can:

- Answer questions about completing the FAFSA.
- Tell you whether a school participates in the federal student aid programs and that school's student loan default rate.
- Explain federal student aid eligibility requirements.
- Explain the process of determining financial need and awarding aid.
- Send you federal student aid publications
- Find out if your federal student financial aid application has been processed.
- Send you a copy of your Student Aid Report (SAR).
- Change your address.
- Send your application information to a specific school.

Please note: The Student Financial Services Department ensures the accuracy and timeliness of the information contained on this publication. However, contents are subject to change without notice because of changing Federal, State and/or Institutional policies.