



STUDENT FINANCIAL AID HANDBOOK

The Office of Financial Aid

P.O. Box 10042 Beaumont, TX 77710

Wimberly Bldg. Room 200

409.880.8450 409.880.8934 Fax

Office Hours Monday- Friday 8am-5pm

www.lamar.edu/financialaid

financialaid@lamar.edu

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INTRODUCTION

“Navigating the world of Financial Aid can be a difficult process. The mission of the Financial Aid Office at Lamar University is to assist students in obtaining financial resources which will enable them to pursue their educational goals and maintain compliance with institutional, state, and federal regulations. We have an experienced staff committed to helping guide students through the process. I invite you to contact our staff by email, telephone, or in person with any questions or concerns about financial aid.”

-Bethany Iñesta Bowman
Director of Financial Aid

USING THE FINANCIAL AID HANDBOOK

This handbook is organized to provide an overview and reference book for the financial aid process. If you have any questions please contact the Office of Scholarships & Financial Aid (OSFA).

FINANCIAL AID OVERVIEW

What is Financial Aid?

Financial aid consists of various federal, state, institutional, and private programs designed to assist you with financing your college education. The majority of federal and state student aid programs are based on the idea that you (and your parents or spouse, if applicable) have the primary responsibility for paying for education expenses. Those expenses or Costs of Attendance (COA) are made up of Direct and Indirect expenses. Financial aid is generally intended to meet the gap between your expected family contribution (EFC) and the Cost of Attending college.

What is an Academic Year?

A period of time schools use to measure a quantity of study. At Lamar the academic year is defined as the fall and spring semesters combined. The summer semester is considered a trailer to the academic year.

What is the Expected Family Contribution (EFC)?

This is the number that’s used to determine your eligibility for federal student financial aid and state aid here at Lamar. This number results from the financial information you provide on your FAFSA®, the application for federal student aid. Your EFC is reported to you on your Student Aid Report (SAR).

What is the Cost of Attendance (COA)?

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 Lamar University students based on research conducted by the Office of Scholarships and Financial Aid. While actual expenses will vary based on your lifestyle and level of enrollment, the estimated costs listed below 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.

Who is Eligible for Financial Aid?

Although the majority of financial aid programs are based on financial need, don’t assume that you won’t qualify for any type of aid. Almost everyone qualifies for some type of financial aid if the general eligibility requirements listed below are met.

- 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).
- Register with the Selective Service (males only).
- Enrolled at least half-time (6 credit hours for undergraduates, 4.5 credit hours for graduates) 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.

FINANCIAL AID AWARDING PHILOSOPHY

The Office of Scholarships and Financial Aid at Lamar University strives to ensure that financial aid is distributed equitably based on eligibility and calculated financial need. At Lamar University (LU), your financial aid eligibility is based on state and federal general eligibility requirements as well as other institutional criteria specific to the grant programs. If ineligible to complete a FAFSA due to residency status, but are classified as a Texas resident, you may qualify to apply for state funding through the TASFA (Texas Application for State Financial Aid). At Lamar University, we evaluate each student's unmet need and attempt to award grant funds. The awarding cycle is done multiple times each week and students are notified by email once they have been reviewed for awarding.

Lamar University uses information from the Free Application for Federal Student Aid (FAFSA) to determine a student's financial "need," which is based on the cost-of-attendance minus his or her expected family contribution (EFC). Your EFC is determined by many factors, including your family's income, assets, household size, and number in college. Funds are awarded on a "first-come, first-serve" basis. Students are encouraged to complete and submit the FAFSA (or TASFA if applicable) and required documentation (i.e., verification) before the priority deadline of February 1st, to receive the most favorable award package.

Many awards, such as the Pell Grant and TEXAS Grant have established regulations or recommended award amounts, which the University follows. Our office factors in a student's enrollment hours, financial need, submission deadline, dependency, and classification status when awarding grants that have less stringent regulations, such as the Texas Public Education Grant. Federal Direct Student loans are restricted to federal annual aggregate loan limits, which are based on a student's classification level and dependency status. Federal Direct Parent Plus Loans and Federal Direct Graduate Plus Loans are awarded to approved students up to their cost of attendance or based on their approval amount, whichever is lower. Students may also choose to supplement their awards with private educational loans up to the amount of the student's cost of attendance minus any other financial aid they have received. Students must apply for these loans separately through a bank or lender.

The preceding award year's FAFSA must be submitted in order to be considered for potential summer financial aid eligibility. Eligible students are awarded for summer once enrolled at least half-time in the summer term (this pertains to state grants and Federal Student Loans). 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. If you have a Pell Grant eligible EFC you may be able to receive Pell funds regardless of your hours of enrollment.

Students who have remaining Pell Grant eligibility for a Winter-Mini or a May-Mini term are automatically reviewed.

For more information about each financial aid program available please refer to the "Types of Aid" section of this handbook.

TYPES OF FINANCIAL AID

Lamar University offers a wide range of financial aid, which consists of various state, institutional, and private programs designed to assist you and your family with financing your college education. Your Free Application for Federal Student Aid (FAFSA) is your application for federal and state aid here at Lamar University. Once your FAFSA is received you will need to log onto the Self Service Banner to see what other student requirements are listed. Students will not be awarded a financial aid package that exceeds their Cost of Attendance (COA). For most federal aid, with the exception of the Federal Pell Grant, students must be enrolled at least half-time. Some financial aid is

based on financial need, a student must demonstrate financial need to be eligible for need-based financial aid. Non-need-based aid does not require the demonstration of financial need.

Need-based aid includes:

- ★ Federal Pell Grant
- ★ Federal Supplemental Educational Opportunity Grant (FSEOG)
- ★ Stafford Direct Subsidized Loan
- ★ Federal Perkins Loan
- ★ Federal/State Work Study
- ★ Texas Public Education Grant (TPEG)/State HB Grant (TUGBUG)
- ★ Lamar Promise
- ★ Texas Grant

Calculating your financial need for need-based financial aid:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & \text{-Expected Family Contribution (EFC)} \\ & \quad = \text{Financial Need} \end{aligned}$$

Non-need-based aid includes:

- ★ Stafford Direct Unsubsidized Loan
- ★ Federal PLUS Loan
- ★ Teacher Education Access for College and Higher Education (TEACH) Grant
- ★ B-On Time Loan

Calculating your non-need based aid:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & \text{-Estimated Financial Assistance (EFA)*} \\ & \quad = \text{Eligibility for Non-Need Based Aid} \end{aligned}$$

*Estimated Financial Assistance is comprised of previously awarded aid.

Below are types of aid you may be eligible to receive while attending Lamar University:

GRANTS are need-based federal and state funds that do not have to be repaid. Grants are available to eligible students based on financial need and level of enrollment. With the exception of the Federal Pell Grant, grants are allocated to colleges in yearly, limited amounts, so a student may show eligibility, but funds may be exhausted. Students should complete the FAFSA and complete all other student requirements listed on the Self Service Banner no later than the priority deadline of each year.

Federal Pell Grant Program - Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree based on their Expected Family Contribution (EFC). For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

Eligibility in this program requires you to complete a FAFSA to demonstrate financial need (must have a qualifying EFC), meet Satisfactory Academic Progress (SAP), and be enrolled in an eligible program. Recent regulatory changes affect the lifetime amount of Pell Grant funds you may receive. These changes limit your Pell Lifetime Eligibility (LEU) to 600%, the equivalent of 6 years. You may log in to National Student Loan Data System (www.NSLDS.ed.gov) using your FSA ID to view your Pell LEU.

Pell Grant awards amounts can change yearly. The amount disbursed will depend on:

- Your EFC
- Your enrollment status
- Your plans to attend school for a full academic school year or less

Federal Supplemental Educational Opportunity Grant (FSEOG) - This is a federal grant program designed to assist undergraduate students who have the greatest demonstrated financial need, with priority for those who are Pell Grant eligible. Because funds are limited, students who apply early have the greatest opportunity for an award. Priority is given to students who meet the priority deadline.

Eligibility in this program requires you to complete a FAFSA to demonstrate financial need (priority is given to students with the most need who have a Pell eligible EFC), meet Satisfactory Academic Progress Standards, and be enrolled in a minimum of 6 hours in an eligible program.

The TEACH (Teacher Education Assistance for College and Higher Education) Grant- The TEACH Grant provides assistance to undergraduate and graduate students who are completing or plan to complete course work needed to begin a career teaching full-time in high-need subject areas for at least four years at schools that serve students from low-income families. If you do not complete your service obligation the grant will be converted into an unsubsidized loan.

You **must** be enrolled in a program of study designated as TEACH Grant-eligible, as determined by the school. If you are enrolled in the Teacher Certification non-degree program you are ineligible. Eligible programs are those that prepare a student to teach in a high-need area in their state of residence. High-need fields are determined by the Department of Education for each state per award year. Department of Education high need field information can be found online at <http://www2.ed.gov/about/offices/list/ope/pol/tsa.doc>. Graduate programs that are eligible have to lead to a teaching certification.

Students must also meet one of the following academic achievement requirements:

- Score above the 75th percentile on a college admissions test (e.g. SAT or ACT) or
- Graduate from high school with a cumulative GPA of at least 3.25 (on a 4.0 scale) to receive a grant as a freshman, or
- Have a cumulative GPA of at least 3.25 (on a 4.0 scale) on your college coursework to receive a grant for each subsequent term;

Once you complete the FAFSA you will need to complete the [TEACH Entrance Counseling](#). Once we receive the entrance counseling your eligibility for the grant will be reviewed and if eligible you will be awarded. You must then accept your award and complete the [TEACH Agreement to Serve](#).

Continued eligibility in this program requires you to renew your FAFSA, meet Satisfactory Academic Progress Standards, maintain a 3.25 GPA or higher, and be enrolled in an eligible program.

Texas Public Education Grant (TPEG)/ State HB Grant (TUGBUG) - provides limited state funds for undergraduate and graduate students with exceptional financial need. Priority is given to students who meet the priority deadline. Students who meet this deadline have the greatest opportunity for an award.

Students must complete a FAFSA to determine need for this grant. Eligible students must be enrolled at least half-time in an eligible program and must meet SAP. Annual award amounts range from \$200 to \$4000. Remember these funds are limited and are awarded on a first come, first served basis.

Texas Grant - The Texas Grant will pay for your tuition and fees at a public college or university in Texas. To find out more about the Texas Grant, you can visit the web site www.CollegeForTexans.com. Basic eligibility requirements include:

- ★ Be a Texas resident
- ★ Complete the Recommended, or Distinguished High School Program
- ★ Complete and submit the Free Application for Federal Student Aid (FAFSA) to determine your financial need
- ★ Apply and be accepted by a non-profit Texas college or university of your choice

- ★ Enroll at least three quarter time in an undergraduate degree or certificate program within 16 months of your high school graduation, and
- ★ Have not been convicted of a felony or a crime involving a controlled substance.

Academic Requirements for Continuing in the Texas Grant Program

- ★ 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.

WORK STUDY (Federal & State)

Work Study (WS) is employment available to undergraduate and graduate students who demonstrate financial need. Priority is given to those students who have completed the necessary paperwork by the appropriate deadlines. The length of a student's employment under WS funding is based on the student's WS award, pay rate and hours worked per week.

Work Study funding is awarded on a first-come, first-serve basis to students who have indicated an interest in Work Study employment based on the availability of funding. If a student is offered or accepts Work Study funding but does not start working within a two month timeframe, their funds will be cancelled and awarded to another eligible student. Students may also request to be reviewed for Work Study funding by completing the College Work Study Request form with our office. The greatest priority for Work Study funding is given to students who already have a Work Study position secured.

Each school that participates in the Federal Work Study (FWS) Program is required to expend at least seven percent of its total FWS federal allocation to compensate students employed in community service activities. Also, in meeting that seven percent community service expenditure requirement, one or more of the school's FWS students must be employed as a reading tutor for children in a reading tutoring project or performing family literacy activities in a family literacy project. [34 CFR 675.18(g)(1)]

Lamar meets this requirement by offering employment off campus at community agencies such as local Elementary School Districts (Tutors) and the Lamar Library (Family Literacy). In addition, students working in on campus offices whose services are open to the general public are considered in the 7%.

Eligibility for this program requires students to complete a FAFSA to determine financial need, be enrolled at least half-time in an eligible program, and be meeting Satisfactory Academic Progress (SAP). Not all students with financial need are guaranteed to receive work-study due to limited funding. A work study award does not guarantee the student has a job or that they will actually earn the amount listed. Students are encouraged to visit the LU Career and Testing Center for job placement assistance. Current work study positions are listed on the [Human Resource website](#).

Students are allowed to work up to 19.5 hours per week. Working hours are arranged with your supervisor around your classes. Salaries are reviewed on a yearly basis. The current salary for work study students is \$10/hr.

SCHOLARSHIPS are awarded based on academic excellence in a specific activity, such as music, or on other criteria established by the donor. Although scholarships do not have to be repaid, they require a separate application other than the FAFSA. The Scholarship Office handles all scholarships and can be contacted at 409-880-8888.

LOANS – a loan is money you borrow and must pay back with interest. If you decide to borrow loans, make sure you know the terms and conditions of the loan. It is important to understand that a loan is a legal obligation that you will be responsible for repaying with interest so you are encouraged to be a responsible borrower. A loan payment calculator is available at for your use at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>. All

student loans will be disbursed in two (2) separate disbursements (if you are receiving a loan for one semester, you will receive two disbursements within that semester).

Federal Direct Student Loans - The Department of Education (DOE), is your lender for all Federal Direct Student Loans. These are low-interest loans that must be repaid at a future date, usually beginning six months after you graduate, leave school, or are no longer enrolled as a half-time student. For more information regarding repayment, please visit <https://studentaid.ed.gov/sa/repay-loans/understand/plans>. The DOE charges an origination fee of the total amount borrowed per loan. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed plus any interest accrued, and not just the amount you received. The interest rate varies depending on the loan type and for most federal student loans, the first disbursement date. Current interest rates are available for viewing at <https://studentaid.ed.gov/sa/types/loans>. Listed below are the different types of Direct Loans you may receive while attending Lamar University:

- Direct Subsidized Loan - A need-based loan made to eligible undergraduate students
- Direct Unsubsidized Loan - This loan is not based on financial need and is available to eligible undergraduate and graduate students
- Direct PLUS Loan - This loan is made to graduate or professional students and parents of dependent undergraduate students (Parent PLUS Loan)

These loans may be used for education-related expenses such as tuition, fees, books, living costs, transportation, etc. Lamar University requires students who wish to borrow to submit a FAFSA application and submit all other required paperwork requested on the Self Service Banner to the Office of Scholarships and Financial Aid. Once awarded you will have to accept your award on the Self Service Banner, complete Entrance Counseling, and sign a Master Promissory Note (MPN). You must complete both an Entrance Counseling and sign a Master Promissory Note (MPN) at <https://studentloans.gov/myDirectLoan/index.action>. Entrance counseling is an orientation to student loans that explains the loan process, provides insight on managing your education expenses, and explains your rights and responsibilities. The MPN is a legal document in which you promise to repay your loan(s) and any accrued fees to the U.S. Department of Education. You must be enrolled at least half-time in an eligible program as well as be meeting Satisfactory Academic Progress (SAP) to be eligible for loans.

- The Direct Subsidized Loan is available to undergraduate students with financial need, we will determine the amount you can borrow based on that need. The Department of Education pays the interest on this loan while you're enrolled at least half-time and during authorized periods of deferment. Repayment on this loan begins six months after you graduate, leave school, or drop below half-time enrollment. You are required to complete an Exit Counseling any time one of the three previously mentioned scenarios occur, at <https://studentloans.gov/myDirectLoan/index.action>. If you are a first time borrower on or after July 1, 2013, there is a limit on the maximum period of time you may receive Direct Subsidized Loans. If this limit applies to you, you may not receive Direct Subsidized loans for more than 150% of the published length of your program.

Continued eligibility in this program requires you to renew your FAFSA, meet Satisfactory Academic Progress Standards, be enrolled at least half-time, and continue to demonstrate financial need.

- The Direct Unsubsidized Loan is not based on financial need and may be awarded to both undergraduate and graduate students. Like subsidized loans, the Office of Student Financial Aid will determine the amount you can borrow. Repayment on this loan begins six months after you graduate, leave school, or drop below half-time enrollment. You are required to complete an Exit Counseling any time one of the three previously mentioned scenarios occur at <https://studentloans.gov/myDirectLoan/index.action>. Unlike a subsidized loan, interest accrues (accumulates) on an unsubsidized loan from the time it's first paid out. You can pay the interest while you are in school and during grace periods and deferment or forbearance periods, or you can allow it to accrue and be capitalized (that is, added to the principal amount of your loan). If you choose not to pay the interest as it accrues, this will increase the total amount you have to repay because you will be charged interest on a higher principal amount.

Continued eligibility in this program requires you to renew your FAFSA, meet Satisfactory Academic Progress Standards, and be enrolled at least half-time in an eligible program.

- Direct PLUS Loan

- The Grad PLUS Loan is available to graduate and professional students to help pay for education expenses up to the cost of attendance minus all other financial assistance. You may apply for a Grad PLUS Loan at <https://studentloans.gov/myDirectLoan/index.action>, please note that this loan is subject to a credit check of "adverse" credit history by the U.S. Department of Education. Once the school receives an approval you will be awarded funding based on your eligibility, at this time you will go to the Self Service Banner to accept the award.

Continued eligibility in this program requires you to renew your FAFSA, apply for a PLUS Loan at www.studentloans.gov, meet Satisfactory Academic Progress Standards, and be enrolled at least half-time in an eligible program.

- **The Parent PLUS Loan** is an unsubsidized loan for the parents of dependent students. PLUS loans help pay for education expenses up to the estimated cost of attendance (COA) minus all other financial assistance. The borrower must be the student's biological, adoptive, or stepparent. The child must be a dependent student enrolled at least half-time. Plus loan borrowers cannot have adverse credit history (a credit check will be done). In addition, parents and their dependents must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant. To apply for a Parent PLUS Loan follow the instructions below:

1. Open your web browser to <https://studentloans.gov/myDirectLoan/index.action>
2. A **Parent** signs in using the parent FSA username and password
3. Complete the PLUS Loan Application

If the parent receives a loan approval from the Department of Education and would like the Office of Scholarships and Financial Aid to originate a PLUS Loan; the following must be completed:

- ★ A PLUS Loan Master Promissory Note must be completed on the [Student Aid website](#).

If the parent receives a denial from the Department of Education, the student may request additional unsubsidized loan money up to the annual loan limit. The request is made by turning in an Additional Loan Request Worksheet (available at www.lamar.edu/financialaid under the "Forms" link). The Additional Loan Request must be received before any loan is originated and funds released.

Continued eligibility in this program requires students to renew their FAFSA, their parents should apply for the Parent Plus Loan at www.studentloans.gov, the student must meet Satisfactory Academic Progress Standards, and be enrolled at least half-time in an eligible program.

Dependent Undergraduate Student	Base Eligibility (Sub or Unsub)	Additional Unsubsidized Loan
Freshman	\$3,500	\$2,000
Sophomore	\$4,500	\$2,000
Junior/Senior	\$5,500	\$2000
Maximum Total (Aggregate) Limit:	\$31,000 (\$23,000 can be subsidized)	
Independent Undergraduate Student	Base Eligibility (Sub or Unsub)	Additional Unsubsidized Loan
Freshman	\$3,500	\$6,000
Sophomore	\$4,500	\$6,000
Junior/Senior	\$5,500	\$7,000
Maximum Total (Aggregate) Limit:	\$57,500 (\$23,000 can be subsidized)	
Graduate/Professional Student		
Unsubsidized Loan	\$20,500/academic year	
Maximum Total (Aggregate) Limit:	\$138,500 (\$65,500 may be subsidized)	

Federal Perkins Loan - A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. The school is your lender and the loan is made with government funds. You will not be charged interest on this loan while you are enrolled at least half-time or during authorized grace or deferment periods. You must accept the loan on the Self Service Banner. You will then need to complete entrance counseling at <https://www.fc.campusoncall.com/cgi-bin/home.pl?campus=lamar>. A Master Promissory Note and Truth and Lending Disclosure Statement must be signed at the Office of Scholarships and Financial Assistance (Wimberly Bldg. Room 200).

You must repay this loan to the school and repayment begins nine months after you graduate, stop attending, or drop below half-time status. You will be required to complete exit counseling anytime one of the three scenarios previously mentioned occurs.

Eligibility in this program requires you to complete a FAFSA (must demonstrate financial need), meet Satisfactory Academic Progress Standards, and be enrolled at least half-time in an eligible program. Due to recent regulatory changes, beginning with the Fall 2015 semester, the Office of Scholarships and Financial Aid will not be awarding any new Federal Perkins Loan recipients.

Texas B-On-Time Loan Program - At this time the B-On-Time Loan Program is a “need” based loan program providing non-interest bearing loans with a provision for loan forgiveness if the student meets defined criteria. The B-On-Time loan program is designed for students qualifying for the TEXAS Grant when schools do not have enough funds to be able to provide these students a TEXAS Grant. Because of this guideline Lamar University will not award a B-On-Time Loan until ALL Texas Grant funds have been awarded and disbursed for the current academic year. You can find information about this loan program at www.hhloans.com.

- ★ Each eligible student will be contacted by Lamar University’s Office of Scholarships and Financial Aid and directed as to what steps need to be taken if they choose to accept a B-On-Time Loan once it has been awarded to them.
- ★ Per State of Texas regulations, Lamar University is required to provide loan repayment and default prevention counseling for all Be On-Time (BOT) loan recipients. This pertains to students receiving loans on or after January 1, 2015. Students should visit <http://www.aie.org/pay-for-college/learn-about->

[student-loans/BOT-module/index.cfm](#) to complete the counseling, this link will also be provided to students via Self-Service Banner. Students should print the Certificate of Completion and write his/her name in the space provided and present to the Office of Scholarships and Financial Aid. The BOT loan will not be certified and sent to the State until this has been completed and received.

- ★ Funds are limited, and as a “need based program funds are awarded first to students having the greatest need.

Beginning Fall 2015 there will no longer be awards for Initial Texas B-On-Time program. Renewals are still eligible as long as they meet eligibility requirements.

Private Loan - Private loans, also known as an alternative loans, are **NON-FEDERAL** loans made by a lender such as a bank, credit union, or state agency. These loans are administered by private lending institutions to be used for educational costs after exhausting potentially more favorable federal and state financial options first.

EXEMPTIONS/WAIVERS -Tuition exemptions are a type of financial assistance that allows for certain Texas residents to attend college or a university in Texas without paying tuition or, in some cases, tuition and fees. For more information please visit www.collegeforalltexans.com

LAMAR PROMISE - Grant assistance to cover all fall and spring in-state tuition and fees for undergraduate Texas residents who have a household Adjusted Gross Income level of \$25,000 or less, are Pell Grant eligible, are admitted to Lamar University and have completed the financial aid application process (including the submission of all required forms by the priority deadline). After the census date of the Fall term, students who have met the required conditions will awarded grant assistance on a funds-available basis. To cover additional expenses, such as textbooks and room and board, students may be eligible for additional funds through loans and Federal Work Study Program. To participate in the Lamar Promise Program, the following criteria must be met by the student applicant:

- ★ Complete and submit all Financial Aid application forms to the Office of Scholarships and Financial Aid by the priority deadline.
- ★ Be a degree-seeking, in-state, undergraduate student eligible for Texas in-state tuition.
- ★ Be a dependent student per Free Application for Federal Student Aid (FAFSA) Dependency Requirements.
- ★ Have a Household Adjusted Gross Income (per IRS regulations) of no more than \$25,000.
- ★ Be a full-time Lamar University student (12 or more semester credit hours).
- ★ Be within the program eligibility limit of four academic years (or three years, if a transfer student).

The Lamar University Promise Program will provide grant assistance to students to cover only the cost of tuition and fees to students who meet the above criteria and are working toward a degree. The Lamar University Promise Program is available to all undergraduate Lamar University students who are enrolled in full-time (12 hours or more). Students must meet all requirements set forth by Satisfactory Academic Progress requirements to maintain and continue the Lamar Promise Program. New Freshman are eligible for the Lamar Promise Program for up to four years and new transfer students are eligible for up to three years.

IMPORTANT DISCLOSURES

All students are encouraged to read the following disclosures. Please contact our office if you have any questions.

Transient Students

Students who attend colleges and/or universities other than Lamar University and enroll at Lamar University for summer sessions only are not eligible for student financial aid assistance.

Repeat Coursework

The Department of Education has published regulations which impact students who repeat courses. Here at Lamar these repeat courses may impact your financial aid eligibility and awards. In order for a repeated course to count toward 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.

- As long as students are meeting Satisfactory Academic Progress Standards, 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.
- Applies to both undergraduate and graduate students.
- Course repetitions required by a degree plan are exempt.
- 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 purposes will include repeated courses.

Program of Study

Students must enroll in courses that are required for their declared "Program of Study". 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 they are eligible remedial courses. Students will not receive aid for courses that are not in their "Program of Study". A "Program of Study" is defined as courses needed to complete a degree or eligible certificate program.

Verification

Students selected for verification are encouraged to complete and submit all required paperwork to the Office of Scholarships and Financial Aid in a timely manner. Consequences for not completing paperwork may result in the delay of funding, as well as possible limited, and/or loss of funds.

For Title IV Aid programs, excluding the Federal Pell Grant program: A student must complete the verification process no later than two weeks before the last day of the student's enrollment.

With the exception of students selected for Verification Tracking Groups V4 and V5, pell eligible student selected for verification must complete the process for the 2019-20 aid year by September 19, 2020 or 120 days after the last day of the student's enrollment, whichever is earlier.

Award Adjustments Based on Actual Hours of Enrollment

Direct Loans, Grants, and College Work Study are awarded based on full-time expected enrollment (Undergraduates 12 hrs., Graduates 9hrs.) If you are not enrolled full-time, grants will be adjusted and disbursed based on your actual enrollment. Your COA will also be adjusted, which may affect your loan eligibility. Most financial aid awards require your enrollment status to be at least half-time. Please visit the Financial Aid website for more information on the different [Types of Aid and eligibility requirements](#).

Acceptance of Grant Funds

Grant funds awarded (with the exception of the TEACH Grant) are automatically accepted by the Office of Scholarships and Financial Aid. Additional documents may be required for the Texas Grant and you will be notified of these requirements via Self-Service Banner.

Financial Aid Disbursements

Initial application of a student's financial aid awards that have been accepted are applied to student's account up to 10 days prior to the first day of class. The disbursement of your financial aid could be delayed due to one of the following reasons:

- Not being registered for the number of credit hours for which you were awarded
- Not meeting Satisfactory Academic Progress
- Having an outstanding requirement on your Self-Service Banner

All Federal Direct Student Loans come in EFT (Electronic Funds Transfer) and are paid to the school. Student loans will be posted in two disbursements; if a student is receiving a student loan for one semester there will be two loan disbursements within that one semester (the student must be meeting the eligibility requirements for the loan on the disbursement date). Grants are usually disbursed once a semester.

If enrolled in the accelerated on-line program, you will receive two loan disbursements each semester.

Credit Balances

Residual funds will be issued by the Cashier's Office for any credit balances. Refunds are disbursed via the Higher One Card according to the refund preference selected by the student.

Satisfactory Academic Progress

Students who are not meeting [Satisfactory Academic Progress \(SAP\)](#) standards may lose eligibility to receive financial aid.

Transcript Hold

Transcripts are held until full arrangements are made with the Lamar University Cashiers Office to repay all obligations incurred by the student.

Dependent Care Expenses for COA

Lamar University will consider the amount of Dependent Care Expenses provided for children under 12 years old in their cost of attendance budget. The student must provide the names, ages, relationship, amount paid, and daycare & tax ID number for review. Documentation will be required and Lamar University reserves the right to deny any dependent care expense submitted.

Electronic Communication

Students are responsible for activating their Lamar University email account. Financial aid notifications will be sent by email to the LU email account. All first time students are responsible for checking their financial aid account through their Lamar student account (Self Service Banner) until their email account can be activated.

All financial aid notifications from OSFA will be sent via electronic means. All notifications and disclosures will be sent to the student's Lamar email account. Financial aid notifications may include, but are not limited to: Award Letters, Missing Information Letter (MIL), Award Notifications, Loan Disclosure Notices, Change Form requests, Exit Notices due to graduation, Title IV Refund Calculation, Right to Cancel Letter, Entrance Counseling via the U.S. Department of Education and other financial aid business-related notices. Each notice will identify the information required to be disclosed and provide an internet or intranet address where information can be found. Upon request, individuals are entitled to a paper copy of the notice. Request for paper copies must be typed and signed and accompanied with a visible government issued photo ID. Most financial aid forms may be downloaded by visiting financialaid.lamar.edu.

To ensure data is being sent securely, students may upload required documents through the Self-Service Banner (SSB) account. Some documents are not able to be uploaded and therefore must be either hand delivered or mailed to:

Lamar University Office of Scholarships & Financial Aid

P.O. Box 10042
Beaumont, TX 77710

Consumer Loan Disclosure

In compliance with federal regulations under HEOA Sec. 489 amended HEA Sec. 485B, the Office of Scholarships and Financial Aid is required to notify students and/or parents who enter into an agreement regarding TIV, HEA loans that the loan will be submitted to the National Student Loan Data System (NSLDS) and accessible by authorized agencies, lenders, and institutions determined to be authorized users of the data system as determined by the U.S. Department of Education.

Financial Aid Freeze Date

Effective Spring 20, the financial aid freeze date is the 12th class date of the long semester. For students enrolled in the accelerated on-line program, your financial aid freeze date is the census date of the last POT you are scheduled to attend. Financial aid for a Fall/Spring semester will be based on credit hours enrolled as of the date specified.

If you drop credit hours prior to the specified date mentioned above, you may be required to repay some or all of the aid disbursed to you.

If you add credit hours prior to the specified date mentioned above, your financial aid package may be adjusted to reflect your increased level of enrollment.

If you drop credit hours after the specified date mentioned above, your financial aid package will not be adjusted unless you withdraw from the term. If you drop classes, you may not have sufficient hours to meet renewal requirements for some aid programs.

Cost of Attendance (COA) budgets will be adjusted a week prior to the predetermined financial aid first disbursement date and periodically after until after the freeze date.

Note: Students enrolled in more than one POT will have more than one census date.

Attendance Policy

Per the Lamar University Student Catalog, regular class attendance/participation is important to the attainment of educational objectives. Although Lu is not an attendance taking institution, the University must abide by federal guidelines to confirm attendance in each course for which a student is enrolled. Confirming attendance is key in ensuring students are eligible for student aid, supporting retention initiatives and maintaining accurate enrollment data. You may view the [Attendance Policy](#) for additional information.

WITHDRAWALS AND RETURN TO TITLE IV (R2T4)

When a Title IV aid recipient withdraws from Lamar University within a payment period in which the student began attendance, the institution must begin the Return of Title IV (R2T4) refund process to determine the student's eligibility for Title IV funds based in accordance with the calculations prescribed by federal regulations.

Title IV funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance was awarded. When a student withdraws (officially or unofficially), or is administratively withdrawn from all of his/ her courses, for any reason including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive.

Lamar University will determine the earned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance, excluding breaks of five consecutive days or more.

$$\frac{\text{Number of days complete by student}}{\text{Total number of days in term}}$$

A return calculation will be completed using the Department of Education's online Return of Title IV Aid Web product. Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV federal funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. Aid that must be considered when completing an R2T4 calculation include:

- Federal Pell Grant
- Stafford Direct Loans

- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant
- Perkins Loan

Note: State grants/ scholarships are not part of the calculation.

If a student withdraws prior to the census date and is a recipient of a state awarded grant, the grant will be cancelled and the student may owe Lamar University. The term census date refers to the point at which your enrollment is locked for financial aid purposes. At this point, financial aid for the term is adjusted to reflect the student's official enrolled credits. The census date for Lamar University for the standard full term is the 12th class day, for summer sessions it is either the 4th or 12th class day, depending on which part of term the student is enrolled.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- completely withdraws, or
- stops attending before completing the semester, or
- does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began.)
- fails to earn a passing grade in any course

Determining the Withdrawal Date

For a student that officially withdraws the withdrawal date is either the date the student begins the official withdrawal process or the date the student provides the notification. For circumstances beyond the student's control the withdrawal date is either the midpoint of the payment period or the date the school determines is related to the circumstances beyond the student's control. For an unofficial withdrawal the withdrawal date is either the last date of attendance or the midpoint of the payment period.

Withdrawing from the University

Students wishing to withdraw entirely from the university and drop all courses during a regular semester or summer session must do so by contacting the Records Office. It is the student's responsibility to contact the Records Office if it is his/her intent to withdraw. Financial Aid recipients should also visit with a financial assistance associate. The associate will provide 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 the student has not earned enough Title IV funds to cover all institutional charges, then the student may owe a balance directly to Lamar University. Lamar will return all funds made applicable by the R2T4 calculation, no later than the 45th day after the school has determined the student has withdrawn from the University back to its applicable federal program.

Unofficial Withdrawals and All Fs

Students are considered to have unofficially withdrawn under the following circumstances:

1. Student did not earn a single passing grade and
2. They did not demonstrate attendance past 60% of the semester.

Once grades are posted at the end of each semester, R2T4 is performed on Title IV financial aid recipients who fail to earn a passing grade in at least one course. If the student's last date of attendance is on or prior to the 60% of the term (as determined by the instructor) then the student will be considered unofficially withdrawn and Title IV funding will be returned as per R2T4 calculations. Students who have all Fs in combination with any other non-passing grade are considered to have unofficially withdrawn unless the school can document the student attended past 60% of the term. If an Incomplete "I" grade changes to a passing grade prior to the R2T4 deadline, it is the student's

responsibility to contact the Financial Aid Office. Students will be notified through email once this determination and return have been completed.

For Students Enrolled in Modules

A course is considered modular if it does not span the entire length of the payment period (semester). An example of courses offered in modules would be the accelerated online program.

For example: Take a spring semester which consists of 15 weeks of instructional time. Jim is enrolled in an online program that contains three 5 week courses within the Spring semester, none of which span the entire 15 weeks. Because Jim's courses do not span the entire length of the Spring semester, he is considered to be enrolled in a modular program.

Determining if a Student has Withdrawn from a Program Offered in Modules

A student is considered to have withdrawn if the student ceases attendance at any point prior to completing the payment period and the school does not obtain the student's written confirmation of attendance in a module later in that period. If the student does not provide written confirmation of plans to return to school later in the same payment period or term, OSFA will consider the student to have withdrawn and will begin the R2T4 process. However, if the student does return to LU in the same term, even if they did not provide written confirmation of plans to do so, the student is not considered to have withdrawn after all an is eligible to receive the Title IV funds for which the student was eligible before ceasing attendance. OSFA will undo the Return of Title IV funds calculation. However, if the student did not begin attendance in an entire module originally scheduled to attend, the student's award will be recalculated taking into account the failure to begin attendance in that module.

To determine if the student has withdrawn from a program offered in modules, we will ask the following questions:

- 1) **After beginning attendance in the payment period or period of enrollment, did the student cease to attend or fail to begin attendance in a course he or she was scheduled to attend?**

If the answer is no, this not a withdrawal. If the answer is yes, go to question 2.

- 2) **When the student ceased to attend or failed to begin attendance in a course he or she was scheduled to attend, was the student still attending any other courses?**

If the answer is yes, this is not a withdrawal; however, other regulatory provisions concerning recalculation may apply. If the answer is no, go to question 3.

- 3) **Did the students confirm attendance in a course in a module beginning later in the period?**

If the answer is yes, this is not a withdrawal, unless the student does not return. If the answer is no, this is a withdrawal and the Return of Title IV Funds requirements apply.

Returning Title IV Funds

Once the R2T4 calculation has been completed Lamar University will return all unearned aid the school is responsible for returning back to its federal program. Aid will be returned in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Perkins Loan
- Federal Direct Graduate PLUS Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grant

- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Iraq and Afghanistan Service Grant

Once this is complete the student will receive an email informing him/her that R2T4 has been performed and that the student may now have a balance owed to Lamar University due to the return. If it is determined that the student owes a federal grant overpayment, a letter will be mailed to the student. Any loan funds that the student (or parent for a PLUS Loan), is responsible for returning must be repaid in accordance with the terms and conditions of the Master Promissory Note.

Overpayment of Federal Grant Funds

Any Federal Grants the student is responsible for returning is called a Federal Overpayment. Federal regulations provide that 50% of the unearned amount of all federal grants is protected by the federal calculation (see steps 9 and 10 of the federal government's repayment worksheet, the link is provided below). Any grant amount subject to repayment will be billed to the student's account as an overpayment. If the amount the student owes is less than \$50, then no repayment is required. Upon receipt of payment from the student, Lamar will return the funds to the appropriate grant program(s) and remove the amount billed to the student's account.

Consequences of Non-Repayment

If a student does not repay the grant funds that are owed to the government within 45 days of the date that the student was notified, the account will be turned over to the U.S. Department of Education (DOE) as an overpayment of federal funds. Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education.

Post Withdrawal Disbursement

If you withdraw before receiving all of the funds you have earned, you may be due a post withdrawal disbursement. Post withdrawal disbursements will be confirmed within 30 calendar days of the date the student withdrew. If your post withdrawal disbursement includes loan funds we must first get your permission in writing before we can disburse these loan funds to you. Failure to receive written notification will result in the cancellation of the loan funds.

The Treatment of Title IV Funds When a Student Withdraws from a Credit-Hour Program worksheet is provided below and may also be downloaded at: <https://ifap.ed.gov/aidworksheets/attachments/CreditHourWorksheets2017.pdf>

ANY STUDENT WHO WITHDRAWS ON OR PRIOR TO COMPLETING 60% OF THE SEMESTER WILL OWE GRANT AND/OR LOAN FUNDS NOT ONLY TO LAMAR UNIVERSITY BUT POSSIBLY TO THE DEPARTMENT OF EDUCATION. THERE IS NO EXCEPTION TO THIS RULE AND YOU CANNOT APPEAL THIS DECISION TO LAMAR UNIVERSITY.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Lamar University will measure your academic progress annually after the spring semester. Failure to meet all three of the Satisfactory Academic Progress Standards (for all terms enrolled, not just those terms that aid was received) may result in loss of financial aid eligibility.

All three of the following Satisfactory Academic Progress standards must be met:

1. **Qualitative Component – Cumulative Grade Point Average (GPA)**
 - Undergraduate students must maintain at least a 2.0 cumulative GPA. Texas Grant and Be On Time recipients must maintain at least a 2.5 GPA. Graduate students must maintain at least a 3.0 GPA.
2. **Quantitative Component – Pace (Minimum Completion Rate for Attempted Credit Hours)**

- A student must earn credit for at least 67% (66.67% rounded) of all semester credit hours attempted (total earned hours divided by total attempted hours). A student who is not progressing toward graduation at the defined Pace will not receive financial aid regardless of his/her GPA.

3. Quantitative Component - Degree Completion within 150% of the average length of the Program

- Students must earn their degree within 150% of the number of hours that are required.
 - Attempted credit hours are used for the 150% calculation.
 - A student pursuing a double major or degree must earn his/her first bachelor's or graduate degree within the 150 percent maximum time frame standard.
 - Transfer credit hours posted to the official transcript record and all courses removed through the Academic Fresh Start process will be counted as attempted credit hours, whether they are applicable to the student's current degree.

FINANCIAL AID OVERAWARDS

An “overaward” is financial aid that exceeds a student’s financial need and/or cost of attendance calculated from information you have submitted on your FAFSA and have provided to the Office of Student Financial Aid as required.

When a student receives aid, Lamar University is required to adhere to all regulations associated with processing and managing Federal Student Aid. All aid (except Veterans Affairs assistance), including scholarships, grants, loans (Subsidized, Unsubsidized, PLUS loans, etc.) tuition remission, awards, and prizes must be counted as estimated financial assistance in a student’s total aid package.

It is the student’s responsibility to report all sources of estimated financial assistance including scholarships, employee tuition assistance, outside scholarships, and third party assistance, to the Student Financial Aid Office. To report estimated financial assistance not already included in your aid package, complete the Additional Resource form. Reporting this information to the Student Financial Aid Office early will help prevent changes in eligibility that can result in reductions to financial aid.

When the Student Financial Aid Office identifies an “overaward” adjustments will be made to the student’s aid package to ensure compliance with all Federal and State regulations. If a student is not working, self-help aid, such as work-study awards, are adjusted before loan, grant or scholarship aid is affected. If an “overaward” occurs after aid has been disbursed, the student may be required to repay all or a portion of their financial aid to the University.

Typically the order of returned funds will go as follows:

- ★ Plus Loan
- ★ Unsubsidized Loan
- ★ Subsidized Loan
- ★ Federal Work Study (if the student is not working)
- ★ Institutional Aid
- ★ Grants

In some cases where the student is an “overaward” due to financial need, this may be different.

Exit Counseling

Exit Counseling provides important information needed by a student to prepare to repay a federal student loan(s). If a student received a subsidized, unsubsidized or PLUS loan under the Direct Loan Program they must complete exit counseling each time they:

- ★ Drop below half-time enrollment
- ★ Graduate
- ★ Leave school

Entrance Counseling

- [Complete counseling for a Federal Direct Loans](#)
- [Complete Entrance counseling for the Federal Perkins Loan](#)
- [Complete Loan Repayment and Counseling for a Texas B On-Time Loan](#)

Exit Counseling

If you have received Federal Loans you are required to complete Exit Counseling anytime you withdraw, stop attending, or drop below half-time status.

- [Complete Exit Counseling for the Federal Perkins Loan](#)
- [Complete Exit Counseling for any Federal Direct Loan](#)

Contact

The Office of Scholarships and Financial Aid may be contacted using the following resources:

- In-Person:** Room 200 of the Wimberley Student Services Building
- Website:** <https://www.lamar.edu/forms/scholarships-and-financial-aid/contact-form.html>
- E-mail:** FinancialAid@Lamar.edu
- Phone:** (409) 880-8450

Please be aware that the department may request personal information to verify your identity for your own protection.

Important Dates and Deadlines

October 1 st , 2018	First day to complete 2019-2020 FAFSA, at www.fafsa.ed.gov . Our school code is 003581.
January 15 th , 2019	Priority deadline to be considered for Texas Grant and Top 10% beginning with the 2019-2020 award year.
February 1 st , 2019	Financial Aid and Scholarship priority deadline.
June 30 th , 2020	Last day to complete the 2019-2020 FAFSA
July 15 th	Last day for Initial Texas Grant recipients to submit Official High School Transcript
September 1 st	Last day to request grades and/or hours to be reviewed for Texas Grant Renewal to be reinstated. No exceptions will be made.

	<p>Attn: Renewal Texas Grant Students: It is your responsibility to request to have grades from summer or a mini session reviewed.</p>
<p>October 1st</p>	<p>Last day to request Initial Texas Grant. If you believe you are eligible, you must submit your official high school transcript to the Office of Admissions no later than October 1st for consideration. There are additional deadlines and rules for initial Texas Grant recipients which may be found online at www.collegeforalltexans.com. No exceptions will be made.</p> <p>https://www.lamar.edu/_files/documents/financial-aid/TXGRF.pdf</p>

* Review our [Verification Guide](#) for important Verification dates and deadlines.

View our Frequently Asked Questions at:

<https://www.lamar.edu/financial-aid/resources/faqs-about-financial-aid.html>