



STUDENT FINANCIAL AID HANDBOOK

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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."

Dr. Reginald Brazzle
Director of Scholarships,
Financial Aid and
Veteran Affairs

USING THE FINANCIAL AID HANDBOOK

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

CONTACT US

In-Person: Room 200 of the Wimberley Student Services Building, M-F, 8 A.M-5 P.M.

Financial Aid

E-mail: financialAid@lamar.edu

Phone: (409) 880-8450

Scholarships

E-mail: scholarships@lamar.edu

Phone: (409) 880-1714

Veteran Affairs

E-mail: va@lamar.edu

Phone: (409) 880-7198

COMMONLY USED TERMS

Financial Aid - Financial aid consists of various federal, state, institutional, and private programs designed to assist you with financing your college education. Most federal and state student financial 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 COA.

FAFSA - The Free Application for Federal Student Aid (FAFSA) is the application used to apply for federal financial aid to assist you in paying for college. Apply at <https://studentaid.gov/>.

TASFA - The Texas Application for State Financial Aid is used for Texas Residents to apply for state financial assistance. Only students who are classified as Texas Residents who cannot apply for federal aid using the FAFSA are encouraged to complete the [TASFA](#). Once you complete the TASFA, submit your application to the Financial Aid Office.

Academic Year - A period of time defined by the school that approximates one year's worth of full-time academic work. At Lamar, the academic year is defined as the fall and spring semesters combined, with the summer considered a trailer to the academic year. Or, if enrolled in an accelerated on-line 5-week Graduate Education Program, the academic year is defined as the Fall, Spring, and Summer semesters.

Expected Family Contribution (EFC) - This is the number that is used to determine your eligibility for federal student financial aid, state, and most institutional aid here at Lamar. This number results from the information you provide on your FAFSA application.

Student Aid Report (SAR) - This is a paper or electronic document that provides basic information about your eligibility for federal student aid, such as your EFC. It also contains the answers to the FAFSA questions.

Need Based Aid – Financial aid that you can receive if you have financial need and meet other eligibility criteria.

Non-Need-Based Aid – Financial aid that is not based on your EFC.

Cost of Attendance (COA) – The estimated amount it will cost to go to school.

Basic Federal Financial Aid Eligibility Requirements - Almost everyone qualifies for some type of federal 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)
- 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

Estimated Financial Assistance - The estimated amount of assistance for a period of enrollment that a student (or a parent on behalf of a student) will receive from Federal, State, institutional, or other sources, such as, scholarships, grants, the net earnings from need-based employment, or loans.

HOW TO APPLY

1. Apply to Lamar University by visiting [Apply Texas](#)
2. Apply for Financial Aid by completing a [FAFSA](#) or TASFA
3. [Apply for Scholarships](#)
4. Monitor your Lamar University accounts (email and self-service banner) for updates
5. Complete your Financial Aid requirements listed on Self-Service Banner
6. Accept your awards on Self-Service Banner
7. Complete any additional Financial Aid Requirements listed on Self-Service Banner for financial aid disbursement

Financial Aid Enrollment Status Chart	
UNDERGRADUATE	GRADUATE
Full Time = 12 or more hours	Full Time = 9 or more hours
Three Quarter Time = 9-11 hours	Three Quarter Time = 6-8 hours
Half-Time = 6-8 hours	Half-Time = 5 hours
Less than Half-Time = 5 hours or less	Less than Half Time = 4 hours or less

TYPES OF FINANCIAL AID

Lamar University offers a wide range of financial aid, consisting of various federal, state, and institutional programs designed to assist you and your family with financing your college education.

SCHOLARSHIPS

A scholarship is a type of gift aid that does not have to be repaid. Each year, LU awards more than 2,000 scholarships providing more than \$10 million in assistance to students. For a listing of scholarship opportunities and information on how to apply, click [here](#).

GRANTS

A grant is a form of financial aid that typically does not have to be repaid (unless, for example, you withdraw, fail to begin attendance, or adjust enrollment prior to the Pell recalculation date). Grants are need based. Except for the Federal Pell Grant, grants are allocated to colleges in yearly, limited amounts, so a student may show eligibility, but may not receive an award if the grant funds have been exhausted. The following grants are offered at Lamar University.

Federal Pell Grant Program - This grant is awarded to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.

How to Apply

- [Complete the Free Application for Federal Student Aid \(FAFSA\)](#)

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid (listed above)
- In good standing with [Satisfactory Academic Progress Standards](#) for financial aid
- Must have a qualifying EFC as determined by the FAFSA
- Must not have a bachelor, graduate, or professional degree
- Must not exceed the [600% Pell Lifetime Eligibility Used \(LEU\) Limit](#)

Scheduled Award Amount

Each year the U.S. Department of Education publishes a Pell table used to determine Pell Grant awards. The amount you receive will depend on:

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

Disbursement (Payment)

- Disbursements occur no earlier than 10 days before the student's first day of class
- Typically, one disbursement each semester

Federal Supplemental Educational Opportunity Grant - Assist undergraduate students who have the greatest demonstrated financial need, with priority for those who are Pell Grant eligible. Since funds are limited, students who apply early have the greatest opportunity for an award.

How to Apply

- [Complete the Free Application for Federal Student Aid \(FAFSA\)](#)

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid
- Must not have a bachelors, graduate, or professional degree
- In good standing with [Satisfactory Academic Progress Standards](#) for financial aid
- Pell eligible (students who are no longer eligible for Pell due to reaching their Pell Lifetime Eligibility Limit are not eligible)

Scheduled Award Amount

- The maximum scheduled award amount is \$4000 per academic year (\$2,000/semester)
- Amounts may vary based financial need and enrollment

Disbursement (Payment)

- Disbursements occur no earlier than 10 days before the student's first day of class
- Typically, one disbursement each semester
- The disbursed amount is prorated based on your enrollment level; amounts may be different based on need.
 - Effective Fall 2020, first time in college students must enroll full-time to receive this award
 - Effective Fall 2021, transfer students must enroll full-time to receive this award
 - Excluding the two groups listed above, you must be enrolled at least half time

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.

How to Apply

- [Complete the Free Application for Federal Student Aid \(FAFSA\)](#)
- [Complete TEACH Grant Counseling](#)

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal financial aid
- Be enrolled as an undergraduate, postbaccalaureate, or graduate student at a school that participates in the TEACH Grant Program
- In good standing with [Satisfactory Academic Progress Standards](#) for financial aid
- Enrolled in a program of study designated as TEACH Grant-eligible

*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 <https://studentaid.gov/understand-aid/types/grants/teach>. Graduate programs that are eligible must lead to a teaching certification. Texas residents with a major in Modern Language must have a concentration in either Spanish or Spanish Teacher Certification.

Disbursement Requirements

- Accept your award on the Self-Service Banner
- Complete the [TEACH Grant Agreement to Serve](#)

Academic Achievement Requirements

One of the following is required;

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

Award Amount

- For any 2021–22 TEACH Grant first disbursed on or after Oct. 1, 2020, and before Oct. 1, 2021, the maximum award of \$4,000 is reduced by 5.7% (\$228), resulting in a maximum award of \$3,772.
- For any 2021-22 TEACH Grant first disbursed on or after Oct. 1, 2021, and before Oct. 1, 2022, the maximum award of \$4,000 is reduced by 5.7% (\$228), resulting in a maximum award of \$3,772.

Payment/ Disbursement

- Disbursements occur no earlier than 10 days before the student's first day of class
- Typically, one disbursement each semester

Texas Public Education Grant - This grant provides assistance to undergraduate and graduate students with financial need. Students who apply early have the greatest opportunity to receive this grant.

How to Apply

- Complete a [FAFSA](#) or [TASFA](#)

Eligibility Requirements

- Enrolled as a regular student in an eligible degree or certificate program
- Demonstrate financial need as determined by completing the FAFSA or TASFA
- Meet the basic eligibility requirement to receive federal financial aid (This excludes TASFA eligible students)
- Register with the Selective Service (males only)
- In good standing with [Satisfactory Academic Progress Standards](#) for financial aid
 - * Students enrolled in the Accelerated Online Program are not eligible for participation due to the reduced cost of attendance.

Award Amount

- Annual award amounts differ based on financial need and enrollment

Disbursement (Payment)

- Disbursements occur no earlier than 10 days before the student's first day of class
- Non-Texas resident students must be enrolled full-time to receive a disbursement of these funds effective Fall 2020.
- With the exception of Non-Texas residents, the disbursed amount is prorated based on your enrollment level, amounts may be different based on need.

- Full-Time -\$4,000 (annual)
- Three Quarter-Time - \$3,000 (annual)
- Half-Time - \$2000 (annual)
- Less than half-time – not eligible for a disbursement

State HB Grant (TUGBUG) - This grant provides assistance to undergraduate students with financial need. Students who apply early have the greatest opportunity to receive this grant.

How to Apply

- Complete a [FAFSA](#) or [TASFA](#)

Eligibility Requirements

- Undergraduate student enrolled at least half-time as a regular student in an eligible degree or certificate program
- Demonstrate financial need as determined by completing the FAFSA or TASFA
- Meet the basic eligibility requirement to receive federal financial aid (This excludes TASFA eligible students)
- Register with the Selective Service (males only)
- In good standing with [Satisfactory Academic Progress Standards](#) for financial aid
- Classified as a Texas Resident by the University
 - * Students enrolled in the Accelerated Online Program are not eligible for participation due to the reduced cost of attendance.

Award Amount

Annual award amounts differ based on financial need and enrollment

Disbursement (Payment)

- Money is typically disbursed once a semester
- Disbursements occur no earlier than 10 days before the student's first day of class
- The disbursed amount is prorated based on your enrollment level
 - Full-Time - \$4,000 (annual)
 - Three Quarter-Time - \$3,000 (annual)
 - Half-Time - \$2000 (annual)
 - Less than half-time/less than 6 – not eligible for a disbursement

Cardinal Success Grant – This grant was established in the 2020-2021 academic year. It provides assistance to first time in college (FTIC) and transfer students with financial need.

How to Apply

- Complete a [FAFSA](#)

Eligibility Requirements

- Undergraduate student enrolled full-time as a regular student in an eligible degree or certificate program
- Demonstrate financial need as determined by completing the FAFSA
- Meet the basic eligibility requirement to receive federal financial aid
- Register with the Selective Service (males only)
- In good standing with [Satisfactory Academic Progress Standards](#) for financial aid
- Classified as a Freshman - First-Time in College (FTIC) or transfer student
- Classified as a Texas Resident by the University
- Students enrolled in the Accelerated Online Program are not eligible for participation due to the reduced cost of attendance.

Continued Eligibility

- Meet the eligibility requirements listed above
- Eligible students may receive this award for five calendar years , or until degree completion, whichever is first.

Award Amount

Award amounts differ based on need, the student's academic success in high school, other gift aid the student is receiving, and availability of funds.

Disbursement (Payment)

- Money is typically disbursed once a semester
- Disbursements occur no earlier than 10 days before the student's first day of class
- You must be enrolled full-time to receive a disbursement of these funds

Toward EXcellence, Access, and Success Grant Program (Texas Grant)- This grant provides grant assistance to undergraduate students with need.

How to Apply

- Complete a [FAFSA](#) or TASFA
- Priority consideration is given to students who complete an application by January 15th

Basic Eligibility Requirements

- Classification as a Texas Resident by the University
- Be registered for Selective Service or Exempt
- Have financial need
- Be enrolled at least three quarter-time/ $\frac{3}{4}$
- Not have earned a baccalaureate degree
- Not have been convicted of a felony or crime involving a controlled substance

Initial Eligibility

To receive an initial award, you must meet certain criteria. For more information, visit <http://www.collegeforalltexas.com/apps/financialaid/tofa2.cfm?ID=458>.

Continued Eligibility

- At the end of your initial year, you must meet the University's Satisfactory Academic Progress (SAP) requirements.
- In subsequent 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 academic year.
 - Visit [TEXAS Grant \(lamar.edu\)](http://TEXAS Grant (lamar.edu)) for information concerning a Texas Grant Hardship Appeal

Disbursement (Payment)

- Money is typically disbursed once a semester
- Disbursements occur no earlier than 10 days before the student's first day of class
- Enrolled in a minimum of 9 credit hours
 - If you are unable to enroll in at least 9 hours (but at least 6) due to being in your last semester, please email our office at financialaid@lamar.edu. The email should state that you are in your last semester and how many hours you are required to complete to fulfil your degree requirements.

Lamar Promise- The Lamar University Promise ensures that sufficient grant and/or scholarship assistance will be provided to cover the full amount of fall and spring in-state tuition and fees for undergraduate Texas residents meeting certain eligibility criteria. Students enrolled in the Accelerated Online Program are not eligible for participation due to the reduced cost.

How to Apply

- Complete a FAFSA or TASFA by February 1st of each year

Eligibility Requirements

- Complete a FAFSA or TASFA (if applicable) and submit all Financial Aid documents by February 1st of each year
- 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
- Enroll as a full-time Lamar University student (12 or more semester credit hours per Fall and Spring semester)
- Be within the program eligibility limit of four academic years (or three years, if a transfer student)
- Be eligible for full federal Pell grant award.
- Be meeting Satisfactory Academic Progress
- Students enrolled in the Accelerated Online Program are not eligible for participation due to the reduced cost of attendance.

Award Amount

- Annual award amounts differ based on the amount of in-state tuition not already covered by gift aid

Disbursement (Payment)

- Money is typically disbursed once a semester
- Disbursements occur after the 12th class date

Continued Eligibility

Incoming freshmen are eligible for the Lamar Promise program and may continue to have their tuition and fees covered with grant and/or scholarship funds for up to four years as long as they continue to meet eligibility requirements. Transfer students are eligible for up to three years of Lamar Promise eligibility.

WORK STUDY (Federal & State)

One way you can help pay for your education is through a work-study job. A work-study job allows for part-time student employment on-campus, or off-campus with a pre-approved organization. Work-study is more than an ordinary part-time job: it is a form of financial aid, awarded either by the state or federal government, as a form of “self-help,” so you do not have to pay it back. Through work-study, you gain work experience and professional skills, network in your field of interest. Best of all, you earn a paycheck, ultimately helping you pay for your education.

How to Apply

- Complete a FAFSA
- Answer yes to the question that asks if you are interested in work-study or submit a work-study request form. The form can be found on our website, <https://www.lamar.edu/financial-aid/>.

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid
- Have financial need
- Be enrolled at least half-time in your program of study
- [Meet Satisfactory Academic Progress \(SAP\)](#)

Disbursement (Payment)

- Students earn a paycheck and are paid bi-weekly for hours worked

Visit <https://www.lamar.edu/financial-aid/types-of-aid/work-study.html> for more information.

VETERAN OPPORTUNITIES

We assist all students attending Lamar University using education benefits under the Department of Veterans Affairs Educational Assistance Programs and Texas Hazlewood Exemption Act in the pursuit of a Bachelor, Master, or Doctoral Degree. Our goal is to provide the pertinent information required to all our VA students attending Lamar University. Visit <https://www.lamar.edu/financial-aid/veterans-affairs/index.html> for more information.

LUTAP

The Lamar University Tuition Assistance Program (LUTAP) is a benefit available to regular, full-time LU employees. It provides tuition assistance for the spouse and dependent child of eligible employees enrolled in classes at Lamar University. Click [here](#) for more information.

EMPLOYEE EDUCATION and TRAINING PLAN OR FACULTY/STAFF COURSE ENROLLMENT

The Employee Education and Training Plan ("the Plan") provides employees of Lamar University with assistance in obtaining additional college-level education and training to increase their value to the University. The Plan is intended to operate such that payments made under it qualify, in the case of undergraduate classes required in a degree plan, as qualified tuition reduction under Section 117 of the Internal Revenue Code; or, for all other courses, as business expenses for courses related to the employee's present position, under Section 162 and thus excluded from taxable income under Section 132(d). As such, the Plan represents an internal administrative procedure for the Lamar components. It is not intended to operate as a fringe benefit plan under Section 127 of the Internal Revenue Code.

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 contact the student business office at studentbusiness@lamar.edu or visit www.collegeforalltexas.com.

STUDENT LOANS

A loan is a legal obligation that you will be responsible for repaying with interest. If you plan to take out a student loan, we encourage you to be a responsible borrower by following these tips:

1. Only borrow what you need
2. Keep track of how much you are borrowing
3. Research starting salaries in your field
4. Understand the terms of your loan and keep copies of your master promissory note
5. Make payments on time
6. Stay connected with your loan servicer

The U.S. Department of Education releases official cohort default rates once per year. A cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1st to September 30th, and default or meet other specified conditions prior to the end of the second following fiscal year. The FY 2018 national cohort default rate is 7.3%. Please refer to the chart below for Lamar University's most recent cohort default rates

OPE ID	School	Type	Control	PRGMS		FY2018	FY2017	FY2016
003581	LAMAR UNIVERSITY 4400 MARTIN LUTHER KING PARKWAY BEAUMONT TX 77710- 0042	Master's Degree or Doctor's Degree	Public	Both (FFEL/F DL)	Default Rate	4.3	7.6	6.1
					No. in Default	194	335	261
					No. in Repay	4419	4351	4211
					Enrollment figures	20864	21800	20570
					Percentage Calculation	21.1	19.9	20.4

Source: Federal Student Aid, <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

ENROLLMENT: To provide context for the Cohort Default Rate (CDR) data we include enrollment data (students enrolled at any time during the year) and a corresponding percentage (borrowers entering repayment divided by that enrollment figure). While there is no direct relationship between the timing of when a borrower entered repayment (October 1 through September 30) and any particular enrollment year, for the purpose of these data, we have chosen to use the academic year ending on the June 30 prior to the beginning of the cohort year (e.g., FY 2018 CDR Year will use 2016-2017 enrollment).

Federal Direct Student Loans

The Department of Education (ED) 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.gov/>. ED 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.gov/understand-aid/types/loans/interest-rates>. Listed below are the different types of Direct Loans you may receive while attending Lamar University:

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct PLUS Loan

These loans may be used for education-related expenses such as tuition, fees, books, living costs, transportation, etc. You must be enrolled at least half-time to receive a disbursement of these funds.

Before borrowing a federal student loan, you must complete entrance counseling to ensure you understand the responsibilities and obligations you are assuming. You may complete this counseling at <https://studentaid.gov/>. In addition to entrance counseling, you are also required to sign a Master Promissory Note (MPN). This is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department

of Education. It also explains the terms and conditions of your loan(s). You must complete the entrance counseling and sign the MPN before you receive a loan payment.

If you receive a federal student loan payment, you will be required to complete exit counseling once you graduate or stop attending at least half-time. Exit Counseling provides vital information to prepare you to repay your federal student loan(s). A hold will be placed on your LU transcript until we receive confirmation that the exit counseling has been completed.

Federal Direct Subsidized Loan - This loan is available to undergraduate students with financial need. ED pays the interest on this loan while you are enrolled in school at least half time. Repayment on this loan begins six months after you graduate, leave school, or drop below half-time enrollment. 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.

How to Apply

- Complete a [FAFSA](#)

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid
- In good standing in accordance with [LU Satisfactory Academic Progress Standards](#) for financial aid
- Demonstrate financial need as determined by the FAFSA
- Enrolled at least half-time as a regular student in an eligible degree or certificate program
- Must be classified as an undergraduate student

Award Amount

The amount you are awarded will depend on:

- Your financial need
- Your classification
- Your dependency status
- Yearly and aggregate loan limits

Disbursement Requirements

- Accept the loan on your Self-Service Banner
- Complete Entrance Counseling
- Sign a Master Promissory Note (MPN)
- Enrolled at least half-time

How and When your Loans Disburse

Your loan will disburse no earlier than 10 days before your scheduled enrollment begins. Loans are typically disbursed once a semester, however if you are enrolled in the accelerated on-line program or receiving a loan for only one semester, you will receive two disbursements within the semester. The first, no more than 10 days prior to your first class day, and the second half-way through the semester.

[Learn More...](#)

Federal Direct Un-Subsidized Loan - This loan is not based on financial need and may be awarded to both undergraduate and graduate students.

Interest will accrue (accumulate) on this loan from the time it is 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. Repayment on this loan begins six months after you graduate, leave school, or drop below half-time enrollment.

How to Apply

- Complete a [FAFSA](#)

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid

Disbursement Requirements

- Accept the award on Self Service Banner
- Complete Entrance Counseling
- Sign a Master Promissory Note (MPN)
- Enrolled at least half-time

How and When Your Loan Disburse

Your loan will disburse no earlier than 10 days before your scheduled enrollment begins. Loans are typically disbursed once a semester, however if you are enrolled in the accelerated on-line program or receiving a loan for only one semester, you will receive two disbursements within the semester. The first, no more than 10 days prior to your first day of class, and the second half-way through the semester.

[Learn More....](#)

Federal Direct Parent PLUS Loan - Parents of dependent students may apply for a Direct Parent PLUS Loan (application is online at www.studentaid.gov) to help pay their child's education expenses as long as certain eligibility requirements are met. Information about repayment can be found at <https://studentaid.gov/understand-aid/types/loans/plus/parent>.

How to Apply

- Student completes a [FAFSA](#)
- Parent must apply for the loan at <https://studentaid.gov>

Student Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid
- In good standing in accordance with [LU Satisfactory Academic Progress Standards](#) for financial aid
- Enrolled at least half-time as a regular student in an eligible degree or certificate program

Parent Eligibility Requirements

- Biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school
- Not have an adverse credit history (unless you meet certain additional requirements); and
- Meet the general eligibility requirements for federal student aid

Award Amount

- If approved, parents may borrow up to the full yearly Cost of Attendance (as established by the Office of Scholarships and Financial Aid) minus all other financial assistance the student receives.

Disbursement Requirements

- The parent must sign the Master Promissory Note (MPN) at <https://studentaid.gov>
- Student must be enrolled at least half-time

How and When the Loan will Disburse

This loan will disburse no earlier than 10 days before your scheduled enrollment begins. Loans are typically disbursed once a semester, however if you are enrolled in the accelerated on-line program or receiving a loan for only one semester, you will receive two disbursements within the semester. The first, no more than 10 days prior to your first day of class, and the second half-way through the semester.

* If your parent is unable to borrow Direct PLUS Loans due to adverse credit or other exceptional circumstances, you may receive additional Direct Unsubsidized Loan funds up to the same amount that is available to independent undergraduate students. The increased loan amounts may not substitute entirely for the amount a parent may borrow under the PLUS program. To request these additional funds, email financialaid@lamar.edu.

[Learn More...](#)

Federal Direct Graduate Plus Loan - The Graduate 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 do not have to start making payments until six months after you graduate, leave school, or drop below half-time enrollment. During any period when you are not required to make payments, interest will accrue on your loan. You may choose to pay the accrued interest or allow the interest to be capitalized (added to your loan principal balance) when you must start making payments. Your loan servicer will notify you when your first payment is due.

How to Apply

- Complete a FAFSA
- Apply for the Graduate Plus Loan at <https://studentaid.gov/>

Eligibility Requirements

- Meet the basic eligibility criteria to receive federal aid
- Not have an adverse credit history (unless you meet certain additional eligibility requirements); and
- In good standing in accordance with [LU Satisfactory Academic Progress Standards](#) for financial aid
- Be a graduate or professional student enrolled at least half-time in an eligible program leading to a graduate or professional degree or certificate

Award Amount

- You may borrow up to the full yearly Cost of Attendance (as established by the Office of Scholarships and Financial Aid) minus all other eligible financial assistance

Disbursement Requirements

- Accept the award on Self Service Banner
- Complete Entrance Counseling at <https://studentaid.gov>
- Sign a Master Promissory Note (MPN) at <https://studentaid.gov>
- Enrolled at least half-time

How and When the Loan will Disburse

This loan will disburse no earlier than 10 days before your scheduled enrollment begins. Loans are typically disbursed once a semester, however if you are enrolled in the accelerated on-line program or receiving a loan for only one semester, you will receive two disbursements within the semester. The first, no more than 10 days prior to your first day of class, and the second half-way through the semester.

[Learn more.....](#)

Yearly and Aggregate Federal Direct Loan Amounts

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)

Alternative Loans - Private student loans provided by banks, credit unions, and other lenders can help bridge the gap between the financial aid you have already received for college and the total cost of attendance. Alternative loans are available through private lenders and require a separate loan application.

IMPORTANT DISCLOSURES

Priority Deadline

To maximize your opportunity for grants, submit your FAFSA by February 1st of each year.

Visiting/ Transient Students

A visiting student, also referred to as a transient, is someone taking courses at Lamar University, but not seeking a degree. Visiting students are not eligible for Financial Aid.

Study Abroad

Students enrolled in a program of study abroad approved for credit by the home institution may be considered enrolled at the home institution for the purpose of applying for assistance under the Federal Student Aid Programs.

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. 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 should 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 federal aid or state and institutional grants or loans, 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.

Except for students selected for Verification Tracking Groups V4 and V5, verification documents must be received by the institution no later than 120 days after your last date of enrollment for the 2021-2022 award year or September 17, 2022, whichever is earlier. If selected for Verification Tracking Groups V4 and V5, institutions must submit identity and high school completion status verification results no later than 60 days following the institution's first request to the student to submit the documentation.

To allow time for accurate processing we encourage you to complete the verification process as soon as possible but no later than two weeks before your last date of enrollment for the 2021-2022 award year. If you complete verification after you are no longer enrolled, you may only be eligible to receive Federal Pell Grant funds. Verification is complete once the school has all the requested documentation and a valid FAFSA.

A Verification Guide for Students is published each year on the Financial Aid website. You can view the 2021-2022 guide [here](#).

Accepting Awards

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 to receive the TEXAS Grant. You will be notified of these requirements via Self-Service Banner.

Federal student loans, the TEACH Grant, and Work-Study will require positive confirmation by accepting your offer on the Self-Service Banner account. If accepting student loans, you may accept a partial amount if you do not wish to receive the full amount of the loan offer. If you are awarded both a subsidized and unsubsidized loan, you will be required to accept all of the subsidized loan before you are able to accept the unsubsidized loan. Please contact our office if you have trouble accepting your loan.

Financial Aid Overaward

An overaward exists if your aid package exceeds your need. While Lamar University always takes care not to overaward students when packaging aid, circumstances may change after you are packaged resulting in an overaward. For instance, you may receive a scholarship or grant from an outside organization. When an overaward situation arises, your aid package may need adjusting to eliminate the overaward. To eliminate the possibility of being overawarded, you are encouraged to report other resources you may be receiving as a result of your enrollment. You may report these resources in your self-service banner account. Reporting this

information to the Financial Aid Office early will help resolve the overaward.

As a financial aid recipient, you are required to report educational resources to OSFA, excluding Veterans Chapter 33 Benefits (GI Bill). You may report your resources by going to the Resources/Additional Information located in Self -Service Banner. Reporting these resources early will help eliminate the possibility of being overawarded. It is most helpful to receive this information by July 1st to make the necessary adjustments before the year begins. We understand that you may not be aware of certain resources until after the school year begins, but please note that you are required to report the names and amounts of all types of educational assistance as soon as possible.

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

Typically, the order of returned funds will go as follows:

- * Graduate/Parent PLUS
- * Unsubsidized Loan
- * Subsidized Loan
- * Federal Work Study (if the student is not working)
- * Institutional Aid
- * State Grants
- * Federal Grants

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

Authorization of Payment and Disbursement

Financial Aid will begin authorizing payments months prior to the start of the semester; however, disbursement of funds will not begin until 10 days before the start of your first class each semester. Your disbursement may be delayed, and aid later cancelled if:

- You are not enrolled in enough credit hours for a particular financial aid program (see the Types of Aid)
- You are not meeting Satisfactory Academic Progress
- You have outstanding disbursement requirements (view requirements on self-service banner)
- You are enrolled in courses that are not required for your Program of Study

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

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

Online Students Enrolled in Accelerated 5 or 8 Week Programs

Students enrolled in the online accelerated program will have two disbursements each semester. The first disbursement will be applied to your account no more than 10 days before the first day of class. The second disbursement will be applied approximately halfway through the semester. (Dates can vary depending on your enrollment.)

You must be enrolled half-time (undergraduate – 6 credit hours, graduate/doctoral – 5 credit hours) to receive a

disbursement of Federal Student Loan funds. Students who are beginning enrollment in the last module or who only have one course remaining in the semester before graduating, may not be eligible for a Federal Loan disbursement.

The Business Office is responsible for disbursing the financial aid. There are two ways in which the disbursement may take place:

- Crediting and payment of eligible institutional charges, or
- Payment to the recipient by means of a refund to the student

The first funds disbursed will be used to pay any, and all charges on your account. These charges may include, but are not limited to tuition, fees, books, fines, and prior term balances. Refunds are disbursed via the Higher One Card according to the refund preference selected by the student. No refunds are issued until all charges are paid in full, regardless of other financial aid which may later be available to pay those charges. The University disburses Title IV funds only after the receipt of funds from the U.S. Department of Education.

Maintaining Eligibility

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

- Complete the FAFSA each year
- Meet the basic eligibility criteria
 - A U.S. citizen or eligible non-citizen as defined by the U.S. Department of Education
 - Enrolled as a regular student in an eligible degree or certificate program
 - Demonstrate financial need by completing the FAFSA (except for certain loans)
 - Enrolled at least half-time (6 credit hours for undergraduates, 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

Certain types of aid, such as scholarships or grants, may have additional requirements. Please review the eligibility requirements under **Types of Aid** for information about specific awards.

Electronic Communication

You are responsible for activating your Lamar University email account. Financial aid notifications are 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 our office will be sent via electronic means to your LU student email account. Financial aid notifications may include, but are not limited to: Award Letters, Missing Information Letter (MIL), Award Notifications, Adjusted Aid Notices, Loan Disclosure Notices, Exit Notices, Return of Title IV Notices, Right to Cancel Letter. 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 should be typed and signed and accompanied with a visible LU student ID or government issued photo ID. Most financial aid forms may be downloaded by visiting <https://www.lamar.edu/financial-aid/>.

The safest and most secure way to submit your financial aid missing requirements, is through the [“Upload Required Documents”](#) system via Self-Service Banner. Some documents are not able to be uploaded and therefore must be either be hand delivered to the Financial Aid Office or mailed to:

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.

Alternative / Private Student Loan Lender List

Private student loans provided by banks, credit unions, and other lenders can help bridge the gap between the financial aid you may have already received for college and the total cost of attendance.

The lender information provided on Lamar's website is maintained and updated in real-time by the represented lender.

You do not have to borrow from any of these lenders. You have the right to choose any lender.

Reviewing your options, including federal, state, and institutional grants and loans before applying for private loans is recommended. Contact our office to speak with a financial aid counselor or view the financial aid website to check your eligibility.

Financial aid staff and employees of ELM Resources, the software provider of ELMSelect, are prohibited from accepting any financial or other benefits in exchange for displaying lenders and loan options in ELMSelect. Prohibited activities of financial aid employees include but not limited to: Serving on a lender's or lender affiliate's advisory board (with or without compensation), accepting gifts including trips, meals, and entertainment.

You are encouraged to explore how student loan debt may affect your financial future through financial aid counseling and education provided through the school and federally available web sources.

Attendance Verification

Regular class attendance/participation is important to the attainment of educational objectives. In addition, eligibility for federal financial aid awards is dependent on a student's attendance in class.

Attendance for financial aid is verified once grades post at the end of the semester, or at the time of withdrawal. If unable to verify attendance, your aid may be adjusted or canceled.

-Failure to Establish Attendance in One or More Courses in the Semester

If you fail to establish attendance for a course that you are receiving financial aid for, your financial aid may be adjusted or canceled.

-Failure to Establish Attendance in the Semester

If you fail to establish attendance in the semester that you are receiving financial aid, your aid will be canceled

and returned to the applicable program(s).

-Ceasing Attendance

After beginning attendance in the semester, if you drop a course(s) or cease attendance, your financial aid may be reduced or canceled. Please see the sections titled " Financial Aid Freeze Date/ Pell Recalculation Date (PRD)" and "Withdrawals & Return of Title IV (R2T4)" for more information.

Entrance Counseling

Entrance counseling is designed to help you, the borrower, understand what it means to take out a student loan. During the counseling you will learn things like:

- How the loan process works
- Your rights and responsibilities as a borrower
- How to manage educational related expenses
- Other financial resources to consider to help pay for your education

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

If you have not completed Entrance Counseling while attending Lamar, you will be required to complete the counseling before receiving a federal student loan disbursement. The requirement will be placed on your Self-Service Banner Account. To complete entrance counseling visit <https://studentaid.gov>.

Exit Counseling

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

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

A hold will be placed on your transcript until exit counseling has been completed. To complete exit counseling, visit, <https://studentaid.gov>.

Financial Aid Freeze Date/ Pell Recalculation Date (PRD)

The Pell Recalculation Date (PRD), sometimes referred to as the freeze or census date, is a date in the semester when the Financial Aid Office evaluates your eligibility for grants (federal, state, and institutional), based on your enrollment level and length of enrollment. This is true even if you are not receiving the Pell Grant.

The PRD is also used as a means of finalizing your Cost of Attendance (COA). On the established PRD, both your hours of enrollment as well as your COA will be frozen.

	PRD for Students Enrolled in a Traditional Program	*PRD for Students Enrolled in the On-Line Accelerated Program (AP)
FALL	Full Term Census Date (Typically the 12 th class day)	Census date of the last enrolled module
SPRING	Full Term Census Date (Typically the 12 th class day)	Census date of the last enrolled module
SUMMER	Second Half Term Census Date	Census date of the last enrolled module
		*If enrolled in more than

	one module you may have more than one census date. The PRD is only activated in the event that you attend the associated module, if not, the latest PRD is used.
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Financial Aid Adjustments

The standard practice of OSFA assumes you will be attending full-time (12 hours undergraduates, 9 hours graduates) during the entire academic year, if not, your financial aid may need adjusting.

Financial aid adjustments will begin approximately a month prior to your scheduled disbursement date. Once your financial aid has disbursed, you may be required to repay some or all of the aid disbursed to you as a result of enrollment changes that occurred prior to OSFA freezing your hours of enrollment. Dropping courses may also affect your future financial aid eligibility. Please contact a financial aid administrator before you drop a course to determine how your aid may be affected.

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

WITHDRAWALS & RETURN OF TITLE IV (R2T4)

Title IV (Federal Financial Aid) funds are awarded under the assumption you will attend school for the entire period for which the assistance was awarded. If withdrawn (officially or unofficially), for any reason including medical circumstances, you may no longer be eligible for the full amount of Title IV funds that you were originally scheduled to receive. If you withdraw, institutional charges that were previously paid by federal funds might become a debt to the University that you are responsible for paying.

You are considered to have withdrawn if you do not meet one of the withdrawal exemptions below and you do not complete all the days in the payment period that you were scheduled to complete.

R2T4 withdrawal exemptions

1. Withdrawal exemption for graduates/completers
 - A student who completes all the requirements for graduation from his or her program before completing the days or hours in the period that he or she was scheduled to complete is not considered to have withdrawn
 - This exemption applies to all types of programs (with or without modules)
2. Withdrawal exemptions for programs offered in modules
 - a. A student is not considered to have withdrawn if the student successfully completes one module that includes 49 percent or more of the number of days in the payment period, excluding scheduled breaks of five or more consecutive days and all days between modules
 - b. A student is not considered to have withdrawn if the student successfully completes a combination of modules that when combined contain 49 percent or more of the number of days in the payment period, excluding scheduled breaks of five or more consecutive days and all days between modules
 - c. A student is not considered to have withdrawn if the student successfully completes coursework equal to or greater than the coursework required for the institution's definition of a half-time, (Undergraduate = 6 hours, Graduate = 5 hours) student for the payment period

Withdrawal from Programs Offered in Modules

A module is any course that 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: The spring semester 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 enrolled in modules.

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

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

1.) Did the student cease to attend, or fail to begin attendance in a scheduled course that was included in the institution's calculation of the student's Title IV awards for the payment period or period of enrollment?

- If yes, go to question 2
- If no, student is not a withdrawal

2.) When the student ceased to attend or failed to begin attendance in a scheduled course, was the student attending other Title IV eligible courses in the period?

- If yes, student is not a withdrawal, but Pell recalculations may apply
- If no, go to question 3

3.) When the student ceased to attend or failed to begin attendance in a scheduled course, did the student complete all the requirements for graduation?

- If yes, student is not a withdrawal, but Pell recalculations may apply
- If no, go to question 4

4.) When the student ceased to attend or failed to begin attendance in a scheduled course, did the student successfully complete:

- coursework applicable to the student's Title IV-eligible program of study in a module or combination of modules that contain 49% or more of the number of days of the payment period (excluding scheduled breaks of 5 consecutive days or more and all days between modules) applicable to the student's Title IV eligible program of study; OR
- Title IV eligible coursework equal to or greater than the coursework required for the institution's definition of a half-time student for the payment period?
- If yes to either question, student not a withdrawal, but Pell recalculations may apply
- If no, go to question 5

5.) Did the student confirm attendance in writing for a course applicable to the student's Title IV-eligible program of study in a later module in the payment period or period of enrollment that begins no later than 45 calendar days

after the end of the module he or she ceased attending?

- If yes, not a withdrawal, unless student fa but Pell recalculations may apply
- If no, student is a withdrawal

If you are receiving federal grant or loan funds and you meet the definition of a withdrawn student Lamar is required to perform an R2T4 calculation to determine the amount of aid you have earned. If the amount of federal aid disbursed to you is greater than the amount you have earned, the unearned funds must be returned to ED. If the amount of federal funds disbursed to you is less than the amount you have earned and are eligible, you may be eligible for a post-withdrawal disbursement of the earned aid that was not received.

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

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

Although state and institutional grants are not part of this calculation; other institutional and state policies apply. If you withdraw prior to the Pell Recalculation Date (PRD), these grants will be cancelled, which may leave you with a balance owed to Lamar University.

Up through the 60% point in each payment period (semester), a pro rata schedule is used to determine the amount of Title IV funds a student earns at the time of withdrawal. After the 60% point in the payment, a student has earned 100% of the Title IV funds the student was scheduled to receive during the period and no return of funds is required.

How to Officially Withdraw from the School

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

Institutional Refund Policy

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

Types of Withdrawals

There are two types of withdrawals, Official and Unofficial.

- You are considered an "Official Withdrawal" if you provide official notification of your intent to

withdraw.

- You are considered an “Unofficial Withdrawal” if you stop attending without providing official notification of your intent to withdraw.

Determining the Withdrawal Date for the R2T4 Calculation

For a student who 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 a student who unofficially withdraws, the withdrawal date is:

- For circumstances beyond the students control the withdrawal date used is the date Lamar determines is related to the circumstances beyond the student’s control
- For circumstances when the student withdraws without providing official notification but a last date of attendance past the 60% date is documented, the last date of attendance is used
- For circumstances when the student withdraws without providing official notification attendance past the 60% point is not documented, the midpoint of the payment period

Returning Title IV Funds

Once the R2T4 calculation has been completed, Lamar University will return all unearned aid the school is responsible for returning to its federal program. Aid is 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

You will receive an email notifying you once the return has been made. The email will instruct you to view your self-service banner account to view the amount of funds that have been returned.

Any Federal Grants that you are 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. If determined that you owe a federal grant overpayment, the University will make this return on your behalf. If the amount is less than \$50, then no repayment is required.

Any loan funds that you (or parent for a PLUS Loan), are responsible for returning must be repaid in accordance with the terms and conditions of the Master Promissory Note.

Post Withdrawal Disbursement

If you withdraw before receiving all 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 you

withdraw. 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 Return of Title IV Worksheet can be found at <https://ifap.ed.gov/sites/default/files/attachments/2019-07/CreditHourWorksheets2017.pdf>

SATISFACTORY ACADEMIC PROGRESS (SAP)

Lamar University will measure your academic progress for federal aid and state grant programs 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 federal, state, and institutional financial aid eligibility. Please view the specific program requirements for the Texas Grant program found under the **Types of Aid** section of this handbook.

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. Graduate/ Doctoral 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.
 - If pursuing a double major or degree, you must earn your first 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 your current degree or not.

LUTAP and STAFF Enrollment

SAP will be evaluated each term that the waiver is applied. Students must meet the University's SAP policy.

Texas Grant SAP Requirements

- At the end of the first year, a student entering the program must be meeting the school's Satisfactory Academic Progress (SAP) requirements.
- At the end of the second year in the program or later years, you must have an overall college grade point average (GPA) of at least 2.5 on a 4.0 scale and complete at least 24 semester credit hours per year.

Hazlewood Exemption SAP

Hazlewood SAP will be evaluated after each term concludes. Failure to maintain the following standards will result in the suspension of the Hazlewood exemption.

1. GPA (Undergraduate students must maintain a cumulative GPA of 2.0 or higher, graduate students must maintain a cumulative GPA of 3.0 or higher).
2. Excessive Hours (An undergraduate student seeking a baccalaureate degree is considered to have excessive hours if on the first day of the term the student has attempted over more than 30 hours of what is required of the degree program.

Re-Establishing Hazlewood Eligibility

If your hazlewood has been suspended it is possible to re-establish eligibility. To re-establish eligibility, you must:

- A. Enroll in courses at your own expense in a subsequent term(s) until all standards for Satisfactory Academic Progress is met.

-OR-

- B. Have an approved appeal on file.

View the SAP policy at <https://www.lamar.edu/financial-aid/resources/academic-standards.html> for more information.

DEPENDENCY OVERRIDE

If you are considered a dependent student, you will have to provide your parental demographic and financial information on your Free Application for Federal Student Aid (FAFSA) application. Here at Lamar University, we recognize there may be circumstances that affect your ability to provide required parental information on the (FAFSA) application.

The Higher Education Act allows a financial aid administrator to change a student from dependent to independent; this is known as a dependency override. A dependency override is performed on a case-by-case basis for students with "unusual circumstances" who are unable to provide parental information on their FAFSA.

We have developed guidelines to help you understand what is considered "unusual circumstances" for applying for a Dependency Override, see below.

Unusual Circumstances Include:

- Abandonment by parents
- An abusive family environment that threatens the student's health or safety
- The student's inability to locate his/her parents
- Other circumstances deemed appropriate by a Financial Aid Administrator

Unusual Circumstances DO NOT Include:

- Parent refusal to contribute to the student's education
- Parent unwillingness to provide information on the FAFSA or for verification
- Parent does not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency

How to Apply

Step 1: Fill out the FAFSA, indicating you are unable to provide information about your parent(s).

Step 2: Your FAFSA will be rejected. Once you receive notification from LU that your FAFSA has been received, complete the Dependency Override request form.

Step 3: A Financial Aid Administrator will contact you to find out more information and request additional documentation from you.

SPECIAL CIRCUMSTANCE ADJUSTMENT to FAFSA DATA

Here at Lamar University, we recognize there may be circumstances that affect your eligibility for aid, which are not considered on the Free Application for Federal Student Aid (FAFSA) application. If the information filed on the FAFSA does not reflect your current financial situation due to "special circumstances", you may submit the Special Circumstance Request form. By submitting this form, you are requesting the Financial Aid Office to make adjustments to the data on your FAFSA, to more accurately reflect you and/or your family's current financial situation.

We may consider to be "special circumstances" for approving a Special Circumstance Request, see below.

- Involuntary reduction/loss of income
- Legal Separation or Divorce
 - (Dependent Student) This could be because your parent(s) was married at the time you completed your FAFSA but are now divorced or legally separated.
 - (Independent Student) This could be because you were married at the time you completed your FAFSA but are now divorced or legally separated.
- Death of a dependent student's parent or independent student's spouse
 - (Dependent Student) This could be because one or both of the parents listed on your FAFSA, is now deceased.
 - (Independent Student) This could be because your spouse whose income is listed on your FAFSA, is now deceased.
- Paid medical expenses or long-term medical payment arrangements not covered by insurance
- Extraordinary expenses related to a natural disaster

Please visit <https://www.lamar.edu/financial-aid/resources/special-circumstances.html> for more information.

COST of ATTENDANCE ADJUSTMENTS

The Office of Scholarships and Financial Aid (OSFA) establishes standard student Cost of Attendance (COA) budgets each year as a basis for packaging federal, state, and institutional financial aid. These budgets reflect modest but adequate expense patterns of Lamar University students based on research conducted by OSFA.

The COA consist of the following components unless enrolled less than-halftime:

- Tuition & Fees
- Books/Supplies
- Room & Board
- Transportation
- Personal Expenses
- Loan Fees (For loan recipients)

If you are enrolled less than-halftime, your COA consist of the following:

- Tuition & Fees
- Books/Supplies
- Transportation

Allowable Adjustments to the COA

The Cost of Attendance Policy allows an increase to your cost of attendance under the following circumstances.

- Students who enroll less than half-time may request a cost of attendance adjustment to add cost associated with room & board for the one semester. You may email financialaid@lamar.edu to make this request. This adjustment is allowed for up to three semesters, no more than two of which may be consecutive.
- A one-time adjustment to the COA for the purchase of a computer. You may email financialaid@lamar.edu to request an adjustment to their COA for the purchase of a computer. OSFA may increase the student's COA by \$2000 once the request has been received.
- Students enrolled in an eligible study abroad program. Students must submit the Study Abroad Financial Assistance Request Form (STARF) to OSFA. The student's COA will be increased based on the program cost as reported by the Study Abroad Office or certifying official.

Professional Judgement Cost of Attendance Adjustment

A Financial Aid Administrator may use Professional Judgment (PJ) on a case-by-case basis to adjust a student's cost of attendance for cost incurred during the applicable award year not listed above. Circumstances that warrant a professional judgment to the cost of attendance include but are not limited to:

- Unusually high childcare or dependent care cost
- Disability related expenses
- Professional license or certification cost
- Additional costs associated with a student's program of study that are above the cost of tuition & fees and/or books and supplies

Students may request an adjustment to their COA through professional judgment by submitting the Professional Judgment Cost of Attendance Adjustment Request Form and applicable documentation. In limited situations, the Director of Financial Aid may allow the student to submit a written statement in lieu of the request form and/or documentation.

The circumstances mentioned above are examples, however other circumstances may be considered. Students may contact their Financial Aid Counselor to discuss their individual circumstance to determine eligibility for a COA adjustment.

Calculating your financial need for need based financial aid:

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

Calculating eligibility for non-need based aid:

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

If you have any questions about what you have read in this handbook, please feel free to contact our office by emailing financialaid@lamar.edu or calling 409-880-8450.

Incentive Compensation

The University does not provide payment or compensation to any person involved in student recruiting, admissions activities, or the awarding of Federal Title IV funds based on success in securing enrollments or financial aid.

Helpful Links

*Visit <https://www.lamar.edu/financial-aid/resources/deadlines-and-dates-for-financial-aid.html> for important financial aid dates.

*View our Frequently Asked Questions at <https://www.lamar.edu/financial-aid/resources/faqs-finaid-scholarships.html>.

*Instructions on how to upload your missing financial aid documents can be found at <https://www.lamar.edu/financial-aid/document-upload.html>.