



# SCHOLARSHIPS & FINANCIAL AID LAMAR UNIVERSITY

## FINANCIAL AID TERMS AND CONDITIONS

This document includes information associated with your financial aid offer for the academic year from Lamar University. As a financial aid recipient, you are responsible for understanding and agreeing to the following terms and conditions of your award as well as reading the [Financial Aid Handbook](#).

### Financial Aid Offer

Your Financial Aid Offer is based on information reported by you, by various agencies, and from data collected on the Free Application for Federal Student Aid (FAFSA).

If your application contains incorrect or incomplete data, or if your student status changes in any way (residency, hours enrolled, class level, satisfactory academic progress, etc.) or if you receive additional assistance not reflected on your Financial Aid Offer, your eligibility may change, and your awards may be subject to a revision, cancellation, or repayment.

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 the entire academic year.
2. Provides students 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.

If you are selected for verification by the U.S. Department of Education or by the school, you may be required to submit additional documentation. If your FAFSA is corrected based on this information, your award may be revised.

### 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

These emails will instruct you 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
  - Third Party Authorization Form on file to release information to a third party over the phone

## 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.

## Report other Types of Educational Resources

As a financial aid recipient, you are required to report educational resources to OSFA. You do not have to report Veterans Chapter 33 Benefits (GI Bill). You may report your resources by going to the Resources/Additional Information located in Self-Service Banner or clicking [here](#). Because the combination of these resources and your other financial aid typically cannot exceed the

amount of your cost of attendance, your financial aid may be adjusted. It is most helpful to receive this information by July 1<sup>st</sup> to make the necessary adjustments before the year begins. We understand that you may not be aware of certain resources until after the school year begins, but please note that you are required to report the names and amounts of all types of educational assistance as soon as possible.

## Take Action on your Financial Aid Offer

Grant funds awarded (with the exception of the TEACH Grant) are automatically accepted by the OSFA. Federal student loans, TEACH Grant, and work-study all require positive confirmation that you want the aid that has been offered to you.

To take action on your financial aid offer, log into your LU Connect, Self-Service Banner account at [my.lamar.edu](http://my.lamar.edu). Under the Financial Aid drop-down menu, select Award/ Award for Aid Year/ Accept Award Offer. From this page, you can accept, reduce, or decline your financial aid offers. If you are having trouble reducing and/or declining your aid offer, please contact our office at [financialaid@lamar.edu](mailto:financialaid@lamar.edu). Please be specific about the type of aid involved, indicate the amount(s) you wish 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. Emails should come from your LU student email account.

If you are eligible for both Subsidized and Unsubsidized Federal Student Loans, you are required to accept the entire Subsidized Loan before you can accept the Unsubsidized Loan.

If you accidentally reduce or decline your loans and would like them reinstated, please submit an [additional loan request](#). The additional loan request serves as positive confirmation. If eligible, the loan(s) will automatically be accepted on your behalf.

Additional action must be taken to receive Federal Student Loans, Teach Grant, Texas Grant, and Work-Study.

### Federal Student Loans

In addition to accepting, federal student loans also require you to complete entrance counseling and sign a Master Promissory Note (MPN). All three items can be completed at <https://studentaid.gov>.

### TEACH Grant

In addition to accepting the TEACH Grant, you must complete Teach Grant Counseling and sign the Agreement to Serve at <https://studentaid.gov>.

### TEXAS Grant

In the initial and first subsequent year of receiving a TEXAS Grant award, you must complete the Statement of Student Eligibility. This form is listed as a requirement on your self-service banner if required.

### Work- Study

Work-Study should be accepted as soon as possible but no later than the beginning of the school year to avoid potential cancellation. You should secure employment in an approved WS position within 30 days of the first day of fall semester classes. Failure to do so may result in the cancellation of the award. To find a Work-Study position.

## Enrollment

Federal regulations require students to be enrolled at least half-time to receive a disbursement of Federal Student Loans. Half-time is defined as six semester credit hours for undergraduates and 5 semester credit hours for graduate/professional students. With the exception of the Federal Pell grant, most financial aid programs require you to meet certain enrollment requirements. Please visit the [Financial Aid Handbook](#) to see the specific enrollment requirements for each financial aid program.

## Graduating Senior/Post Baccalaureate

If you are a graduating senior or post baccalaureate only attending one semester, your Direct Subsidized and Unsubsidized Loans may be prorated based on the number of credits for which you are enrolled. This means that you may not be eligible to receive your maximum annual loan limit. Loan proration applies only to undergraduate students. Loan proration does not apply to graduate or professional students.

This affects students enrolled for only one final semester in an academic year: either fall-only, spring-only, or summer-only. This will not affect students who are enrolled in fall and spring semesters and graduate at the end of the spring term.

It is best to notify the Records Office and OSFA as soon as possible to indicate you plan to graduate **BEFORE** your 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.

## Repeat Coursework

The Department of Education has published regulations which impact students who repeat courses. Here at Lamar these repeat courses may impact your federal, state, and most institutional financial aid eligibility and awards. In order for a repeated course to count towards your enrollment status for financial aid purposes, you may only repeat a previously passed course once. If you enroll in a previously repeated course a third time, the course will not count toward your enrollment for financial aid purposes. Important guidelines of this regulation are as followed:

- This applies to undergraduate and graduate students.
- This applies to part-time and full-time students.
- If 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.

## Take Courses in your Program of Study

Only courses that are required for your declared Program of Study, with the exception of eligible remedial courses, will be used in determining your enrollment status for federal, state, and most institutional financial aid programs. Program of Study is defined as courses needed to complete a degree or eligible certificate program. If you are enrolled in courses that do not count in your "Program of Study", these courses cannot be used to determine your enrollment status for financial aid purposes, unless eligible remedial courses. Students may not receive federal, state, or institutional aid for courses that are not in their "Program of Study". [Learn more...](#)

## Title IV Authorizations

As a recipient of federal financial aid, you should either "Accept" or "Decline" the terms of the Title IV Authorizations each academic year. These authorizations are listed on the self-service banner account under "Financial Aid/Eligibility/Student Requirements.

- Authorization to Pay Non-Institutional Charges
  - Gives Lamar University authorization to apply excess funds to all other educationally related charges (i.e. library fines, parking ticket fees) that have been or will be charged to your student account during the current award year or loan period.
  - If you do not grant authorization, your financial aid and loans cannot be used to pay for charges other than tuition, fees, University housing and meal plans and any excess aid will be refunded to you. Therefore, you may receive a refund and may simultaneously owe a bill for any charges that could not be paid with your financial aid. Receiving a refund does not indicate that there are no pending charges on your account.
- Authorization to Pay Prior Year Institutional Charges
  - Gives Lamar University authorization to apply excess funds to outstanding educationally related charges that have been charged to your student account for the prior award year not to exceed \$200.

- Prior year balances may affect your ability to register or get a transcript. Please contact the Cashier's Office for more information at [cashiering@lamar.edu](mailto:cashiering@lamar.edu).

## Financial Aid Disbursement & Paying your Bill

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.

OSFA will begin crediting financial aid awards ten days prior to the start of your first class date. You may view your award payment schedule by logging into self-service banner, selecting "Award" and then "Award Payment Schedule".

Grants are typically disbursed once each semester. Loans are also disbursed once each semester unless you are receiving a loan for a single semester or are enrolled in an accelerated online program, see below. If receiving a loan for a single semester, you will receive two equal disbursements in the semester.

If your financial aid does not cover your total charges, you are responsible for making payment arrangements with the Cashier's Office by the payment due date to ensure your classes are not dropped for non-payment. Please visit [www.lamar.edu/pay](http://www.lamar.edu/pay) or email [cashiering@lamar.edu](mailto:cashiering@lamar.edu) with any questions you may have regarding payment options.

### Online Students Enrolled in Accelerated 5 or 8 Week Programs

Students enrolled in the online accelerated program will have two loan 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 your dates of enrollment.)

You must be enrolled half-time (undergraduate – 6 credit hours, graduate/doctoral – 5 credit hours) to receive a disbursement of Federal Student Loan funds. Students who are beginning enrollment in the last module or who only have one course remaining in the semester before graduating, may not be eligible for a Federal Loan disbursement.

**Expecting a student refund?** Excess financial aid is returned to the student in the form of a refund by the Cashier's Office. Click [here](#) for more information.

## Attendance Verification

Lamar University is not an attendance taking institution, however, per the Lamar University Student Catalog, regular class attendance/participation is important to the attainment of educational objectives. In addition, federal guidelines require the University to be able to verify that financial aid recipients are eligible to receive the financial aid that has been awarded and disbursed to them. Verification of attendance/participation is key in ensuring students are eligible for student aid, supporting retention initiatives, and maintaining accurate enrollment data.

For purposes of Title IV Student Financial Assistance, the U.S. Department of Education requires institutions to be able to demonstrate that federal aid recipients established eligibility for federal aid by demonstrating academic attendance for enrolled course work. Academic attendance includes, but are not limited to —

- Attending a synchronous class, lecture, recitation, or field or laboratory activity, physically or online, where there is an opportunity for interaction between the instructor and students;
- Submitting an academic assignment;
- Taking an assessment or an exam;
- Participating in an interactive tutorial, webinar, or other interactive computer-assisted instruction;
- Participating in a study group, group project, or an online discussion that is assigned by the institution; or
- Interacting with an instructor about academic matters
- submitting an academic assignment;

Academic Attendance does not include, for example —

- Living in institutional housing;
- Participating in the institution's meal plan;
- Logging into an online class or tutorial without any further participation; or

- Participating in academic counseling or advisement

Eligibility for most federal student awards, which includes but are not limited to;

- Federal Pell Grant
- Federal Supplemental Equal Opportunity Grant (FSEOG)
- TEACH Grant
- Direct Subsidized and Unsubsidized Student Loans
- and PLUS Loans,

is dependent on a student’s attendance in class.

Attendance is typically verified once grades post at the end of the semester. Students who are assigned a grade of “FN” (Failure-Never Attended), are considered to have never attended the course the grade was assigned to. In certain cases, such as those when a student withdraws or drops a course, the Office of Scholarships & Financial Aid will use course activity reports or may request secondary confirmation from the instructor to verify attendance.

If the Office of Scholarships and Financial Aid receives notification that the student never began attendance or is unable to document attendance in a course, eligibility for both federal and state student awards will be reviewed.

- If determined that a student did not begin attendance in the payment period, all Title IV and State aid will be cancelled and returned back to the applicable aid program.
- If attendance can be documented in at least one course, but not all courses the student was scheduled to attend, the institution will recalculate the student’s eligibility for grants and campus-based funds based on a revised enrollment status and cost of attendance.
- Applicable funds are returned no later than 30 days after the institution becomes aware that the student has not begun attendance.

The cancellation and/or adjustment of aid may result in the student owing a balance back to the University and a transcript hold being placed on the student’s account.

**Pell Recalculation Date (PRD)/ Freeze Date**

The Pell Recalculation Date (PRD), sometimes referred to as the freeze or census date, is a date in the semester when OSFA evaluates your eligibility for grants (federal, state, and institutional), based on your enrollment level and length of enrollment. This is true even if you are not receiving the Pell Grant. The PRD is also used as a means of finalizing your Cost of Attendance, which may affect your eligibility for both grants and loans. On the established PRD, both your hours of enrollment as well as your COA will be frozen.

<b>PRD for Students Enrolled in a Traditional Program</b>	
Fall	Full Term Census Day (Typically the 12 <sup>th</sup> class day)
Spring	Full Term Census Day (Typically the 12 <sup>th</sup> class day)
Summer	Second Half Term Census Day

## PRD for Students Enrolled in the On-Line Accelerated Program (AP)

Fall	Census date of the last enrolled module
Spring	Census date of the last enrolled module
Summer	Census date of the last enrolled module

\* If enrolled in more than one module you may have more than one census date. The PRD is only activated if you attend the associated module, if not, the latest PRD is used.

If you adjust your enrollment prior to the PRD, your financial aid awards may be adjusted. This adjustment may result in a balance owed to the university.

If you increase your enrollment after your aid has been disbursed, but prior to the PRD, you may be eligible for additional aid. Please contact our office at [financialaid@lamar.edu](mailto:financialaid@lamar.edu) to have your account evaluated.

Pending federal loan disbursements will be cancelled if you are not enrolled half-time on the scheduled disbursement date.

Please Note: Dropping courses may also affect future financial aid eligibility. You should contact [financialaid@lamar.edu](mailto:financialaid@lamar.edu) before you decide to drop a course.

## Withdrawals and Return of Title IV (R2T4)

Financial Aid is awarded under the assumption that you will remain enrolled and attending the credit hours for which your aid was awarded. If withdrawn (officially or unofficially), for any reason including medical circumstances, you may no longer be eligible for the full amount of financial aid that you were originally scheduled to receive.

Typically, you are considered to have withdrawn from the semester if you do not complete all the days in the semester that you were scheduled to complete.

If you are receiving Title IV Aid (federal grant or loan funds) and you withdraw from the semester after beginning attendance, Lamar is required to perform an R2T4 calculation to determine the amount of aid you have earned. If the amount of federal aid disbursed to you is greater than the amount you've earned, the unearned funds must be returned. If the amount of federal funds disbursed to you is less than the amount you've earned and are eligible, you may be eligible for a post-withdrawal disbursement of the earned aid that was not received.

Federal grant and loan funds subject to the R2T4 calculation include:

- Federal Pell Grant
- Federal Direct Loans (Subsidized, Unsubsidized, PLUS Loans)
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant

State and institutional grants are not part of the R2T4 calculation; however, other institutional and state policies apply. If you withdraw prior to the Pell Recalculation Date (PRD), these grants will be cancelled, which may cause you to owe a balance with the University.

Up through the 60% point in each payment period (semester), a prorated schedule is used to determine the amount of Title IV funds a student earns at the time of withdrawal. After attending 60% of the days scheduled to attend, the student is considered to have earned 100% of the Title IV funds scheduled to receive during the period.

If you would like to withdraw from your courses, you should contact the Records Office at [records@lamar.edu](mailto:records@lamar.edu). You should also visit with a financial aid administrator to receive counseling regarding the consequences of withdrawing (i.e., repayment obligations, impact on your satisfactory academic progress, etc.).

Lamar University has its own institutional refund policies, as set forth in the University Comprehensive Catalog under "Drop vs. Withdrawal", which determines the charges that a student will owe after withdrawing; however, these policies are separate from and will not affect the amount of Title IV aid the student has earned under the Return of Title IV (R2T4) funds calculation. Therefore, if you have not earned enough Title IV funds to cover all institutional charges, you may owe a balance directly to Lamar University. The University will return all financial aid it is required to return as a result of the R2T4 calculation, no later than the 45th day after determining you have withdrawn. Please visit <https://www.lamar.edu/financial-aid/withdrawing-and-the-60->

[dates.html](#) and the [Financial Aid Handbook](#) for more information.

## Exit Counseling

If you receive federal student loans, you are required to complete Exit Counseling if you graduate or stop attending at least half-time. You can complete Exit counseling at <https://studentaid.gov>.

## Satisfactory Academic Progress

As a financial aid recipient, you must meet Lamar's Satisfactory Academic Progress (SAP) to remain eligible for federal financial aid as well as some state and institutional grant programs. The Satisfactory Academic Standards are:

1. Successfully complete at least 67% of all attempted credit hours.
2. Maintain at least the minimum cumulative grade point average (GPA). **Some scholarship programs may require a higher GPA than the minimum required to remain in good SAP standing.**
  - Undergraduate students must maintain at least a 2.0 GPA.
  - Graduate/Doctoral students must maintain at least a 3.0 GPA.
3. Complete your degree program within the maximum time frame of no more than 150% of your program's length.

### Texas Grant Recipients SAP Requirements

- At the end of the first year, a student entering the program must be meeting the school's Satisfactory Academic Progress (SAP) requirements.
- At the end of the second year in the program or later years, you must have an overall college grade point average (GPA) of at least 2.5 on a 4.0 scale and complete at least 24 semester credit hours per year.
- Learn about the TEXAS Grant Hardship at <https://www.lamar.edu/financial-aid/types-of-aid/grants/texas-grant.html>

You may view Lamar's SAP policy at <https://www.lamar.edu/financial-aid/resources/academic-standards.html>.

## Remaining Eligible for Financial Aid

It's important to know what requirements you must meet to remain eligible to receive financial aid. To maintain federal financial aid eligibility, you must meet the following general criteria:

- Complete the FAFSA each year
- Meet the basic eligibility criteria
  - A U.S. citizen or eligible non-citizen as defined by the U.S. Department of Education
  - Enrolled as a regular student in an eligible degree or certificate program
  - Demonstrate financial need by completing the FAFSA (except for certain loans)
  - Enrolled at least half-time (6 credit hours for undergraduates, 5 credit hours for graduates/professional students ) for the majority of aid programs
  - In good standing in accordance with LU Satisfactory Academic Progress Standards for financial aid
  - Not in default of a student loan

Certain types of aid, such as scholarships or grants, may have additional requirements. Please review the eligibility requirements under Types of Aid in the [Financial Aid Handbook](#) for information about specific awards.

\*If you have any questions about the information you have read, please contact our office at 409-880-8450 or email [financialaid@lamr.edu](mailto:financialaid@lamr.edu).

