



FINANCIAL AID TERMS AND CONDITIONS

The Award Notice

This document includes information associated with award sources offered for the fall and/or spring semesters from Lamar University. Summer financial aid is reviewed later in this document. By accepting the financial aid awarded, the student certifies that he/she will maintain the minimum [Standard Academic Progress \(SAP\)](#) to maintain general eligibility for financial aid and understands, agrees with, and will abide by these conditions.

The standard practice of the Office of Scholarships and Financial Aid (OSFA):

1. Assumes students will be attending full-time (12 hours undergraduates, 9 hours graduates) during both the fall and spring semester.
2. Provides students and parents with ALL aid eligibility based on the Federal Application for Federal Student Aid (FAFSA) results and other awards received.
3. Once degree requirements are completed students are no longer eligible to receive financial aid.

Communication

It is extremely important that you consistently check your Lamar University (LU) email account at my.lamar.edu. **It is your responsibility to check your LU email account frequently to retrieve official Lamar University communication.**

Emails are sent to your LU email concerning:

- Missing or incomplete financial documents
- Financial Aid Award package information

You will be instructed to log into your self-service banner account at my.lamar.edu to review your current financial aid status.

Release of account information:

- In person, the student must be present with a photo ID.
- Over the phone, we will only discuss account information with the following provided:
 - Student ID Number
 - Date of Birth
 - Zip Code Used on the FAFSA or TASFA

Federal Consumer Information

The Higher Education Opportunity Act of 2008 (HEOA), as amended, requires that postsecondary institutions participating in federal student aid programs make certain disclosures to enrolled and prospective students, parents, employees, and the public. Please visit the [Lamar University Financial Aid Federal Consumer Information](#) website for additional information on the reports and information disclosed to you in compliance with federal law.

Deadlines for Applying

Although the OSFA accepts the FAFSA applications throughout the academic year, priority consideration will be given to students who have completed the FAFSA and required documents by **March 31** before the start of the academic year. The Office of Scholarships and Financial Aid recommends completing the FAFSA at least two months before the time the aid is needed. Students that do not complete the FAFSA early enough may still be eligible for federal aid, but should identify other ways of paying the tuition bill through the Cashier's Office. Failure to pay the bill on time may cause the student to be dropped from all courses. See Drop for Non Payment section below.

Accept, Reduce, or Decline Awards in Self-Service Banner

ALL STUDENTS must take action on their financial aid offer for further aid processing. Log into your myLamar Self-Service Banner account at my.lamar.edu. Under the Financial Aid the drop-down menu, select ACCEPT AWARDS. From this page, you can also reduce or decline your financial aid offers. **If you reduce your awards, the reduced amount will automatically be split between fall and spring. If you accidentally reduce or decline your award and wish for us to reinstate the offer, please email your request to us at financialaid@lamar.edu.**

How to Advise of Award Changes IF:

- 1. THE STUDENT DOES NOT PLAN TO ENROLL ON A FULL TIME BASIS (12 HOURS UNDERGRADUATE, AND 9 HOURS GRADUATE) PER SEMESTER*.** Students planning to take less than a full time course load must indicate the number of hours they plan to take each semester and communicate that information to OSFA in an e-mail to financialaid@lamar.edu. Reference your name and Lamar ID number in your e-mail. Undergraduate students enrolled in fewer than 6 hours per semester are generally not eligible for financial assistance. Graduate students enrolled in fewer than 5 hours of graduate level courses per semester are not eligible for student loans. Note: Please notify OSFA after you have been awarded financial aid.

*Credit hours earned as a High School Co-enrolled student, or Audited (AU) courses do not count toward degree requirements. Therefore, these courses do not count for financial aid purposes. Financial aid students should treat these courses as an add-on to a regular full time course load. Undergraduate students who have reached 95 attempted hours and are enrolled in both undergraduate and graduate courses, must ensure that at least 6 of their credit hours are at the Undergraduate Level to receive student loans.

- 2. THE STUDENT OR PARENT WISHES TO BORROW LESS THAN THE AMOUNT OFFERED EACH TERM UNDER THE FEDERAL DIRECT STUDENT OR PARENTAL LOAN PROGRAM(S), RESPECTIVELY.** You may reduce your loan awards on the Accept Awards page mentioned above. If you reduce your awards, the reduced amount will automatically be split between fall and spring. If there is a need to reduce or decline the loan after you have already accepted the loan, or reinstate the original offer, please email us at financialaid@lamar.edu with your request. Please indicate the amount student/parent wishes to borrow for each semester. All communication to OSFA should contain your full name and Lamar ID number.

*Note - Loan fees for Student Loans, Parent PLUS and Grad PLUS Loans should be considered when determining loan awards as these fees will be deducted by the Federal Direct Loan Program from EACH disbursement.

- 3. THE STUDENT IS RECEIVING OUTSIDE AWARDS (RESOURCES).** Any aid source from outside LU, such as civic organizations, churches, educational loans, etc., must be reported to the OSFA through the student's Self-Service Banner account under the 'Outside Resources' tab. It is most helpful to receive this information by July 1 for fall term and November 1 for spring term. Students should ask the awarding agency to make checks payable to Lamar University. All checks should be mailed to Attn: Cashier's Office, P.O. Box 10183, Beaumont, TX 77710. Funds will be returned to the aid source when students do not attend. Existing awards may require adjustments to accommodate the outside aid you will be receiving. If you have received residual funds and adjustments to your awards are needed to accommodate the outside aid, you may be responsible for paying a balance to the Cashier Office.

Made a mistake or having problems with your Award Changes?

If you make a mistake or are having problems reducing and/or declining your aid offer, please email us with your request at financialaid@lamar.edu. Please be specific about the type of aid involved, indicate the amount(s) student wishes to accept for each semester, and include the total amount you wish to receive. All communication to OSFA should contain your full name and LU ID number.

Repeat Coursework

Federal regulations require Lamar University Office of Scholarships and Financial Aid to track repeated undergraduate and graduate coursework. These regulations have been put in place to increase the graduation completion for students, subsequently reducing loan indebtedness and preserving grant funding levels. Important guidelines of this regulation are as followed:

- This applies to undergraduate and graduate students.
- This applies to part-time and full-time students.
- As long as students are meeting Satisfactory Academic Progress (SAP) requirements, there is no limit on the number of times a student can receive aid for a course that the student has only earned an F or U.
- If a student earns a D or higher in a course, the student may only receive financial aid for the course one more time even if the degree plan requires a "C" or higher.
- Course repetitions, such as Music, required by a degree plan are exempt with justification from your Department Chair.
- Any reduction in enrollment status under these guidelines affects financial aid award amounts. The student's official enrollment status with the University for reporting, insurance, and student loan deferment will include repeated courses.

Student Certification Statement

Students must accept or decline the Title IV Authorization Form. The student will either “Accept” or “Decline” the terms on the Title IV Authorization Form and allows LU to use financial aid funds to pay the current term bill, any balance charges for the current academic year and up to \$200 in prior year charges. However, LU policy states that students that have any prior year balance must satisfy the balance prior to being able to register and receive the current year’s financial aid. Students with incomplete paperwork at least 3 weeks before classes start may have to purchase books out of pocket and make payment arrangements with the Cashier’s Office until their aid disburses. Your financial aid file will not be considered complete until all required documentation has been **submitted and processed**.

I understand that if I make a false statement regarding my lawful presence in the United States, LU will have the right to terminate my eligibility immediately for all LU Education Benefits I have applied for, or have received, based in total or partial reliance on such a false statement. I also realize that this right of termination by the University will include a cancellation of any such benefit improperly extended to me and, therefore, will require that I make repayment to LU of that benefit including any loan, scholarship, differential between in-state and out-of-state tuition and fees, or any other LU benefit improperly extended to me.

Drop for Non-payment

Failure to pay the entire balance *by the due date indicated on the billing statements sent by the Cashier’s Office* will result in the cancellation of a student’s schedule. Therefore it is critical that you prepare early for the academic year.

To avoid having your classes cancelled due to non-payment, please keep the following guidelines in mind:

1. Apply for and complete any and/or outstanding requirements for financial aid well in advance of the upcoming semester.
2. Pay attention to deadline dates posted on the Financial Aid website
3. The LU email address provided to each student is the main communication tool between the University and the student. Please check this email account often for official notifications and correspondence.

If you have not completed the financial aid process or aid has not applied to the account, it is the student’s responsibility to make payment arrangements at the Cashier’s Office prior to the published drop date. Please call the Cashier’s Office at 409-880-8390 or email cashiering@lamar.edu with any questions you may have.

Attendance Policy for Federal Financial Aid Recipients

Class attendance is required for students receiving federal financial aid. Students reported for non-attendance in any or all of their courses could have their financial aid reduced/ and or cancelled. At the end of each semester, students who have failed to earn credit for any courses are reviewed to determine if a student has unofficially withdrawn. Attendance must be demonstrated through the 60% point of the semester. Students who do not attend class through 60% of the semester will be subject to a return of Federal aid causing the student to owe funds directly to Lamar University that are due immediately. Learn more about LU’s [Attendance Policy](#) for Federal Financial Aid recipients.

Withdrawal and Changes in Enrollment Information

If students enroll in classes and find that they are unable to attend or cannot continue to attend, they should protect themselves both academically and financially by officially withdrawing from Lamar University through the Records Office. *Students who simply stop attending classes, risk receiving a grade of "F" in these classes. You will still be charged for the classes, and have to repay all or a portion of financial aid funds received.* Official withdrawal from classes by specified dates each term will allow the institution to refund part of the tuition, fees, room, and meals. Questions about the LU Refund Policy may be directed to the Cashier’s Office at 409-880-8390. cashiering@lamar.edu

Students receiving financial aid must attend classes for the hours they are being awarded. Any adjustments made to student award packages may result in a balance due to Lamar University.

“What happens to my financial aid if I drop or withdraw from classes at LU?”

A. DROPPING CLASSES BEFORE AND/OR DURING DROP-ADD (100%):

If you drop before classes begin or during drop-add, your financial aid will be adjusted based on the hours for which you are enrolled at the end of drop-add. If you are enrolled less than half time, you may not be eligible for assistance. If you fail to attend a class, your financial aid may be reduced and/or canceled. The Registrar’s Office sets the schedule for drop-add each semester, and dates are published online via the Academic Calendar which can be found at www.lamar.edu.

B. WITHDRAWING FROM CLASSES AFTER DROP-ADD, DURING THE "REFUND PERIOD" ESTABLISHED BY THE CASHIER’S OFFICE:

If you withdraw from classes during 90/50/25% refund periods and you are enrolled in at least 1 hour, you may be eligible to receive funds from the calculated refund. However, if you have received a refund and you are no longer eligible for those funds, the withdrawal may create a balance owed on your account. Students who withdraw from classes after drop-add are subject to the SAP of LU.

C. COMPLETE WITHDRAWAL FROM SCHOOL:

For students who withdraw from all classes will be prorated based on the effective date of the withdrawal and subject to The Return of Title IV Funds Policy and Procedure. Please see the *“Return of Title IV Funds and Repayment”* section below for further information.

D. EXIT COUNSELING REQUIRED OF STUDENTS WHO CEASE AT LEAST HALFTIME ENROLLMENT STATUS.

If you are withdrawing from school or otherwise ceasing halftime enrollment status you are required to complete Exit Counseling. The Exit Counseling interview process is available at <https://www.studentloans.gov/myDirectLoan/index.action>. You may view the [Exit Counseling Policy](#) for more information.

Return of Title IV Funds and Repayment

The Return of Title IV Funds policy applies when the student withdraws from all courses, is dismissed, or stops attending classes before completing more than 60 percent of the enrollment period. The enrollment period begins the first day of scheduled classes and ends with the last day of scheduled exams, exclusive of breaks that are 5 days or more. Additionally, if a federal aid recipient earns no passing grade in the term, and did not officially withdraw, we must determine the last date of attendance and apply the Return of Title IV Funds policy. If we are unable to determine the last date of attendance, we must assume the last day of attendance was at the mid-point of the enrollment period and apply the Return of Title IV Funds policy. The Return of Title IV Funds policy only applies to federal student financial aid programs.

Any student who withdraws during the first 60% of the semester may owe grant and/or loan funds to the government and LU. There is no exception to this rule and you cannot appeal this decision.

Repayment Policy: The amount of Title IV aid that a student must repay is determined by the Federal Formula for Return of Title IV Funds as specified in Section 668 of the Higher Education Act. This law also specifies the return of the Title IV Funds to the program from which they were awarded in the following order: Unsubsidized /Direct Stafford Loan, Subsidized /Direct Stafford Loan, Perkins Loan, Direct PLUS (Graduate Student), Direct PLUS (Parent), Pell Grant, Federal Supplemental Educational Opportunity Grant(FSEOG),TEACH Grant.

Repayment may be required when aid has been credited to a student’s account from financial aid funds in excess of the amount of aid the student earned during the term. The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than Federal Work Study) for which the student is qualified by the percentage of time during the term that the student was enrolled. If less aid was disbursed than was earned, the student may receive a late disbursement for the difference. If more aid was disbursed than was earned, the amount of Title IV aid that must be returned (i.e., that was unearned) is determined by subtracting the earned amount from the amount actually disbursed, and the student may be left with a balance due to the University and/or the Department of Education.

LU will return the unearned aid back to the Title IV programs as specified by law. The student will be billed for the amount owed to the Title IV programs in addition to any amount due to LU resulting from the return of Title IV funds used to cover charges.

Title IV funds include: Unsubsidized /Direct Stafford Loan, Subsidized /Direct Stafford Loan, Perkins Loan, Direct PLUS (Graduate Student), Direct PLUS (Parent), Pell Grant, Federal Supplemental Educational Opportunity Grant(FSEOG), TEACH Grant.

TYPES OF AID

FEDERAL DIRECT LOANS

Federal Loans offered to students and/or parents through the Federal Direct Stafford Loan program are borrowed funds that must be repaid with interest. Both undergraduate and graduate students may borrow money. Maximum loan amounts depend on the student's year in school and Cost of Attendance. Parents may also borrow funds to pay educational expenses for dependent undergraduate students.

Students at LU receive **Federal Stafford Loans** through the William D. Ford Federal Direct Loan Program. Federal financial aid program eligibility is determined for all students through the completion of the FAFSA each year. Loans offered may be either Federal Direct Subsidized or Federal Direct Unsubsidized Loans. Whether the loan is subsidized or unsubsidized is determined by the results of the FAFSA. Subsidized loans do not accrue interest until loan repayment begins. However, unsubsidized loans do accrue interest beginning at the time of disbursement.

Graduate students may also receive Federal **Direct Grad PLUS Loans** through the William D. Ford Federal Direct Loan Program. To apply for the Grad PLUS Loan please visit: <https://www.studentloans.gov> Please follow the instructions carefully.

Parents of LU students receive **Federal PLUS Loans** through the William D. Ford Federal Direct PLUS Loan program. The PLUS Loan is available to a parent of a dependent, undergraduate student. Go to our website at: <http://financialaid.lamar.edu/types-of-aid/loans/plus.html> for information on Applying for a Parent PLUS Loan. Please follow the instructions carefully.

PLUS Loans are unsubsidized and the option of beginning repayment either 60 days after the loan is fully disbursed or waiting until six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled on at least a half-time basis.

Additional information on types of loans, student eligibility and repayment may be obtained through The Student Guide published by the Department of Education available at http://studentaid.ed.gov/students/publications/student_guide/index.html.

REQUIREMENTS:

- **Entrance Counseling**

Entrance Counseling is required of all first time student loan borrowers at LU prior to disbursement. If you have not previously completed the Entrance Counseling, you may access this information at <https://studentloans.gov>.

- **Master Promissory Note (E-MPN)**

The Office of Scholarships and Financial Aid at Lamar University utilizes the Federal Direct Loan E-MPN for students' Federal Direct Loans. Students complete and sign the MPN at <https://studentloans.gov>. When the student is required to complete the E-MPN, a notification will be sent to the student via their LU email account.

FEDERAL DIRECT LOAN DISBURSEMENT

Federal regulations require that loans be distributed in 2 disbursements per aid period.

CONSUMER DISCLOSURE NOTICE

In compliance with federal regulations under HEOA Sec. 489 amended Sec. 485B (d) (4) (20 U.S.C. 1092b) the College is required to notify you that approved loans will be submitted to the National Student Loan Data System (NSLDS) by the U. S. Department of Education and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system as determined by the U. S. Department of Education.

FEDERAL GRANT PROGRAMS

First-time degree seeking undergraduates that complete a FAFSA and other required documents, such as verification, are automatically considered for Federal Pell Grant funds. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new federal law to be the equivalent of 6 years of Pell Grant funding. The Pell Grants will be reduced or

canceled for a student who is near, at, or over the limit.

FEDERAL TEACH GRANT

In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. As a recipient of a TEACH Grant, you must teach for at least 4 academic years within 8 calendar years of completing the program of study for which you received a TEACH Grant.

IMPORTANT: If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed.

Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve and complete TEACH Grant Counseling. Both are done at <https://teach-ats.ed.gov/ats/index.action>.

FEDERAL & STATE WORK STUDY / COMMUNITY SERVICE FEDERAL WORK STUDY

To receive Federal Work Study (FWS), a degree-seeking student should complete the [FAFSA](#) before the priority deadline of March 31 and complete any outstanding requirements in a timely manner. Students must demonstrate a financial need via the FAFSA process in order to be eligible for Federal Work Study / Texas Work Study.

If your Self-Service Banner account shows an offer for Work Study and you accept it, you **MUST** activate that offer by securing employment in an approved WS position. Students awarded WS must secure WS employment within 30 days of the first day of fall semester classes. Failure to do so will subject the award to cancellation.

While most WS employment is on-campus, students also have an opportunity to use WS funds for employment in an approved Community Service position(s). Programs such as “America Reads” and “America Counts” allow students to work as reading or mathematics tutors in local elementary schools or family literacy programs.

Contact the Office of Student Financial Aid for more information.

Summer School

The preceding academic year’s FAFSA must be submitted in order to be considered for potential summer financial aid eligibility. Eligible students will be awarded for summer once enrolled at least half-time in the summer term (this pertains to state grants and Federal Student Loans). If you have a Pell Grant eligible EFC you may be able to receive Pell funds regardless of your hours of enrollment. If you wish to receive state grants, you should complete summer registration as soon as possible. State grant funds will be awarded until funds are exhausted.

Eligibility Criteria

1. Summer School is a part of the preceding academic award year for financial aid purposes. This means that the student is eligible for summer school aid when the student has remaining fund eligibility from the preceding academic year. **The student must be admitted to a degree-seeking program of study at LU. Transient students are not eligible for Federal or State financial assistance. LU students who will be transient students elsewhere are not eligible for financial aid through LU.** With the exception of Pell Grant eligible students, undergraduate students must enroll in 6 or more hours and graduate students must enroll in 5 or more, over the course of all the Summer terms to be eligible for financial aid. Students beginning at the University during summer as non-degree seeking students may utilize Alternative Loans to assist them with educational expenses. Alternative Loan information is available via the [OSFA website](#).
2. **To qualify for a Federal Stafford Loan in the Summer terms, the student must have qualified during the preceding academic year, and have not utilized the maximum annual amount.** For example: A junior has access to a maximum of \$7,500 annually. If the student used \$4,000 during the preceding academic year, (s)he would have a remaining loan amount of \$3,500 for summer, dependent upon the number of enrolled hours in summer. Parental Loans to Undergraduate Students (PLUS) do not have an annual loan maximum and are available to parents who meet credit standards.
3. The student must meet all eligibility criteria of the SAP for federal financial aid recipients as of the end of the Spring semester.

Summer Disbursement and Refunds

All aid will be credited at the beginning of the summer sessions.

In the summer, excess financial aid funds will not be released until the tuition, fees, room and board (if applicable) for all sessions of summer school have been deducted.

Without exception, the Federal Direct PLUS is credited to the student's account **first** to pay his/her tuition and fees, room and board, and any other outstanding charges. After these charges have been paid, any excess funds from the PLUS loan will be issued to the student, unless the parent borrower requested that these funds be mailed directly to the parent. After the PLUS loan has credited to the student's account all other aid, including student loans, will then be credited to the account to pay any remaining charges. Any excess funds from other aid will be issued as a refund to the student.

Changes in summer enrollment: If your course schedule has changed resulting in fewer hours or if you change hours from one session to another, the student must notify the OSFA of those changes. Such changes may impact the amount of aid that you are eligible to receive and the time in which the funds can be disbursed. **Your enrollment will be reviewed on the Summer Term census date to verify your actual enrollment in all terms.** Failure to maintain enrollment in the proper number of hours noted on your General Application for Summer Aid Form could result in your having to repay funds.

Cost of Attendance and Student Expense Budgets

The Office of Scholarships and Financial Aid establishes standard student Cost of Attendance Budgets each year as a basis for awarding financial aid funds. These budgets reflect typical "modest but adequate" expense patterns of LU students based on research conducted by the OSFA. While actual expenses will vary based on your lifestyle and level of enrollment, the estimated costs should assist you in planning your own budget. "Direct" educational expenses include Tuition/Fees, Loan Fee, Books/Supplies and Room/Board. "Indirect" educational expenses include Transportation and Personal expenses. Please note that actual direct and indirect educational expenses vary by student. This is **NOT** the student's bill or statement of what it will actually cost the student per semester/year, it is only an estimated budget.

For more information regarding the Cost of Attendance, please visit <http://students.lamar.edu/paying-for-school/tuition-and-fees.html>.

Tuition Statement, Estimated Aid & Refunds

The Cashier's Office generates student tuition statements which are available to view online via Self-Service Banner. Estimated financial aid is itemized on the bill and should be deducted from the total costs. Estimated financial aid will appear on the bill through the add/drop period OR until the aid officially credits to the bill. (NOTE: Aid will never credit to the account any earlier than 10 business days prior to the first day of classes.)

Expecting a student refund? Excess financial aid is returned to the student in the form of a refund by the Cashier's Office.

Online Students

Students that are online follow all the same rules as those that are on campus but follow an accelerated class schedule. If you are enrolled in an online program, a FAFSA and all other required financial aid paperwork must be completed at least 3 weeks prior to the start of your course. This will allow time to process your aid onto your account. Students whose paperwork is not completed 3 weeks before the start date of their course may need to make arrangements, other than financial aid, to pay for the course or risk being dropped. All students in the online programs will be awarded based on their actual hours of enrollment and do not have to notify our office of schedule changes.

Students enrolled in the Online Academic Partnership Program will have two disbursements each semester. The first disbursement will be applied to your account no more than 10 days before the first day of class. The second disbursement will be applied approximately halfway through the semester. (Dates can vary depending upon which modules you are enrolled.) Students who only have 1 less than half-time course remaining in a semester will not be eligible for Financial Aid for their last course.

Third Party Billing

If you have qualified for third party tuition reimbursement you must pay the tuition as enrolled and follow up with the necessary paperwork. For more information, please email Finance at dept_apfinance@lamar.edu with "Third Party Billing" in the subject line to properly identify your request.

Refund Policy

A student may recover all tuition for the current course when proper documentation is received by the third day of the current course. Future courses that have been pre-paid will be refunded 100% less application fees. For additional assistance please email dept_aprecords@lamar.edu.

Graduating Students

STUDENTS GRADUATING IN THE FALL

Undergraduate students who are enrolled in 1 semester and will graduate in the same academic year (i.e. enrolled in Fall and will be graduating in Fall/December) will have their annual Stafford loan prorated for their final term. This means you will receive the correct portion of your annual allotment for Stafford Loans, since you will not be enrolled at the University for a full academic year.

It is in your best interest to notify the Records Office and the OSFA as soon as possible to indicate you plan to graduate in December before your Stafford student loan has disbursed at the beginning of the term. You may notify OSFA of your intent to graduate by completing the [Graduating Senior/Post Baccalaureate Enrollment Verification](#) form.

Students who have notified us of graduating in Fall *AFTER* loans have been disbursed:

Your annual Stafford loan limit will be prorated for your final term.

The financial aid office will receive an official graduation list from the registrar's office and your loans may be adjusted *which could result in a bill with the university.*

Students who have notified us of graduating in Fall *BEFORE* loans have been disbursed:

Your annual Stafford loan limit will be prorated for your final term.

Your Stafford loan will be correctly disbursed using the proration calculation.

By Accepting Lamar University Office of Scholarship and Financial aid Terms and Conditions I certify that the information provided is true and complete to the best of my knowledge. I understand that I am responsible for reading disclosures in the Student Financial Aid Handbook available online at www.lamar.edu/_files/documents/financial-aid/StudentFA%20Handbook.pdf.