

## Financial Aid Award Letter THE BASICS

Check your TSU email  
account weekly for updates.

**You may review your 2017-2018 financial aid award package on-line through the TSU Web Portal!**  
Continue to monitor your email and TSU web portal account weekly for changes and updates to your financial aid award package.

### ***A. Reviewing Your Awards On-line***

The awards were based on information concerning you and your family's income and financial resources on the Free Application for Federal Student Aid (FAFSA). The awards contained within your award package are subject to change based on the discovery of new or incorrect information. Some of your awards require additional actions prior to the university releasing the funds to your student account. The information under "Maintaining Your Awards" contains valuable information about your next steps in completing the financial aid process.

- Open your internet browser
- Enter <https://portal.tsu.edu> to access the TSU web portal
- Type Your ID Number: {TSU ID Number} and
- TSU Password: <<first initial>> + <<first 14 characters of last name>> + <<last 4 digits of student ID>> EXAMPLE: Jane Smitherson-Johnson (T00002345): **j.smitherson-joh2345**
- Locate Financial Aid
- Click My Award
- Select Aid Year 1718
- Review information under Accept Award Offer tab
- Complete Financial Aid Deferment at [www.tsu.edu/payment-options](http://www.tsu.edu/payment-options)

### ***B. Award Summary***

Your financial aid award package was calculated by using the information household and financial information reported on the Free Application for Federal Student Aid (FAFSA). The awards contained within your award package are subject to change based on the discovery of new or incorrect information. Some of your awards require additional actions prior to the university releasing the funds to your student account. The information under "Maintaining Your Awards" contains valuable information about your next steps in completing the financial aid process.

### ***C. Understanding and Activating Your Awards***

Scholarships and grants are awarded in an accepted status. Programs such as the Federal Pell Grant, Teach Grant and TEXAS (Toward Access and Excellence) Grant may be adjusted based on the student enrollment. Self-help programs such as the college work-study and loans require the student to review and confirm their acceptance of the award. You may reduce the amount of aid, especially loans, offered in the package. Accepting the financial aid award does not ensure the student has met all the required steps for disbursement of the aid. Check your TSU email address frequently throughout the year for updates or revisions to your exiting information.

The financial aid programs requiring actions by the student prior to aid being applied to the student's account are listed below.

**1. University Scholarships**

The TSU Scholarship Office requests that all Texas residents complete the Free Application for Federal Student Aid (FAFSA) and return the signed Scholarship Agreement Form as part of the scholarship application process. Once the two aforementioned items are confirmed, the Scholarship Office will notify the Office of Student Financial Assistance of your scholarship award. If you have already received a financial aid award package, your scholarship award will be added to your existing awards. In some cases, the addition of the scholarship to the existing awards may result in the revision of the student's aid in order to maintain federal compliance. In all cases, the scholarship will not appear in the student's financial aid award package until the Scholarship Agreement has been received by the Scholarship Office.

**2. Federal Pell Grant**

Effective July 1, 2012, you may receive Pell Grant disbursements for the equivalent of six years of full-time attendance. For information on the "equivalent of six years" you may visit; [www.studentaid.ed.gov/pell-limit](http://www.studentaid.ed.gov/pell-limit). As you near the maximum limit in Pell Grant eligibility, an alert will appear on the Student Aid Report informing the student that they are near or in excess of the maximum limit for the Pell program. Students may receive a partial payment or no payment based on the total amount of Pell disbursements received over the lifetime of the student's enrollment in any post-secondary institution. You may still be eligible for other federal, state and school financial aid.

**3. Federal and State College Work-Study**

You are required to accept the award on the TSU MyWeb account. Receiving a Work-Study award does not guarantee that you will be selected for hire by an eligible supervisor. You must (1) search for employment on the Work-Study Job Board, (2) complete all required documentation, (3) attend a Work-Study Success Orientation which covers the rules and regulations governing participation in the program and (4) report to the Work-Study Coordinator to complete the placement process. Students are limited to working 20 hours per week. In the event you do not secure a position within 30 days of the start of classes, your Work-Study award may be cancelled. For more information regarding the Work-Study Program and available positions, please visit [http://www.tsu.edu/financialaid/work\\_study/default.php](http://www.tsu.edu/financialaid/work_study/default.php).

**4. TEXAS (Toward Access and Excellence) Grant**

For a full outline of the TEXAS Grant and its requirements, you may refer to [www.collegeforalltexas.com](http://www.collegeforalltexas.com). The student must be a Texas resident, show financial need, have applied for financial assistance, be enrolled in at least three-quarter time (9 hours), not have been granted a baccalaureate degree; be a graduate of a public or accredited private high school in Texas not earlier than the 1998-99 school year-having completed the recommended or advanced high school curriculum or have received an Associate degree from an eligible institution no earlier than May 1, 2001, and not have an expected family contribution (EFC) in excess of 4000. Funding is limited and may be exhausted prior to awarding all eligible recipients. The Texas Grant is subject to cancellation if the official transcript and/or Statement of Eligibility are not received prior to July 1. Students must complete 24 hours per academic year and register in a minimum of 9 hours per

term to continue to receive this grant. Failure to complete 24 hours and achieve a minimum 2.5 cumulative GPA renders the student ineligible to continue in the program.

Incoming Students receiving this grant for the first time must submit the Statement of Eligibility and an official final high school transcript with the appropriate credentials, on or before July 1, 2017. Continuing students must also meet the minimum satisfactory academic progress requirements and submit the signed Statement of Student Eligibility prior to the grant disbursing to the student's account. Students awarded on the basis of the receipt of an Associate's Degree must have an official transcript indicating the degree was conferred.

## 5. Federal Direct Subsidized and Unsubsidized Loans

Your Federal Direct Subsidized or Unsubsidized Loans will not be submitted to the U.S. Department of Education until you have complete the 5 steps below.

(1) Accept, reduce or decline your loans on your TSU MyWeb Account. (2) Complete Loan Entrance Counseling (Entrance) at [www.studentloans.gov](http://www.studentloans.gov) (3) Complete your Loan Agreement at [www.studentloans.gov](http://www.studentloans.gov); click on "sign the Master Promissory Note" after June 1st (4) enroll in a minimum of six hours and (5) meet the minimum satisfactory academic progress requirements. Additionally, federal regulations mandate that **first-time freshmen** are not to receive their first loan disbursement until 30 days after the first class day.

TSU will electronically apply your loan disbursement to your student account within 3 business day of receiving confirmation from the U.S. Department of Education. The student will receive an email notification confirming the funds have been applied to your account. Any amount in excess of the outstanding allowable charges on your account will be refunded to you within 14 days. Refund dates are available on the web at [www.em.tsu.edu](http://www.em.tsu.edu).

## 6. Federal Direct Parent Plus Loans

The parent who is applying for the PLUS loan must complete the direct loan application for parents, the credit review process, and sign a Master Promissory Note at [www.studentloans.gov](http://www.studentloans.gov); click on "PLUS MPN for Parents" after July 1.

The Federal Direct Parent PLUS Loan allows parents to borrow federal funds on behalf of a dependent child who is an undergraduate student. Only parents of dependent students are eligible to apply for the Federal Direct Parent PLUS Loan. The Federal Direct Parent PLUS Loan may be secured up to the designated cost of attendance minus any other aid or resources awarded to the student. Generally, the federal definition of a parent is the biological or adoptive father mother or step-parent of the student. Parents not listed on the student's Free Application for Federal Student Aid (FAFSA) must submit the TSU paper Federal Parent Loan Application directly to the Office of Student Financial Assistance as part of the application process. Parents are advised to apply EARLY, beginning June 1, 2016, to ensure funding is available for course selection or housing financial review process.

TSU will apply the funds to the student's account no earlier than 10 days prior to the start of classes. The student will receive an email confirming the disbursement of the loan to the student's TSU billing account. The refund of any excess funds after the payment of allowable charges will be forwarded as indicated on the Parent Plus Loan Application.

- Accept or reduce the Federal Direct Parent Plus Loan on TSU MyWeb portal under Account Summary by Term. Acceptance of the loan on the TSU web does not indicate the loan has been approved. The applicant must receive an affirmative credit review from the U.S. Department of Education for the PLUS programs.
- Complete the credit review at [www.studentloans.gov](http://www.studentloans.gov) and not have an adverse credit history.
- Review results of credit review, if approved continue with process.
- If not approved, the student may request an increase in the Federal Direct Unsubsidized Loan.
- Select Apply for Direct Plus Loan
- Select the Direct Plus Loan Application for Parents

### *The Credit Review Process & Endorser Alternative*

When you apply for a Direct PLUS Loan, the U.S. Department of Education will check your credit history. To be eligible to receive a PLUS loan, you must not have an adverse credit history. In some cases, the borrower may be able to obtain a Direct PLUS Loan if you document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history. If you are able to successfully revisit the credit decision and overturn the original denial, you are required to complete Parent PLUS Loan Counseling (Entrance). The Parent Loan Counseling must be completed prior to the release of the student's funds for the term. For more detailed information on the Federal Direct Loan Program and the affects of an adverse credit history, refer to <http://www.direct.ed.gov/student.html>.

### *Endorser Alternative*

If you are determined to have an adverse credit history, you may still receive a Direct PLUS Loan if you obtain an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the Direct PLUS Loan if you do not repay the loan. The endorser cannot be the student for whom you are applying for the Direct Plus Loan. If you are a parent borrowing on behalf of your dependent student, the endorser may not be the student on whose behalf a parent obtains a Direct PLUS Loan.

## **7. Teach Grant**

Requires the student to have a 3.25 GPA, except if the student is in the first year of a program or undergraduate education such grade point average shall be determined on the basis of the student's cumulative secondary school grade point average; or displayed high academic aptitude by receiving a score above the 75th percentile in a graduate, undergraduate or post-baccalaureate admissions test; and is completing coursework and other requirements necessary to begin a career in teaching, or plans to complete such coursework prior to graduating; and signs an agreement to serve as a full-time teacher for a total not less than 4 years in an approved field. Additional information on qualifications is available at <http://studentaid.ed.gov/>. The TEACH Grant requires the student to complete an Agreement-To-Serve annually and Entrance Loan Counseling prior to the disbursement of the grant.

## *D. Maintaining Your Awards*

## 1. Cost of Attendance

The cost of attendance for students is initially determined using an estimated cost based on full-time enrollment. This estimated cost is based on the average costs experienced by students within the same level, classification, residency status and housing status. Enrollment statuses will be reviewed on the official census date at the beginning of each term to determine the appropriate enrollment category; full-time, three quarter-time or half-time.

Official census dates:

- 12th class day for the fall and spring terms
- 4th class day summer of second part of term, for those students attending the entire summer term

After the census date of the term, the average cost of tuition and fees will be replaced with the actual tuition costs and the appropriate prorated amount for books and supplies. The adjustments to cost of attendance may result in the return or cancellation of financial aid in one or more programs. Student's whose aid adjustment results in a balance owed to the university must repay the entire balance or make payment arrangements within 14 working days of the occurrence. Failure to do so may result in the student being reported to the U.S. Department as owing a refund to the Title IV programs and render the student ineligible until the balance is settled. Students whose total enrollment does not meet minimum requirements for full-time enrollment may incur a hold on refunds of excess aid during the review period at the discretion of the Office of Student Accounts and Billing.

Full-time Enrollment Statuses	
Undergraduate , Law, Pharmacy	15
Graduate , eMPA	09
eMBA	06
eMAJ (per 8 week session)	06

## 2. Satisfactory Academic Progress

In order to maintain eligibility for consideration for financial aid, students must meet the standards set forth in Texas Southern University's policy on Satisfactory Academic Progress (SAP). There are three facets of the individual student record that determine financial aid eligibility: credit hours, grades, and time frame. The requirements in each facet vary in accordance with academic status (undergraduate, graduate, or professional student), the college or school of enrollment, and enrollment status (full-time, half-time, or less than half-time). Time frame is always included regardless of the level, enrollment status or degree objective for the student when considering the financial aid satisfactory academic progress standards. For more information, refer to the financial aid web page. For full information and a copy of the SAP Policy please refer to <http://em.tsu.edu/registrar/academicprogress.php>.

### *E. Cancellation of Federal and State Loans*

Students may cancel all or part of their loan funds by providing written notification to the Office of Student Financial Assistance within 14 days. Funds received through Electronic Funds Transfer will be applied within 3 days. Students should be aware that once funds have been released to the Student Accounting Office and a subsequent refund has been generated, the student must interact directly with the U. S. Department of Education to return the funds.

### *F. Total Withdrawals*

Students totally withdrawing from TSU are subject to refund/repayment calculations as prescribed by federal guidelines. The refund/repayment calculations will determine the amount of aid the student has earned based on the time the student remained enrolled per the federal guidelines. Students leaving the University are required to complete the official withdrawal process with the Registrar's Office. Based on this official withdrawal, the Comptroller's Office will perform a refund/repayment calculation to determine the amount of repayment, if any, owed by the student. The Student Accounting Office will then mail the student a notification within 45 days indicating the amount owed for any repayment of aid. For additional information, you may refer to <http://em.tsu.edu/catalog/withdrawal.php>.

### *G. Housing Payments*

Using Financial Aid as a Method of Payment for Campus Housing

The Housing Department will accept most forms of financial aid that pay directly to the student's account as part of your housing payments. For more information on beginning the leasing process, please refer to the Residential Life and Housing website at [www.tsu.edu/housing](http://www.tsu.edu/housing).

It is important to remember that Federal Loans must be accepted and the Loan Agreement (Master Promissory Note) signed prior in order to be considered as payment toward the dormitory costs. Accepting the Federal Direct Parent Loan on the student's web account does not guarantee inclusion within the housing payments. Please refer to section E for more details on the Parent Loan Process.

### *H. Refunds of Excess Aid*

There may be residual aid remaining after all of your allowable outstanding charges have been paid. Residual amounts will be refunded to the student through the use of the TSU Tiger Card, direct deposit into a personal checking account. To confirm your preference visit <http://www.tsu.edu/refunds/> for more information.