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)

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

**Loans**
- Federal Direct Student Loan (Unsubsidized)
- Federal Direct PLUS 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 Financial Aid & Scholarships (https://www.shsu.edu/dept/financial-aid/). Students first must submit a FAFSA by going to Student Aid (https://studentaid.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 online through Sam Web. Semester Loan instructions are available online by visiting Financial Aid & Scholarships (https://www.shsu.edu/dept/financial-aid/).

**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 find our online applications and apply for academic scholarships, visit Scholarships4Kats (https://www.shsu.edu/dept/financial-aid/aid/scholarships/). 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.

**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 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.

Minimum requirements for **Osteopathic medical students** are:

- Remain in good academic standing and meet the minimum criteria set by the College of Osteopathic Medicine.
- 67% completion rate of all attempted hours.
- Completion of program within 150% of the degree requirements.

The complete SAP Policy is available online at Financial Aid and Scholarships (https://www.shsu.edu/dept/financial-aid/policies-disclosures/SAP-COM.pdf).

* This type of aid is not available to Osteopathic Medical Students.

**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 III, Suite 110. Assistance is available for those seeking to use the following:

- Chapter 30 - Veteran status
- Chapter 31 – Veteran Readiness and Employment
- Chapter 33 – Post 9/11 GI Bill®
- Chapter 35 - Dependent
- Chapter 1606 – Reservist
- Hazlewood Act

**CPOS Policy**

Per Title IV regulations, a student cannot receive federal aid for coursework that does not lead to the completion of their degree. This is stated in CFR 34.668.32 (a)(1)(iii). While the burden for this regulation is shared between the Registrar’s and Financial Aid Offices, it is the responsibility of the advisor and the student to be knowledgeable and register for courses counting towards their degree.

For Sam Houston State University, all eligible aid is paid ten calendar days prior to the first class day based on the Federal Hours listed in the Banner system. Federal Hours are those hours that are on the student’s degree plan and counting towards their degree. Should a student receive scholarships and/or state aid, he or she can receive those funds based on the Standard Hours (actual enrolled hours) which may be greater than the Federal Hours.

Budgets are based on the Federal Hours and are reviewed with the Cost of Attendance adjustments prior to disbursement and at census date. Prior to disbursement, any funds that the student is not eligible for are held until the final evaluation after census date and released if eligibility is confirmed or reduced/cancelled if the student is deemed ineligible.

Ineligibility could be due to one of the following circumstances:

- Change in enrollment between disbursement prior to first class day and census
- Change in course registration, thus change in courses counting for their program of study
- Change in degree program

Should a student drop a course between the first and twelfth class days, his or her budget and aid package must reflect his or her new enrollment level. If a student adds a class and that changes his or her enrollment level to half time, three-quarter-time or full-time, his or her budget will be adjusted. However, the student must request the increase (if eligible) in awards from the Financial Aid Office. If the student is Pell eligible, that adjustment will automatically be made as it is an entitlement.

Students who are enrolled in courses that do not count towards their current degree are not eligible for federal aid for those hours. For example, if a student is enrolled in 12 hours and only 9 of those hours count towards his or her degree program, his or her budget and awards must be adjusted accordingly. This would change the student’s enrollment status for federal aid purposes from full-time to three-quarter-time. Adjustments to the student’s awards would result in a balance being owed to the university.

Changes in degree programs must be completed by the advisor and processed by the Registrar’s Office by the end of day on the twelfth class day. The same is true for substitution/exemption forms. Any forms not processed and completed by the twelfth class day are not effective for that term’s disbursement. It is strongly suggested, but not required, that advisors utilize the notes in Degree Works and Campus Connect to document advisement sessions with students and also review prior advisement sessions with students to ensure the appropriate paperwork is being filed.

Should the advisor fail to submit the required paperwork for that semester, they will have to appeal to the Registrar and Financial Aid Office for consideration. If the appeal is not granted, the student will have a balance on their account as a result of incomplete or late paperwork submitted.