

COSTS

TUITION

Students registered for at least 12, but not more than 18 credit hours, are considered full time and will be charged the following comprehensive tuition fees:

Summer Term per credit hour charge	.....\$370
Fall or Spring Term	.....\$7,740

Students enrolled in the Summer Term or taking 11 credit hours or less during Fall and Spring terms will be charged for each credit hour. Full-time students taking more than 18 credit hours during either the Fall or Spring Terms will be charged the per credit hour in excess of 18.

Per credit hour charge, Fall or Spring	.....\$660
Vocational Nursing Program (1500 Hour Program)	.....\$6,690
Graduate per credit hour charge	.....\$385

Audit: Tuition charges for audited courses will be one-half regular tuition rates. Financial aid is not available for audited courses. Other required fees will be at regular rates.

Senior audit (55 years & older) per credit hour charge	.....\$25
Co-enrolled per credit hour charge	.....\$125
Challenge per credit hour charge	.....1/6 of the regular tuition charge
Certified Office Procedures Program	.....\$2,990

FEES

ROOM CHARGES

Central campus residential facilities charges are:

Delaney Residence Hall—double (per semester)	.....\$1,690
Delaney Residence Hall—single (per semester)	.....\$2,090
Flato & LA Residence Hall—double (per semester)	.....\$1,995
Flato & LA Residence Hall—single (per semester)	.....\$2,470
Trull Residence Hall—double (per semester)	.....\$2,067
Trull Residence Hall—single (per semester)	.....\$2,670

Pecan Grove residential complex charges are:

Fall or Spring term—single efficiency	.....\$3,140
Fall or Spring term—2 bedroom / 2 bath	.....\$2,567
Fall or Spring term—4 bedroom / 2 bath	.....\$2,081

DINING CHARGES

Fall or Spring Term—19 meal plan & \$50 Corner Pocket credits	.....\$1,716
Fall or Spring Term—15 meal plan & \$50 Corner Pocket credits	.....\$1,407
Fall or Spring Term—11 meal plan & \$50 Corner Pocket credits	.....\$1,039
Fall or Spring Term—3 meal plan & \$100 Corner Pocket credits	.....\$382
Declining balance plan	
Corner Pocket credits (per semester)	.....\$300

Applicable sales tax will be added to dining charges.

OTHER FEES

Application fee	.....	\$25
Diploma fee	.....	\$50
Late Payment fee (per month)	.....	\$30
Orientation fee (entering students)		
Freshman	.....	\$75
Transfer/non-traditional	.....	\$25
Schedule change (each)	.....	\$5
Transcript (each)	.....	\$5
Test Proctoring fee	.....	\$10
Return Check fee (each)	.....	\$30
Vocational Nursing Pin	.....	\$30
Learning Support Services		
Fall or Spring — First Year (per semester)	.....	\$3,150
Fall or Spring — Subsequent Years (per semester)	.....	\$2,250
Student Activity Fee		
Fall or Spring term, full-time	.....	\$100
Fall or Spring term, part-time	.....	\$25
Technology Fee		
Fall or Spring term, full-time	.....	\$100
Fall or Spring term, part-time	.....	\$50
Music Lab Fee		
Per 1/2 hour lesson	.....	\$90
Per 1 hour lesson	.....	\$150

Schreiner University tuition and fees are subject to change for the 2007-2008 academic year.

COMMITMENT FEE

A Commitment Fee is assessed to all new students:

Undergraduate	.....	\$100
Graduate	.....	\$100

These fees are nonrefundable. No housing applications will be processed until the Commitment Fee is on file in the Business Office.

DAMAGE DEPOSIT

Resident	\$100
----------	-------	-------

A damage deposit is used to satisfy charges for loss or damage (including unusual cleaning costs) to any University property for which the student is responsible. In the event of such charges, the student must restore the deposit before June 15 of each year. Deposits will be applied to any outstanding balance after the student has completed the official withdrawal process from the University. Deposits less any damage charges will be refunded upon written request from the student within 60 days of the last date of enrollment. Forfeited damage deposits will become the property of Schreiner University.

HEALTH INSURANCE

Health and Accident Insurance is mandatory for all residential and international students. For those individuals who have health insurance, a photocopy of the insurance card is required. Students will be billed for the health insurance plan on their student account, unless proof is provided by the deadline. No refunds will be given after that time.

PAYMENT PLANS

The University offers several plans for payment of tuition, fees and other charges. Students who have not paid in full or elect not to be on a pay plan and begin a term with their financial aid pending and who have an outstanding balance will have a service charge of \$50 per semester assessed in addition to any applicable monthly late fees.

Payment in Full:

Pay all tuition, fees, and other charges at registration. Students who pay in full by July 1st for the Fall semester or November 1st for the Spring semester will receive a 2% reduction in the cost of tuition, room and board, less gift aid.

Ten Month payment plan:

Estimated Fall and Spring term charges may be paid in ten consecutive equal monthly installments, beginning July 1st of the enrollment year. This plan carries a \$75 service charge.

Four Month payment plan:

Costs for a single Fall or Spring term may be paid in four consecutive equal monthly installments beginning August 1st for the Fall term and January 1st for the Spring term. This plan carries a \$50 service charge per semester.

Summer Term:

Tuition, fees and room charges for summer term are due prior to the first day of the term.

Pay plans are not automatically renewed. Students/parents must contact the Business Office to implement a pay plan each term or year (depending on the pay plan chosen). There is no finance charge on the unpaid balance of payment plans. However, late payment fees of \$30 per month will be assessed for payments received after the due date.

Credit Card Payment:

Schreiner University accepts Visa, MasterCard, American Express, and Discover for the payment of student charges.

CHECK ACCEPTANCE POLICY

All checks written to Schreiner University must be imprinted with name and address of the check writer (no temporary checks). Checks will be accepted if the following information is provided:

- Texas Drivers License or Military ID
- Current Home Address
- Home phone number
- Work phone number

FINANCIAL OBLIGATIONS

Students will not be permitted to attend classes or laboratories until all fees are paid or they have made satisfactory arrangements for the payment of fees. Students receiving scholarships and/or financial aid must have completed these financial arrangements prior to the first class day.

Students whose accounts are not current with the Business Office may be denied any or all University services.

Grades, transcripts and diplomas will be withheld for students owing any balance to the University. Finance charges of \$30 per month will accrue on any past due balances. In addition, collection costs and attorney's fees will be added to delinquent accounts.

In order for a student to leave the University in good standing, all bills must be paid.

REFUND POLICY

Schreiner University Institutional Refund Policy:

Although financial aid must be returned to federal programs as prescribed by federal regulations, the Schreiner University Tuition Refund Policy does not refund tuition at the same percentages.

Students will be required to pay Schreiner University for any balances owed after the tuition refund and financial aid refunds have been calculated.

Tuition, fees and room charges (excluding commitment fee) are refunded to students who are withdrawing from the University according to the following schedule:

Fall / Spring

Before classes	100 percent
First week	100 percent
Second week	.75 percent
Third week	.50 percent
Fourth week	.25 percent
After fourth week	.0 percent

Summer

Before classes	100 percent
First week	.75 percent
Second week	.50 percent
After second week	.0 percent

Meal plan charges will be refunded on a per week basis throughout the semester. The unused portion of a declining balance meal plan will be refunded upon official withdrawal from the University.

Students who withdraw from the LSS program will be refunded a portion of the LSS fee based on the percent indicated above for Fall/Spring. There will be no refunds of LSS fees after the fourth week.

All Students: Students who change their enrollment status from full to part-time or from a higher to lower level of part-time will receive a refund consistent with the percentages listed above.

In order to OFFICIALLY withdraw from Schreiner University you must notify the Registrar's Office IN WRITING before classes begin.

(See published calendar for dates of each term).

Students who fail to officially withdraw and who do not attend classes or who do not arrange for payment with the Business Office will be administratively withdrawn as of the last day to add a course. Students in this category will fall under the regular refund policy. Students who attend any classes will be responsible for payment unless they officially withdraw under University policy. In addition, students who are suspended, expelled or administratively withdrawn will fall under the regular refund policy.

The cost of books purchased for classes that are discontinued will be fully refunded upon presentation of the book and receipt of purchase. New books must not be marked or defaced in any manner.

Immediate refunds are not issued at the time of official withdrawal, change in status, or at the end of a semester or session. Payment covering all refunds due will be mailed to the address left with the Business Office within 90 days after official withdrawal or completion of a semester session.

FINANCIAL AID

APPLYING FOR FINANCIAL AID

To be eligible for need based and some non-need based financial aid, students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is available in the Office of Admission and Financial Aid or can be completed on the WEB at www.fafsa.ed.gov. Students must comply with all requests for documentation from the Office of Admission and Financial Aid.

Priority deadline date for filing for financial aid is April 15th each year. Students need to file the FAFSA by April 15th each year to be considered for the maximum of money as funds are limited and awarded on a first-come, first-serve basis.

ELIGIBILITY FOR FINANCIAL AID

Financial aid is awarded from federal, state and institutional sources. Some awards are based on financial need while others are not. Eligibility for need based aid is determined by taking the Cost of Attendance less the Expected Family Contribution (EFC).

Cost of Attendance includes actual tuition and fees, actual room and board costs for students living on campus and allowances for books, travel and miscellaneous personal expenses. For students that live off campus, a reasonable allowance is given for room and board.

Cost of Attendance for the Academic Year Full-Time Residential Undergraduate

Direct Costs:		Indirect Costs:	
Tuition	\$15,480	Books & Supplies	\$1,000
Fees	\$400	Transportation	\$500
Room ¹	\$4,148	Miscellaneous	\$1,000
Board ²	\$3,432		
Total	\$23,460	Total	\$2,500

¹Double Occupancy Residence Hall

²19 meal plan / 8.25% sales tax not included

EFC is determined by federal methodology as applied to the data that was reported on the FAFSA. This is the minimum amount that the government expects families to be able to contribute to the student's education. Some forms of non-need based aid can replace the EFC.

Students must maintain satisfactory academic progress to be eligible for all types of financial aid.

AWARDING OF FINANCIAL AID

Once a student's financial aid application has been received and all requested documentation has been submitted to the Office of Admission and Financial Aid, the application will be reviewed and financial aid awarded whenever possible.

Federal regulations require that institutional scholarships as well as outside scholarships be taken into consideration when determining need based financial aid before federal or state awards can be made.

For example, a student has a Cost of Attendance of \$22,000 and an EFC of \$3000. The student has a maximum eligibility for need based financial aid of \$19,000. If the student receives institutional scholarships of \$6000 and outside scholarships of \$2500, the most the student can be awarded in need based financial aid is \$10,500. At this point, a student will be awarded federal, state and institutional need based financial aid. Scholarships and grants are awarded first, with work-study and loans following.

FINANCIAL AID PROGRAMS

A. FEDERAL PROGRAMS

1. Federal Pell Grant—This is an entitlement program. The EFC is applied to a Pell Payment Chart supplied by the U.S. Department of Education. Awards range from \$400 - \$4050.
2. Federal Supplemental Educational Opportunity Grant (FSEOG)—Students must demonstrate high financial need. Awards range from \$100 - \$4000.
3. Federal Work-Study—Students must demonstrate financial need. Awarded at \$1500 per academic year, this program provides part-time employment to students. Starting at minimum wage, students can choose from a variety of jobs both on and off campus. Some community service jobs are available. Students must contact Career Services for job opportunities. All appropriate forms must be completed before a student can begin work.
4. Federal Family Education Loan Programs (FFELP)
 - a) Federal Stafford Loan—Comprised of two components, subsidized (need based) and unsubsidized (non-need based), this loan is awarded to students who show a need for financial aid after scholarships, grants and work-study have been awarded. Yearly loan limits apply as shown in the table below. The government pays the interest on Subsidized Stafford Loans for a student as long as the student remains enrolled at least half-time (6 credit hours a semester). Students are responsible for the interest on Unsubsidized loans while they are in school.

	Stafford Loan Limits*	Additional Unsubsidized (Independent Students Only)
Freshman	\$2,625	\$4,000
Sophomore	\$3,500	\$4,000
Junior	\$5,500	\$5,000
Senior	\$5,500	\$5,000
Graduate	\$8,500	\$10,000

*These loan limits are for the combination of Subsidized and Unsubsidized Stafford Loans. A student that qualifies for less than the maximum amount of Subsidized Stafford Loan could receive the balance of his or her eligibility in the unsubsidized Stafford loan.

- b) Federal Parent Loan for Undergraduate Students PLUS—This loan can be award-

ed to parents of dependent undergraduate students. The maximum amount that can be borrowed each year is limited to the Cost of Attendance less any other financial aid received.

- c) Partnership with Parents Subsidized PLUS Loan Program—This loan is a PLUS loan with an interest subsidy. For those eligible, Schreiner will subsidize the interest for the first \$10,000 principal borrowed each year for a maximum of 45 months from the first day of the student's freshman year at Schreiner based on the fixed payment schedule available. The fixed payment schedule can help even out the monthly payments into equal installments while the student is in school.

For more details on these loan programs, please visit the Office of Admission and Financial Aid.

B. STATE PROGRAMS

State programs are available to residents of Texas only. These programs are administered through the Texas Higher Education Coordinating Board and are awarded based on financial need.

1. Tuition Equalization Grant (TEG)—This scholarship is awarded to students who demonstrate financial need, are in an undergraduate program of study and are enrolled at least half-time. Students may not major in theology or religion to be eligible for this scholarship. Each semester, students must sign a Student Affirmation Form supplied by the Coordinating Board agreeing to the conditions of this award.
2. Nursing Student Scholarship Program—Application for this scholarship must be made to the Texas Higher Education Coordinating Board. Students in the VN program are eligible for a maximum \$1,500 through this program.
3. Early High School Graduation Scholarship—Students that attended a public high school in Texas and who graduated within 36 consecutive months are eligible for a maximum of \$1000 from this program. Application must be made to the Texas Higher Education Coordinating Board.
4. Toward Excellence, Access, & Success (TEXAS) Grant Program—This scholarship is awarded to students who graduated from a public or accredited private high school no earlier than fall 1998 who completed the recommended or advanced high school curriculum or its equivalent. Students must be enrolled at least three quarter time (9 credit hours) and demonstrate financial need to be eligible for this grant. Funds are limited. Inquiries on this scholarship should be directed to the Office of Admission and Financial Aid.
5. Robert C. Byrd Scholarship—This is a highly competitive academic merit scholarship that is awarded for 4 years. Students are nominated for this scholarship by their high school counselor.
6. Texas Work-Study—Students must demonstrate financial need. Awarded at \$1500 per academic year, this program provides part-time employment to students. Students must be enrolled at least half-time and cannot be enrolled in a seminary or other program leading to ordination or licensure to preach. Starting at minimum wage, students can choose from a variety of on campus jobs. Students must contact Career Services for job opportunities. All appropriate forms must be completed before a student can begin work.

C. INSTITUTIONAL PROGRAMS

1. Presidential Scholarship—Offered by the Admission Office, this scholarship is

awarded to entering freshmen who have demonstrated consistent excellence in participation, performance, while in high school, as well as ACT or SAT scores. This award is renewable for up to three additional years. For renewal, a student must maintain at least a 3.0 cumulative grade point average. This scholarship in combination with any other tuition specific scholarship may not exceed the amount of tuition charged in any given year.

2. Schreiner Grant—Offered by the Admission Office, this scholarship is awarded to entering freshmen based on high school participation and performance, as well as ACT or SAT scores. This award is renewable for up to three additional years. For renewal, a student must maintain Satisfactory Academic Progress. This scholarship in combination with any other tuition specific scholarship may not exceed the amount of tuition charged in any given year.
3. Ambassadors Scholarship—Any student that has attended Schreiner University for at least one full-time semester is eligible to apply. Applicants must demonstrate leadership qualities, maintain a cumulative grade point average of at least 2.25, must be a full-time student, and must exhibit a positive attitude toward Schreiner University, other students, the community and self. Duties include escorting prospective students on campus tours, attending all meetings, assisting on/off campus special events. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
4. Art Scholarship—Each semester portfolio reviews are scheduled for all Graphic Design majors. Art Scholarships are awarded to Graphic Design majors who exhibit outstanding creativity and passion for their major. Evaluations are made by observing creative concepts, formal composition, use of materials, technical ability, quality of presentation and professionalism. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
5. Campus Ministry Grant—This grant is available to a student who gives evidence of a potential to assist the Campus Minister. Application is made to and selections are made by the Campus Minister. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
6. Choir Scholarship—Any Schreiner University student in good standing or any new student is eligible to apply. The applicant must be enrolled in the choir and be present at rehearsals and all choir performances. Students can obtain a scholarship application from the Office of Admission and Financial Aid or the Choir Director. The completed application should be returned to the Director with a listing of the student's experience as a member of choral organization(s) and with a letter(s) of reference from director(s) familiar with the student's work. Students who have not had choral experience should list experience in music in general. An audition is required. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
7. Community Internship Program (CIP)—Students who wish to participate in the Community Internship Program may earn scholarships valued at up to \$1,000 per semester during the academic year. Students interested in this program should contact the Director of Career Services. This scholarship in combination with any other tuition specific scholarship may not exceed the amount of tuition charged in any given year.
8. Hill Country Grant—Funded by contributions to the Hill Country College Fund, this

- is a tuition-restricted scholarship awarded to students who demonstrate financial need. To be eligible for this scholarship, the student must be a resident of Kerr, Kimble, Gillespie, Kendall, Bandera, Real or Edwards County as of January 1st preceding the school year.
9. Journalism Grant—This grant is available to a student whose past performance indicated a potential beyond that of the average student in journalism. The recipient is expected to participate actively in the activity for which the award is made. Application for a journalism grant is made by letter to the activity sponsor. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
 10. LSS Sponsorships—There are a limited number of LSS sponsorships for eligible full-time LSS students.
 11. Liberal Arts Scholarship—Students who major in Creative Arts, History, English, Political Science, or Religion are nominated for these scholarships. Students must have attended Schreiner University for one academic year and have a minimum cumulative grade point average of 3.0 to be considered for this scholarship. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
 12. Orchestra Scholarship—Any Schreiner University student is eligible to apply for this scholarship. The applicant must be enrolled in the orchestra and be present at rehearsals and all orchestra performances. The student must have sufficient expertise in performance on one of the traditional orchestral instruments to be able to perform music of the difficulty of early Haydn and Mozart symphonies or woodwind chamber works, or of G. Gabrieli works for brass. Student can obtain a scholarship application from the Office of Admission and Financial Aid or the Orchestra Director. The completed application should be returned to the Director with a listing of the student's experience in performing music for his/her instrument and with a letter(s) of a reference from teacher(s) and/or band or orchestra director(s) familiar with the student's work. An audition is required. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
 13. Peer Advisor Scholarship—Students who participate in the Peer Advisor Program are eligible to receive up to \$200 in this scholarship. To be eligible to apply for this program, students must have a minimum cumulative grade point average of 2.25, be classified as at least a sophomore, be in good disciplinary standing and have the ability to work with a diverse population of people. Interviews are required. Applications can be obtained from the Dean of Student Affairs. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
 14. Presbyterian Heritage Grant—Presbyterian students can be nominated by Presbyterian pastors to receive \$1,000 per year applicable toward tuition at Schreiner University. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
 15. Professional Studies Scholarship—Students majoring in Professional Studies are nominated for this scholarship by the Dean. Students must have a minimum cumulative grade point average of 3.0 and have completed one year at Schreiner University as a full-time student. Students must maintain a minimum cumulative grade point average of 2.5 to be eligible for renewal of this scholarship in successive years. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.

16. Resident Assistant Room and Board Scholarships—Students may apply to the Director of Residence Life after completing at least one full time semester at Schreiner or if they have significant community living experience. The student must be registered full time and have a cumulative GPA of 2.5 or higher. These scholarships are awarded for the amount of room and board and vary with the resident assistant assignment.
17. Schreiner Work-Study—Awarded at \$1,500 per academic year, this program provides part-time employment to students who have not been awarded Federal or Texas Work-Study. Students must be enrolled at least half-time. Starting at minimum wage, students can choose from a variety of on or off campus jobs. Students must contact Career Services for job opportunities. All appropriate forms must be completed before a student can begin work.
18. Science/Mathematics Scholarship—Students majoring in Mathematics or Science are nominated for this scholarship by the Dean. Students must have a minimum cumulative grade point average of 3.0 and have completed one year at Schreiner University as a full-time student. Students must maintain a minimum cumulative grade point average of 2.5 to be eligible for renewal of this scholarship in successive years. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
19. Student Sponsorship Grant—Student sponsorship grants are awarded to full-time students who demonstrate financial need who have completed at least one academic year at Schreiner University and who have a minimum cumulative grade point average of 3.0. The grants are automatically renewed each successive year as long as the student still demonstrates financial need and meets the Standards of Academic Progress. The sponsorships are awarded on a first-come, first-served basis while funds last. The grants are administered by the Director of Financial Aid. As a condition for receiving a Student Sponsorship award, each grant recipient is required to write an appreciation letter to the donor who makes this sponsorship possible. Letter writing will be supervised by the Advancement Office staff. The recipients are also required to attend the annual Donor Recognition Banquet that honors donors and student grant recipients.
20. Hatton W. Sumners Leadership Grant—A limited number of these four-semester scholarships are awarded each year to rising juniors demonstrating academic excellence and a talent for leadership and community/public service. Applicants must be U.S. citizens who are interviewed by the selection committee of the Hatton W. Sumners Foundation. Candidates must have at least a 3.0 cumulative grade point average and be in the second semester of their sophomore year at the time of interviews. These grants are awarded at \$7,000 for both the junior year and the senior year. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
21. Theatre Scholarship—Applicants must be full-time Schreiner University students with at least a 2.0 cumulative grade point average and maintain satisfactory academic progress as outlined in the Schreiner Catalog. The student must remain in good academic standing, declare a theatre major or minor with an official signed degree plan, and be continuously enrolled at Schreiner University. The applicant must be enrolled in a theatre class each term, participate actively in the theatre department including one major production and two First Monday productions each semester, and make a good faith effort to attend each show presented. A letter of intent to the Theatre Director informing him/her of past theatre work and/or the intentions of

- working at Schreiner will need to be turned in by the student. There will be an interview by the Director of Theatre. The student must understand that he/she is not being paid to act in the play; rather, encouraged to work on all aspects of theatre. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
22. Tuition Exchange—Students whose parents are employed at institutions who participate in the Tuition Exchange Program may apply for acceptance into the Schreiner University Tuition Exchange Program. Application begins at the parent's institution. This scholarship in combination with any other tuition specific scholarships may not exceed the amount of tuition charged in any given year.
 23. The Elmore Whitehurst Award for Excellence in Learning—Established in 1985 by the Hatton W. Sumners Foundation of Dallas, this grant recognizes outstanding academic commitment and performance by a Schreiner University graduating senior, a U.S. citizen, whose career objectives will be furthered by graduate study. The recognition carries with it a grant of up to \$2,500 to be applied to tuition at a graduate school of the recipient's choice.

VETERANS EDUCATIONAL BENEFITS

All veterans of the U.S. Armed Forces, may qualify for Veterans Educational Benefits while attending Schreiner University. For more information, contact the Office of Admission and Financial Aid.

Members of the Texas National Guard may qualify for the Texas National Guard Tuition Assistance Program through the Texas Higher Education Coordinating Board. For more information, contact the commanding officer or the Adjutant General's Office, State of Texas, P.O. Box 5218, Attn: AGTX PAE, Austin TX 78763-5218. This scholarship requires that the student meet specific guidelines as set forth by the Texas National Guard. Deadlines for application: June 15 for fall semester, November 15 for spring semester.

WORKFORCE INVESTMENT ACT

Students who qualify for benefits through the Workforce Investment Act may also qualify for scholarships through this program. For more information, please contact: Texas Workforce Center at 830-257-3171 or visit their website at www.aacog.dst.tx.us.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Federal regulations require that all student financial aid recipients make satisfactory academic progress toward achieving a certificate or degree. Progress is measured by the student's cumulative grade point average, credits earned in relation to those attempted and the length of the academic program. This standard applies to ALL terms regardless of whether or not the student received financial aid. Note: This policy should be read in conjunction with the university's policy on Academic Good Standing and Academic Probation/Suspension in the Schreiner University Catalog. A student's academic eligibility and financial aid eligibility are closely related.

Progress will be measured at the end of each Spring semester for degree seeking students and at the end of each semester or module for students in certificate programs.

I. Progress Standards

Students must, at a minimum, satisfactorily complete 75% of all courses attempted and maintain a minimum cumulative grade point average (GPA) as shown in the minimum GPA requirement table below. Satisfactory grades consists of A, B, C and D. Unsatisfactory grades are F, W, I, PR or any other grade that does not result in credits completed.

Cumulative Progress:

Undergraduate Students:

Students are expected to complete their degrees within 8 semesters when attending college full-time.

Students are also expected to maintain a minimum cumulative grade point average (GPA) as follows:

Minimum GPA Requirement	
Completed Hours	Minimum GPA
1-23 Hours	1.75
24 + Hours	2.0

To meet the maximum time frame requirement, the following minimum credit hours should be completed as shown:

Credit Progression Schedule			
	Minimum Credit Hours Earned		
Length of Attendance	Full-Time Student	3/4 Time Student	1/2 Time Student
2 Semesters	24	18	12
4 Semesters	49	36	24
6 Semesters	75	56	37
8 Semesters	102	76	51
10 Semesters	Graduate	94	63
12 Semesters		112	75
14 Semesters		118	88
15 Semesters		Graduate	95
16 Semesters			102
18 Semesters			116
20 Semesters			Graduate

For example, at the end of 2 semesters, a full-time student should have completed 24 credit hours, a 3/4 time student should have completed 18 credit hours and a 1/2 time student should have completed 12 hours.

Students seeking a baccalaureate degree who reach 150 hours attempted will be required to submit a recent signed degree plan and letter of intent outlining their plans to complete their degree. No student will receive aid after they have attempted 150% of their program length or 180 hours depending upon the program.

Withdrawals (W grades) which are recorded on the student's permanent academic transcript will be included as credit hours attempted and will have an adverse effect on the student's eligibility to meet the requirements of the credit progression schedule for financial aid.

Incomplete and Progress grades—Courses that are assigned an incomplete or progress grade are included in the cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.

Repeated Courses—Repeated courses enable the student to achieve a higher cumulative GPA. However, repeating courses adversely effects the student's ability to meet the requirements of the credit progression schedule.

Transfer Students: Only credits officially accepted in transfer will be counted toward the maximum credits allowed. If the student is required to take hours above the maximum number allowable as a result of transfer from another institution, the student may submit a written appeal to the Office of Admission and Financial Aid requesting an extension, if it exceeds the number of hours allowed by federal regulations.

Second Degree Students: Only officially accepted credits will be included in the maximum number allowed.

Graduate Students: Graduate students will be expected to meet the same minimum GPA and cumulative hours requirements as undergraduate students. However, graduate students will only be eligible to receive aid for one semester beyond the number of semesters it should be required to complete the program. For example, students in the Master of Education program who have a 36 credit hours requirement are expected to complete a minimum of 12 credit hours per semester and will not be eligible for aid beyond a 4th semester.

Part-time Students: These standards will be adjusted according to the hours enrolled. Cumulative GPA requirements are the same as for full-time students.

Students Admitted on Probation: Students admitted on probation will be eligible for financial aid for a maximum of two semesters. At the end of those two semesters, the student must have completed enough credit hours and obtained a high enough GPA to be removed from probation status for financial aid to be continued.

II. Financial Aid Probation

Students will be placed on financial aid probation if they fail to meet either standard as outlined. Students will be placed on probation for two semesters during which they must come into compliance with the standard. (See Financial Aid Disqualification for exceptions to this rule.) Students not meeting the Standard at the end of the second semester of probation will be disqualified from receiving financial aid.

III. Financial Aid Disqualification

Students on financial aid probation who fail to meet the standards as outlined above will be ineligible for financial aid beginning with the next semester of attendance.

Students will be automatically ineligible for financial aid, regardless of whether they have previously been placed on financial aid probation, beginning with the next semester of attendance when one of the following occurs:

- a) student receives grades of “F” in all courses attempted in any semester. In evaluating satisfactory progress, a grade of “I” will be considered an “F”.
- b) student is academically suspended.
- c) a student completely withdraws from all courses attempted in two consecutive semesters.

Students who pre-register for a subsequent semester before grades are evaluated and who use financial aid to pay tuition and fees may owe a financial aid repayment if they do not maintain satisfactory academic progress and have been disqualified from financial aid once grades are posted and reviewed.

A student who is disqualified from financial aid more than one time for failure to meet these standards must meet with a financial aid counselor to discuss plans for re-establishing financial aid eligibility. Unless there are extenuating circumstances, a student in this category should expect to enroll for at least 12 semester credits without financial aid and successfully pass all courses with a minimum of a 2.00 GPA to be reconsidered for financial aid.

Disqualification from financial aid does not prevent a student from enrolling without financial aid if he or she is otherwise eligible to continue their enrollment. However, the student should be aware that the university’s policies for academic eligibility and financial aid eligibility closely mirror one another, since both are measures of satisfactory academic progress intended to encourage behavior which leads to academic success.

IV. Appeals to Regain Eligibility

Students who fail to meet these standards and have lost eligibility for financial aid may appeal this decision. Appeals must be in writing and must be accompanied by appropriate supporting documents. Appeals should be submitted to the Office of Admission and Financial Aid within 30 days of the student receiving notice of disqualification. Reasons that may be acceptable for the appeal are: (1) serious illness or accident on the part of the student; (2) death, accident or serious illness in the immediate family; (3) change in academic program; (4) other extenuating circumstances. The reasonableness of the student’s ability for improvement to meet the appropriate standards for the certificate or degree program in which the student is enrolled will be taken into consideration.

Appeals will be reviewed by the Financial Aid Committee and will be approved, denied or approved for a probationary period not to exceed one academic year.

V. Regaining Eligibility

Students who failed to meet these Standards and who choose to enroll without the benefit of financial aid may request a review of their academic record after any term in which they are enrolled without the receipt of financial aid. If the standards are met, eligibility is regained for subsequent terms of enrollment.

Students should consult with a financial aid counselor to determine what must be done to regain eligibility.

VERIFICATION OF ENROLLMENT

Students who have attended other colleges and have outstanding student loans are encouraged to arrange that a verification of enrollment be sent to lending agencies each semester they enroll. Students should request verification in writing through the Office of the Registrar. All verifications are prepared and mailed after the Census Date: twelfth class day during the Fall and Spring terms. A request to verify enrollment may not be initiated by FAX.

FINANCIAL AID REFUND POLICY

Students who withdraw from all classes prior to the 60% point of the semester and who receive institutional and/or Title IV Federal financial aid may owe a refund of some or all of the financial aid received. Also, students who fail all of their classes because they stopped attending classes will be considered to have only attended class until the midpoint of the semester unless the student provides proof of class attendance.

Financial aid is “earned” on a proportional basis for each day of the term that the student has completed. If a student completes 30% of the term, then he or she has earned 30% of the financial aid. If the financial aid has been credited to the account and has paid institutional charges only, 70% of the aid must be returned to the financial aid programs.

Funds are returned to the programs in the following order:

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Parent Loan for Undergraduate Students (PLUS)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)

If financial aid created a credit on the student’s account which was then refunded to the student, the student will be required to repay 50% of any unearned grant amount. If the credit balance was created by a loan disbursement, the student will be required to repay the lender the amount of the loan as per the terms of the signed promissory note.

For example, a student was awarded federal grants totaling \$3000 and received Federal Stafford funds of \$2500 of which \$500 was refunded to the student. If the student withdraws at the 30% point in the term, he or she will have earned \$1650 of the \$5500 awarded. 70% of the \$5500 or \$3850 must be returned to the federal programs. Schreiner will return \$2000 (\$2500 less \$500 refunded to student) and \$1850 of the federal grants. The student would be responsible for repaying the \$500 in loan money to the lender as per terms on the promissory note.

Although financial aid must be returned to federal programs as prescribed by federal regulations, the Schreiner University Tuition Refund Policy does not refund tuition at the same percentages. Students will be required to pay Schreiner University for any balances owed after the tuition refund and financial aid refunds have been calculated.

If part of the balance owed to Schreiner University is the repayment of a federal grant, Schreiner University has 30 days to notify the student of the balanced owed. The student has 45 days to either repay the funds or make satisfactory payment arrangements with the Business Office. Students who fail to repay the funds within 45 days or to make satisfactory payment arrangements will be considered to have received an overpayment of federal financial aid. This overpayment will be reported to the U.S. Department of Education. Once report-

ed to the U.S. Department of Education, the student will no longer be eligible to receive Title IV funds from any college or university.

Students are encouraged to meet with the Director of Financial Aid **before** the withdrawal process has been started so that they will know the financial impact of withdrawing from college.

STUDY ABROAD

Enrollment in a program of study abroad that is approved for credit by Schreiner University may be considered enrollment at Schreiner University for purposes of applying for federal student assistance.

FINANCIAL AID AWARD FUNDING

Funding for institutional scholarships, grants-in-aid, and work-study comes, in part, from private donations and endowment earnings, often with donor stipulation as to qualifications. Students need not apply for specific scholarships or grants. To be considered for an award, a student must complete the Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov.

Academic scholarships and grants are awarded if students meet the academic criteria of the scholarship or grant and maintain a minimum grade point average as specified by the award. If financial need is demonstrated in addition to the academic award, the scholarship will become part of the overall need-based award.

Scholarships and grants are available to students who demonstrate academic achievement, financial need, leadership potential, live in a specific geographic area (Texas Hill Country, East Texas), are “non-traditional” students, are pursuing a specific academic major, or participate in the work-study program. A complete list of scholarships and grants can be obtained from the Schreiner University Office of Admission and Financial Aid.