The Student Financial Aid Office at Sam Houston State University is available to assist students in achieving educational goals even when their personal or family finances are limited. While the student and/or his or her immediate family are primarily responsible for financing an education, the University recognizes its role in making a maximum effort to acquire additional funds for qualified students through a variety of aid programs. Specific financial aid programs the University administers are listed below.

**Grants**
- Texas Public Educational Grant (TPEG)
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Bearkat Grant

**Employment**
- Federal College Work-Study Program
- Texas College Work-Study Program

**Loans**
- Federal Perkins Loan Program
- Federal Direct Student Loan (Unsubsidized)
- Federal Direct Parent Loan for Graduate Students
- College Access Loan Program

Information on programs, eligibility requirements, student budgets, deadlines and the method of aid processing is available online at [www.shsu.edu/fao](http://www.shsu.edu/fao). Students first must submit a FAFSA by going online to [www.fafsa.gov](http://www.fafsa.gov) to be considered for any financial aid programs.

**Semester Loans**
- Emergency Tuition and Fees Loan
- Short-term Loan for Books

Applications for Semester Loans may be completed on-line through Sam Web. Semester Loan instructions are available by going to the Financial Aid web page, [www.shsu.edu/fao](http://www.shsu.edu/fao), and selecting "Semester Loans."

**Scholarships**
Sam Houston State University offers scholarships for students who excel in academic achievement and leadership. Using a competitive process, awards are based on either merit or financial need. Some awards are competitively selected on the basis of both merit and financial need.

To apply for academic scholarships, access the online application available through My Sam under the Student tab. The application period begins in September for each upcoming academic year. Students must be admitted to Sam Houston State University and have an active computer services account to access the application.

Additional outside scholarship applications are available on the Financial Aid and Scholarships Office [website](http://www.shsu.edu/dept/financial-aid) under Scholarships, Scholarship Search.

To review a more comprehensive list, please visit the Financial Aid and Scholarships Office [website](http://www.shsu.edu/dept/financial-aid) and select “Scholarships.”
Resignations/Withdrawals
Students who receive Title IV financial aid and withdraw or drop all courses during the semester must be aware of the impact on their financial aid. Federal Title IV aid includes Pell Grant, Supplemental Educational Opportunity Grant, and Subsidized/Unsubsidized Stafford Loans. It is recommended that students visit with their Financial Aid Counselor prior to withdrawing or dropping courses.

Title IV aid recipients must be continuously enrolled for at least 60% of the semester for which aid is disbursed to retain all of the financial assistance issued for that semester. After the 60% point, students are considered to have earned 100% of the Title IV funds disbursed. Any student who resigns prior to completing 60% of a semester must repay any unearned portion of their federal financial aid.

The amount of the repayment depends on the number of days attended during the semester, the type and amount of financial aid received and the total amount of institutional charges.

Earned federal financial aid is prorated according to the percentage of the semester completed. The earned aid is determined by the amount of total aid received minus the amount of unearned aid.

Unearned aid is allocated and/or returned in the following order:
- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Perkins Loan
- Direct PLUS Loan (Graduate Student)
- Direct PLUS Loan (Parent)
- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teach Grant
- Other State Aid
- Scholarships will be returned at the discretion of the individual donors/departments.

Satisfactory Academic Progress (SAP)
Different requirements apply to maintain Satisfactory Academic Progress (SAP).

Minimum requirements for undergraduate students are:
- A minimum SHSU grade point average (GPA) of 2.0.
- 67% completion rate of all attempted hours (SHSU and transfer work).
- Completion of degree within 180 hours.

Minimum requirements for post-graduate students seeking a second bachelor’s degree, enrolled in a teaching certification program, or taking preparatory course work are:
- A minimum SHSU grade point average (GPA) of 2.0.
- 67% completion rate of all hours attempted for the program.
- Completion of second bachelor’s degree within 150% of the degree requirements. Completion of coursework required for teaching certification. Completion of preparatory course work within twelve consecutive months.

Minimum requirements for graduate and professional students are:
- A minimum SHSU grade point average (GPA) of 3.0.
- 67% completion rate of all attempted graduate hours.
- Completion of program within 150% of the degree requirements.

The complete SAP Policy is available online at http://www.shsu.edu/fao.

Veteran's Benefits Assistance
For information relating to Veteran’s Benefits Assistance, visit with the VA representative in the Veteran’s Resource Center, located in the Academic Building Three, Room 116. Assistance is available for those seeking to use the following:
- Montgomery GI Bill (MGIB)
- Chapter 30 - Veteran status
- Chapter 31 - Vocational Rehabilitation
• Chapter 33 – Post 9/11 GI Bill
• Chapter 35 - Dependent
• Chapter 1606 – Reservist
• Chapter 1607 – Activated Reservist
• Hazelwood Act