

# FINANCIAL AID

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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)
- 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)
- Towards Excellence, Access, and Success (TEXAS) Grant
- Texas Public Education Grant (TPEG)
- Texas Work-study
- Texas Work-Study Mentorship Program
- State Exemptions & Waivers

For more information visit [www.collegeforalltexas.com](http://www.collegeforalltexas.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. Register with the Selective Services, if required,
  - d. Be a U.S. citizen or eligible non-citizen,
  - e. 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)<sup>1</sup> - 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.

<sup>1</sup> 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 Expected Family Contribution (EFC), a measure of you and/or your family's financial strength. If EFC 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 EFC that determines eligibility for the other financial aid programs. Instead, EFC is used in an equation to determine financial need:

$$\text{Cost of Attendance} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$$

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

$$\text{Cost of Attendance} - \text{EFC} - \text{Pell Grant and any other Financial Aid} = \text{Unmet Need}$$

## 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 pre-filled 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, 2022 for Fall semester
- October 1, 2022 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 card (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
4. Your Parents' Income Tax Return (if you are a dependent student)
5. Your W-2 forms and other records of money earned
6. Any untaxed income records including child support paid or received
7. Your current bank statements

8. 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 [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

- **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 are or will be 24 or older by December 31 of the school year for which you are applying for aid
- You will be working on a master's or doctorate program on the award year you are applying for (beyond a bachelor's degree)
- You are married (including common-law marriages) or separated, but not divorced
- You have children and/or dependents who will receive more than half of their support from you between July 1, 2021 and June 30, 2022
- You are an orphan or were a ward of the court (until age 18) or were in foster care
- 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 are an emancipated minor
- You are or were in legal guardianship
- You are homeless or at risk of being homeless, unaccompanied youth

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 Selective Service System
- The Department of Homeland Security
- The Social Security Administration
- Department of Defense
- The Department of Justice

- 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 incorrect or conflicting. 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 parental 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 his financial documents, the Office of Student Financial Services 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 student submits the appropriate verification form and required documentation in person, we will let student know of any changes that may affect his eligibility amount at that moment. 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's Expected Family Contribution (EFC) number and the student is still eligible for aid we will mail the student an award notification letter with the amount of aid he may be eligible for. The student may also view the new award amount in the 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 FAFSA on the Web website. If the student wishes, he or she may check with the SFS Office to learn how verification affected his/her Expected Family Contribution (EFC). 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 to students.

## Required Documentation

- Verification Worksheets: Forms are available at all Student Financial Services Offices and online at <http://studentservices.southtexascollege.edu/finaid/forms.html>
- Income Tax Returns 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 untaxed income and benefits.
  - This proof will vary by agency. For example:
    - Untaxed Income Sources
    - Unemployment Benefits-A statement from the agency which provided the benefits.
- Signature requirements:
  - Verification Worksheets
  - Dependent Students - Form must be signed by the student and one parent.
  - Independent Students - Form must be signed by the student

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 214-661-9530. This includes false claims of independent student status, false claims of citizenship, use of false identities, forgery of signatures of certifications, and false statements of income. Fraud is the intent to deceive as opposed to a mistake.

### The National Hotline address is:

Office of Inspector General  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-1500

### Telephone Number:

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

## Hours:

M, W 9:00 - 11:00 a.m.

T, Th 1:00-3:00 p.m.

## Online:

To submit a complaint online at any time go to <https://www2.ed.gov/about/offices/list/oig/hotline.html> and click on the appropriate link.

## Professional Judgment

The Student Financial Services Office applies Professional Judgment on a case-by-case basis to take into consideration extenuating 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

If extenuating circumstances exist, a professional judgment may be made to override a student's status from dependent to independent. Please contact the Student Financial Services Office for additional information. Please note, per U.S. Department of Education regulations, none of the conditions listed below, individually or in combination, qualify as unusual circumstances or merit a dependency change:

1. Parents refuse to contribute to the student's education,
2. Parents are unwilling to provide information on the FAFSA application or for verification,
3. Parents do not claim the student as a dependent for income tax purposes,
4. Student is able to demonstrate total self-sufficiency.

## Income Reduction or Income Loss

An adjustment to the income amounts a student reported on the FAFSA application may be made if the student or his/her spouse, or parent (if dependent) have become unemployed or experienced a significant decrease in income. If these conditions apply to you or your family, please contact the Student Financial Services Office for additional information.

## 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 Expected Family Contribution (EFC).

The Expected Family Contribution (EFC) is number that the U.S. Department of Education calculates based on the information that you provide when you complete the FAFSA. The formula used to calculate your EFC is established by law and is used to measure your family's financial strength on the basis of your family's income and assets.

South Texas College will email and mail award letters 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 Federal 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.

## Year Round Pell

Effective July 1, 2017, the U. S. Department of Education requires that Pell Grant eligible students receive up to 150% of their scheduled Federal Pell Grant award, each year. This means that if you received a full Pell Grant amount in Fall 2021 and also in Spring 2022, you may qualify for Pell Grant in Summer 2022, from the next award year; this is referred to as Year Round Pell (YRP).

## Year Round Pell Eligibility

To be eligible for Year Round Pell, you must:

- Be Pell Grant eligible,
- Be registered at least 6 credit hours,
- Be meeting Financial Aid Satisfactory Academic Progress,
- Have lifetime Pell Grant eligibility remaining; students can check this at [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/) using their FSA ID credentials to log in,
- Apply and complete Financial Aid File for Award Year 2021-2022.

For more information on U. S. Department of Education eligibility requirements please refer to the sections that follow below, on the award letter, or on South Texas College's website at: <http://studentservices.southtexascollege.edu/finaid/>.

## Award Amounts

Awards are based on the student's Expected Family Contribution (EFC) as determined by the FAFSA and by a student's level of enrollment. How much a student may receive will depend on his EFC, his cost of attendance and his enrollment status. Student may only receive Pell Grant funds from one institution at a time.

Levels of Enrollment	Equivalent credit hours
Full Time	12+ credit hours
Three Quarter Time	9-11 credit hours
Half Time	6-8 credit hours
Less Than Half Time <sup>1</sup>	5 credit hours or less

<sup>1</sup> Students enrolled less than full-time may still receive a Pell Grant award if their EFC allows it.

## Eligibility Determination

To determine if you are eligible, the U.S. Department of Education uses the Expected Family Contribution (EFC) number. The student is eligible for more aid the lower the EFC number.

Your Institutional Student Information Record (ISIR) contains this number and indicate if you are eligible.

To be considered for Federal 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 financial need,
  - Having a high school diploma or a General Education Development (GED) Certificate,
  - Registering with the Selective Services, if required,
  - 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.
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.
3. **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.
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.
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%, if not using Year Round Pell) 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%, not using Year Round Pell.
6. **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 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 is provided under Eligibility Issues.

South Texas College documents attendance for Federal Pell Grant purposes by collecting attendance information reported by instructors via the Starfish Application. Instructors use Starfish Application to indicate whether a student has, or has not, attended. 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 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 he has incurred or received, that student will be responsible to pay South Texas College for the difference between his adjusted eligibility and the original amount of the cost of his tuition and fees as well as any advances that the student received.

## Fund Disbursements

South Texas College will credit Federal 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 mailing you a check. These Federal Pell 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](http://studentservices.southtexascollege.edu/finaid/book_allowances.html).

## Declining Federal Pell Grant Funds

You may decline all or part of your disbursement of Federal 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 Expected Family Contribution. If you are going to return all or a portion of Federal Pell Grant funds, you must deliver to our Student Financial Services Department, a signed Revision Form or written statement clearly indicating that you are declining Federal 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 Federal Pell Grant Funds

You may return all or a portion of your Federal Pell 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 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.

## 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 Expected Family Contribution (EFC) is a zero.

### Award Amounts

The Student Financial Services Office will award a student from \$500 dollars up to \$800 dollars per 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 semester and by award year.

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

To determine if you are eligible, the U.S. Department of Education uses the Expected Family Contribution (EFC) number. Following Federal Regulations, South Texas College awards students with the lowest EFC (zero EFC), who have demonstrated Pell Grant eligibility for 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,
  - Registering with the Selective Services, if required,
  - 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 EFC,
- 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](http://studentservices.southtexascollege.edu/finaid/book_allowances.html).

## Federal Pell Grant Under The Zero EFC Treatment for Children of Soldiers

An otherwise Federal Pell-eligible student whose parent or guardian died as a result of U.S military service in Iraq or Afghanistan after September 11, 2001, may receive increased amounts of Federal Student Aid (Pell Grant), if the student was less than 24 years old when the parent or guardian died, or was enrolled at an institution of higher education at the time of the parent or guardian's death.

## Year Round Pell

The Year Round Pell requirement also applies to the students with the Federal Pell Grant under the Zero EFC Treatment for Children of Soldiers. If you received a full Federal Pell Grant in Fall 2021 and also in Spring 2022, you may qualify for the Federal Pell Grant in Summer 2022, 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 EFC (maximum Federal Pell Grant award), and by a student's level of enrollment. Student may only receive these award funds from one institution at a time. Under the Federal Pell Grant Zero EFC Treatment for Children of Soldiers, the student must have a Pell-eligible EFC to receive the maximum Federal Pell Grant award, even if the EFC is not zero.

Levels of Enrollment	Equivalent credit hours
Full Time	12+ credit hours
Three Quarter Time	9-11 credit hours
Half Time	6-8 credit hours
Less Than Half Time	5 credit hours or less

## Eligibility Determination

To determine if you are eligible, the U.S. Department of Education uses the Expected Family Contribution (EFC) number. Following Federal Regulations, South Texas College will award the (Zero- EFC-Treatment-for-Children-of-Soldiers) students, the maximum Federal Pell Grant amount as long as they have a Pell-eligible EFC and have met all eligibility requirements.

To be considered for the Federal Pell Grant under the Zero EFC Treatment for Children of Soldiers, 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,
  - Registering with the Selective Services, if required,
  - 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 parent or guardian who died, (when student was less than 24 years old or when student was enrolled at an institution of higher education), as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001 and
- Have a Pell-eligible EFC.

## Additional Requirements

South Texas College Student Financial Services Office monitors the same requirements for Federal Pell Grant recipients under the Zero EFC Treatment for Children of Soldiers.

## Fund Disbursements

South Texas College will credit the Federal Pell Grant, under the Zero EFC Treatment for Children of Soldiers, 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 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](http://studentservices.southtexascollege.edu/finaid/book_allowances.html).

## Iraq & Afghanistan Service Grant

An otherwise Federal Pell-eligible student whose parent or guardian died as a result of U.S military service in Iraq or Afghanistan after September 11, 2001, may receive increased amounts of Federal Student Aid if the student was less than 24 years old when the parent or guardian died, or was enrolled at an institution of higher education at the time of the parent or guardian's death.

## Year Round Pell

The Year Round Pell requirement also applies to the Iraq & Afghanistan Service Grant. If you received a full Iraq & Afghanistan Service Grant in Fall 2021 and Spring 2022 terms, you may qualify for the Iraq & Afghanistan Service Grant in Summer 2022, 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 the student's Federal Pell Grant ineligibility as determined by the FAFSA and by a student's level of enrollment. Under the Iraq & Afghanistan Service Grant a student will receive

the maximum award amount under the Federal Pell Grant Program, taking into consideration the student's enrollment status. Student may only receive these award funds from one institution at a time.

Under the Iraq & Afghanistan Service Grant, the student must have an EFC that is not Federal Pell Grant eligible; the student does need to meet the other Pell Grant eligibility requirements, though, to receive the maximum Federal Pell Grant award amount under the Iraq & Afghanistan Service Grant.

Levels of Enrollment	Equivalent credit hours
Full Time	12+ credit hours
Three Quarter Time	9-11 credit hours
Half Time	6-8 credit hours
Less Than Half Time	5 credit hours or less

## Eligibility Determination

To determine if you are eligible, the U.S. Department of Education uses the Expected Family Contribution (EFC) number. Following Federal Regulations, South Texas College will award the Iraq & Afghanistan Service Grant recipients, using the maximum award amount under the Federal Pell Grant Program, as long as they have an EFC that is not Pell eligible and as long as they have met all other eligibility requirements.

To be considered for the Iraq & Afghanistan Service Grant, 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,
  - Registering with the Selective Services, if required,
  - 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 parent or guardian who died, (when student was less than 24 years old or when student was enrolled at an institution of higher education), as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001 and
- Have an EFC that is not Pell eligible.

## Additional Requirements

South Texas College Student Financial Services Office monitors the same requirements for Iraq & Afghanistan Grant as the Federal Pell Grant requirements.

## Fund Disbursements

South Texas College will credit the Iraq & Afghanistan 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 mailing you a check. These Iraq &

Afghanistan 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](http://studentservices.southtexascollege.edu/finaid/book_allowances.html)

## Eligibility Issues

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

South Texas College documents attendance for Federal Pell Grant purposes 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 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 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 / Iraq & Afghanistan Service Grant Lifetime Eligibility Used

In December 2011, President Obama signed into law the Consolidated Appropriations Act, 2012 (Public Law 112-74). Federal regulations mandate that effective July 1, 2012 students may only receive a Federal Pell Grant/Iraq & Afghanistan Service 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/Iraq & Afghanistan Service Grant. The maximum amount of Federal Pell Grant/Iraq & Afghanistan Service 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/Iraq & Afghanistan Service Grant eligibility will no longer be eligible to receive a Federal Pell Grant/Iraq & Afghanistan Service 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/Iraq & Afghanistan Service 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% ( $\$2269 \div \$3025 = 75\%$ ) 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% ( $\$2166 \div \$5775 = 37.506\%$ ) 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% ( $\$717 \div \$5775 = 12.416\%$ ) 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/Iraq & Afghanistan Service Grant.

### View and Review Your Federal Pell Grant / Iraq & Afghanistan Service Grant Lifetime Eligibility Used

The Department of Education keeps track of your LEU by adding together the percentages of your Federal Pell Grant/Iraq & Afghanistan Service Grant scheduled awards that you received for each award year. You can determine how much Federal Pell Grant/Iraq & Afghanistan Service Grant you have used and what you have remaining at [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/), 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/Iraq & Afghanistan Service Grant Lifetime Eligibility Used and answer any questions you may have.

### Declining Federal Pell Grant / Iraq & Afghanistan Service Grant Funds

You may decline all or part of your disbursement of Federal Pell Grant/Iraq & Afghanistan Service 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 Expected Family Contribution; this is not the case with the Iraq & Afghanistan Service Grant because under this grant, you will always qualify for the maximum amount, assuming all other eligibility requirements are met.

If you are going to return all or a portion of Federal Pell Grant/Iraq & Afghanistan Service 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/Iraq & Afghanistan Service 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 / Iraq & Afghanistan Service Grant Funds**

You may return all or a portion of Federal Pell Grant/Iraq & Afghanistan Service 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/Iraq & Afghanistan Service 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 Financial Aid 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**

Effective July 1, 2013, new 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 (2017-2018, 2018-2019, 2019-2020, and 2020-2021), 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 (2017-2018, 2018-2019, 2019-2020, and 2020-2021). 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.

### **Overawards**

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

### **Federal Grants Overawards**

Overawards 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 through 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 Overawards and Others**

In cases where a student who is a work study employee is overawarded, the student's employment will end when the overaward 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 overawarded.

The decreasing or cancelling of other forms of aid procedure will also be followed for overawards 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, 2021 through June 30, 2022 for Award Year 2021-2022. 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/financial-aid-forms.html>. Applications are also available at any Student Financial Services Office (Mid Valley, NAH, Pecan, Starr or Technology 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 2021 through June 2022; 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 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's best interest.

## **Work Study Overawards**

In cases where a student who is a work study employee is overawarded, the student's employment will end when the overaward 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 overawarded.

## **TEXAS Grant (Towards Excellence, Access and Success)**

The TEXAS Grant was established by the Texas Legislature to help well-prepared high school graduates with financial need attend public institutions of higher education in Texas.

\*Note: Beginning with academic year 2014-2015, South Texas College will no longer offer initial TEXAS Grant and only students who previously received their initial award at a 2-year institution will continue to be awarded until grant restrictions are met.

## **Grant Restrictions**

Students receiving TEXAS grant who continue in college and who meet the program academic standards can receive award for up to 150 credit hours, completion of a first bachelor's degree, or

for five years if enrolled in a 4-year degree plan, or six years if enrolled in a 5-year degree plan, whichever comes first.

## Academic Requirements

The academic requirements for maintaining eligibility are as follows:

- Minimum 2.5 cumulative GPA
- Completion of at least 24 credit hour per academic year

## 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's degree or certificate program at a public two-year institution in Texas
- Have not been granted an associate's degree or bachelor's degree
- If male must register with Selective Service
- If submitting a TASFA application, must submit a Statement of Selective Service Form and a copy of their Selective Service Card
- 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's 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](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. Students must be meeting eligibility requirements below:

- Have financial need,
- Have a high school diploma or a General Education Development (GED) Certificate,
- Register with the Selective Services, if required,
- Be a U.S. citizen or eligible non-citizen,
- Have a valid Social Security Number,
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program,
- Meet the standards of the 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 Session.

This grant is available for:

- For Texas resident students,
- For undergraduates or graduates.
- 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](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/index.html> for the application and program eligibility requirements.

## **State Aid for Non-Resident Students**

### **Non-Resident Texas Public Education Grant Funds (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. The forms can be requested at any Student Financial Services office.

## **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, 2021 through May 31, 2022 for Award Year 2021-2022. 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, Starr or Technology 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 2021 through May 2022; 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 in Starr Campus or Starr County 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, 2021 through August 12, 2022 for Award Year 2021-2022. 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 2021 through August 2022; 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 in Starr County.
- 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 campus. If a work study student is assigned to work off-campus, it will be in Starr County.

### Work Study Overawards

In cases where a student who is a work study employee is overawarded, the student's employment will end when the overaward 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 overawarded.

### 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. List of Designated Liaisons

## 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, age 22;

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, and enroll in the courses of a Fire Science Curriculum.

## 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](http://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/](http://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](http://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-act/> 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/](http://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.<sup>1</sup> 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.

<sup>1</sup> 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, 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, associate and baccalaureate degrees 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 last date 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, and enroll in the courses of a law enforcement or criminal justice curriculum.

### 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](http://www.collegeforalltexas.com) or [http://studentservices.southtexascollege.edu/finaid/exemptions\\_waivers.html](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 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. Applicants do not have to demonstrate financial need and the loan may be used to cover all or part of a student's Cost of Attendance minus any financial aid received.

### Eligibility Requirements

- Be a Texas resident
- Be enrolled in at least 6 credit hours per semester
- Be enrolled in a course of study leading to a certificate, associate's 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](http://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](http://www.hhloans.com).

## Disbursement of Loan funds to Student Account

College Access Loan students must submit a **College Access Loan Acknowledgement Form** and a **Loan and Debt Management Form**. CAL students are required to submit both forms every semester receiving this loan (funds will not be disbursed without forms on file). Male students receiving the College Access Loan must also be registered with Selective Service and must submit a **Selective Service Statement Status Form** along with proof of registration.

## 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](http://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 5:00pm 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](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](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](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 [http://www.benefits.va.gov/gibill/survivor\\_dependent\\_assistance.asp](http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp)

## 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](https://www.benefits.va.gov/GIBILL/Fry_scholarship.asp)

## Chapter 31 Vocational Rehabilitation

The Vocational Rehabilitation and Employment (VocRehab) 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. VocRehab 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://www.goarmyed.com/public/public\\_money\\_for\\_college\\_tuition\\_assistance.aspx](https://www.goarmyed.com/public/public_money_for_college_tuition_assistance.aspx)
- 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/Benefits-and-Entitlements/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/>

## 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/finaid/scholarships/> for the latest available scholarships. Please note that each scholarship has a variety of eligibility requirements and will have a designated application process.

## Overaward 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 overaward 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, books and sometimes supplies up to an approved amount. 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) / Trade Adjustment Act (TAA)

WIOA/TAA is the Workforce Innovation Opportunity Act/ Trade Adjustment Act, and its purpose is to provide workforce innovation activities that increase the employment, retention, and earnings of participants. WIOA/TAA programs are 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/TAA authorizes several job training programs including Adult Employment and Training Activities, Youth Activities, and Job Corps. Students interested in applying for WIOA/TAA should contact their local WorkFORCE center.

### Applying for WIOA/TAA

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/TAA Contracts

WIOA/TAA covers tuition, fees, books, equipment, tools and uniforms up to an approved amount. The WIOA/TAA contract also specifies a contract 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. WIOA/TAA does not cover developmental courses, repeat courses (unless approved by WIOA/TAA) and courses not a part of the degree plan.

### Award Disbursements

A student can not receive financial aid and WIOA/TAA funds. WIOA/TAA 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/TAA award will be cancelled and student will be responsible for any balances. A

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

## 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 following degrees in order to apply for the VIDA program,

#### One Year Certificate Programs

- Accounting Clerk
- Automotive Technology
- Computer Maintenance Specialist
- Diesel Technology
- EMT-Advanced
- Heating, Ventilation, Air Conditioning & Refrigeration Technology
- Vocational Nursing
- Precision Manufacturing Technology

#### Two Year Certificate Programs

- EMT-Paramedic

#### Two Year Associate Degree Programs

- Accounting
- Administrative Office Assistant
- Automotive Technology
- Child Development/Early Childhood
- Computer Support Specialist
- Diesel Technology
- Emergency Medical Technology-Paramedic
- Health Information Technology
- Heating, Ventilation, Air Conditioning & Refrigeration Technology
- Paralegal
- Network Systems
- Associate Degree Nursing
- Occupational Therapy Assistant
- Pharmacy Technology
- Physical Therapist Assistant
- Precision Manufacturing Technology
- Public Administration
- Radiologic Technology

Students interested in applying for the VIDA program must contact VIDA directly at 417 S. Ohio Mercedes, TX 78570, 1-800-478-1770, or <http://www.vidacareers.org/>.

## VIDA Program

VIDA covers tuition and fees, books and sometimes supplies 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/TAA 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
- Registration Fee
- Information Technology Fee
- Learning Support Fee
- Student Activity Fee

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

### **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
- Registration Fee
- Information Technology Fee
- Learning Support Fee
- Student Activity Fee

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

### **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](http://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 his/her 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% suspension status is placed on FA probation and is eligible to receive Title IV aid as long as the student continues to complete 100% of the courses enrolled each semester and earns a term-GPA of 2.0 or higher.
  - The student's record is reviewed after the first semester of FA probation. If the student has brought his cumulative GPA back up to a 2.0 and has also successfully completed 67% of the total number of cumulative credits attempted for the FA probation semester, he will be placed on FA good standing.
  - If, after the probation period/semester.
    - the student fails to complete 100% of the courses attempted, he will be placed on FA suspension;
    - the student successfully completes 100% of the courses attempted and his cumulative GPA is less than a 2.0, but the term GPA is a 2.0 or higher, he will be eligible for one additional semester of FA probation;
- The student's record is reviewed after the first semester of FA probation. If the



student has successfully completed 67% of the total number of credits attempted (cumulatively) and his cumulative GPA is a 2.0 or higher, he will be placed on FA good standing.

- If, after the probation period/semester:
  - the student fails to maintain a cumulative GPA of 2.0 or higher, he will be placed on FA suspension;
  - the student's cumulative GPA is a 2.0 or higher but he does not complete 100% of the courses attempted, he will be placed on FA suspension;
  - the student successfully completes 100% of the courses attempted and his cumulative GPA is a 2.0 or higher, he will be eligible for one additional semester on FA probation;
  - the student successfully completes 100% of the courses attempted for the semester and his cumulative GPA is less than a 2.0, but the term GPA is a 2.0 or higher, he will be eligible for one additional semester of FA probation;
- This 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. Students are also required to complete a Financial Aid Academic Plan outlining the expectations after a FA appeal has been approved. The Financial Aid Academic Plan is part of the Appeal Form.

## **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 have 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 credit hours attempted and grades earned excluded from the Maximum Time Frame calculation if those credit hours do not count toward the new major. Exclusion of credit hours from the Maximum Time Frame Calculation will be allowed once, for change of major. 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 second major change; these grades cannot be excluded after the second 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 at STC 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 Office of Counseling and Advising 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. The review for a new degree after graduation is limited to one degree plan review per graduation.

### **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 unusual circumstances, such as (illness, death in the family, accidents, etc.) have the right to appeal. During the appeal process the student must be

prepared to pay his/her own expenses, such as tuition, fees, books, supplies, etc. Please follow the procedure below to appeal a FA suspension.

- A Financial Aid Appeal, including the FA Academic Plan, must be obtained from and submitted to the STC Student Financial Services Office.
- Documentation supporting the extenuating circumstances must be available for review.
- 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 completed appeal two weeks after submitting the appeal (review process may take longer during peak registration times), by login in to their JagNet account and selecting the Financial Aid App and 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. Both departments may be reached at 855-468-6782.

### **Policy Summary**

The Title IV Programs that are covered by this policy at South Texas College are the Federal Pell Grant, Iraq and Afghanistan Service Grants and the Federal Supplemental Educational Opportunity Grants (FSEOGs). The Higher Education Amendments of 1998, Public Law 105-244 (the Amendments of 1998) substantially changed the way funds paid toward a student's education are handled when a recipient of Title IV funds withdraws from school. If a Title IV recipient withdraws from school after beginning attendance, the amount of aid earned by the student must be determined; if the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. Note that 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 Eligibility Issues section of this catalog or in our Financial Aid website under Regulations, at [http://studentservices.southtexascollege.edu/finaid/attendance\\_definition.html](http://studentservices.southtexascollege.edu/finaid/attendance_definition.html). If the amount

disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

## Process for Students Who Withdraw Themselves

For students who go through the process of officially withdrawing themselves from school, a simple calculation is used to determine the amount of Title IV funds a student has earned as of the date he or she withdraws; information on South Texas College's Withdrawal Procedures can be found at <https://catalog.southtexascollege.edu/scholastic-regulations/academic-information/>.

### Determining Amount of Title IV funds earned

To determine the amount of Title IV funds earned as of the date of the withdrawal, (where the student initiated and completed the withdrawal process with the Enrollment Center), we calculate the percentage of the period completed, (where period is used interchangeably with term or semester), as follows,

- Divide the number of calendar days completed in the period/semester as of the day the student withdrew, by the total number of calendar days in the period/semester.
- The total number of calendar days in a period/semester includes all days within the term, 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 semester. The result is the amount of aid that the student earned. Once the student reaches the 60 percent point in a semester, he has earned 100 percent of his Federal aid and no adjustment is required.

## 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. For example, the withdrawal date for students who initiated and completed the withdrawal process with the Admissions and Records Office or the Enrollment Center, is the date when the student notified the Admissions and Records Office or the Enrollment Center by submitting a Schedule Change form, sending them an email, mailing or faxing them a letter. Students who do not initiate the withdrawal process will have a percentage of period/semester completed of up to the 50 percent point of the semester/period, under the Return of Title IV Funds policy, if a last date of attendance is not provided by the instructor. If the student is withdrawn on or after the 50 percent point of the semester, the percentage used to calculate the amount of aid that the student has earned will always be 50 percent. This includes students who are withdrawn by the instructor, the Student Assessment Center or by any other department.

## Withdrawals from Programs Offered in Modules (Mini-Mesters)

Previously, if a student attending a standard, term-based program offered in modules (at STC, these are known as mini-mesters), ceased attendance after completing one mini-mester, the student

was not considered to have withdrawn, and the school was not required to perform a Return of Title IV funds calculation. This is no longer the case; under the October 29, 2010, final regulations, for all programs offered in modules/mini-mesters, a student is a withdrawal for Title IV purposes if the student ceases attendance at any point prior to completing the payment period or semester.

## 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 per semester/period are considered to have withdrawn from school. 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 he/she 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 the student's eligibility and remove some of the financial aid funds that were disbursed on his 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 one passing grade is the 50 percent point of the semester if a last date of attendance was not provided by any of the instructors. If a last date of attendance was provided, we will use the latest date of attendance to calculate the days completed and divide that by the total days in the semester or 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 then the Student Financial Services Office does not have to perform the calculation. The U.S. Department of Education has defined acceptable academically-related activities as class attendance, examinations or quizzes, tutorials, computer-assisted instruction, academic advising or counseling, 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 either an instructor or in the case of academic advising, the office of Advisement and Mentoring Services.

## Return of Title IV Funds Calculation Resulting in Money Owed to South Texas College

If students withdraw or are withdrawn from all of their classes after the 20th class day of a regular semester or the designated end of the refund period of a shorter term, South Texas College will not adjust the cost of tuition and fees (Please reference the Tuition Refunds Policy, which is located in the Financial Information Section of the STC Catalog). When a Return of Title IV funds calculation is performed and aid that was used by the student to pay for tuition, fees, or other institutional charges is returned, students become responsible to repay those funds to South Texas College. The debt must be repaid before the student is allowed to register for a future semester.

## Grant 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

## Example of Return of Title IV Funds Calculation:

Barbara was enrolled in for 12 credit hours at South Texas College 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.

$$33.3\% \times \$2675.00 = \$891.57$$

Since Barbara was enrolled for 33.3 percent of the fall semester, according to U.S. Department of Education regulations, she has earned \$891.57 of her Pell Grant. The U.S. Department of Education requires that South Texas College return \$1783.43:  $\$2675 - \$891.57 = \$1783.43$  from the 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 South Texas College \$1783.43 because she withdrew and the funds are no longer available to cover the cost of her tuition and fees.

This example is an approximation and does not take into account the tuition and fees charged, to get the correct amount of funds earned by the student.

## 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 non-passing 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:
    - 3000-4000 Level Course Fee
    - Learning Support Fee
    - Information Technology Fee
    - Electronic Distance Education Learning Fee
    - Student Activity Fee
    - Student Registration Fee
- Federal Financial Aid (FA) Disbursement Total: \$2,000.
- Student withdrew from classes 34 days into the semester; student was not registered in mini-mesters.

- 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:  $31\% \times \$2000 = \$620$ 
    - \$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:  $\$1000 \times 69\% = \$690$ 
    - \$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 the U.S. Department of Education on student's behalf and will be what student will owe; other charges may be included by the institution.

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

## 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/index.html>

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.