

Huston-Tillotson University Financial Aid and Scholarships Handbook



**DEPARTMENT OF ENROLLMENT MANAGEMENT
REVISED: 5-3-14**

HUSTON-TILLOTSON UNIVERSITY
2014-2015

You have made a wise choice to attend Huston-Tillotson University to further your education. You are about to begin one of the most challenging and rewarding journeys of your life. Your future career success will be directly determined by your educational achievements within the next four years.

We ask that you, a Huston-Tillotson University student, make a strong and serious commitment not only towards graduating, but also towards maintaining satisfactory academic progress along the way. All deans, faculty, and staff at Huston-Tillotson University are here to assist you in meeting your objectives.

When you graduate from Huston-Tillotson University, we want you to possess the knowledge and skills necessary to meet the requirements for the job in your chosen field of study. Together with your determination and dedication, these skills should help you to succeed in today's economy. Our administrative staff will assist you along the way with everything from financial aid, educational counseling, resume preparation, job search techniques, and company contacts. We encourage you to utilize all the services available to you. We want achievement and growth to become an integral part of your life.

Since you may receive federal student aid, it is very important that you know the terms and conditions of that aid. In addition, the government requires that we provide you with certain other information. Most of this information is contained in the booklet entitled "The Student Guide" and the HT financial aid web page located at <http://htu.edu/admission/financial-aid>. Please read the information thoroughly.

Sincerely,

Antonio Holloway, MBA

Director of Financial Aid
Huston-Tillotson University

UNIVERSITY MISSION STATEMENT

As a historically black institution, HT's mission is to provide opportunities to a diverse population for academic achievement with an emphasis on academic excellence, spiritual development, civic engagement, and leadership in a nurturing environment.

FINANCIAL AID MISSION STATEMENT

The Office of Financial Aid at Huston-Tillotson University supports the overall goals of recruiting, retaining, and supporting graduation of a diverse student population by setting a pace of excellence in financial aid administration and superior service to students.

NOTICE OF NONDISCRIMINATORY POLICY

Huston-Tillotson University complies with all applicable federal and state nondiscrimination laws and does not discriminate on the basis of race, color, national or ethnic origin, sex, age, or disability, consistent with the Assurance of Compliance with Title VI of the Civil Rights Act of 1964 Executive Order 11246 as issued and amended Title IX of the Education Amendments of 1972, as amended ; Section 202 of the Americans with Disabilities Act of 1990; and section 303 of the Age Discrimination Act of 1975.

PRIVACY OF INFORMATION

The “Family Educational Rights and Privacy Act” states that each student may review his or her personal records which contain grades earned attendance records, financial information, and counseling reports. Student records are confidential. Only agencies or individuals authorized by law are allowed to access student records without written permission of the student. Students may request in writing to the Dean of Enrollment Management to view their records. Supervised student record reviews are scheduled by the Director of Financial Aid or Registrar during regular school hours. Students may review their own personal financial aid records but not the records, of their parents, whose forms will be removed from the student’s file prior to the scheduled review.

Students have the right to ask to have records corrected that they believe are inaccurate, misleading, or in violation of their privacy rights. Following are the procedures for the correction of records.

1. Students must make a written request to amend the record. In so doing, they must identify the part of the record they want changed and specify why they believe it is inaccurate, misleading or in violation of their privacy or other rights.
2. If the Institution agrees with the request, it will change the record and notify the student of its action. If the Institution does not agree with the student’s request for change, it will so notify the student and will inform the student that he/she has the right to arrange for a hearing. A summary of the information presented at the hearing will be placed in the student’s file.
3. If the student does not prevail at the hearing, the Institution will permit the student to place in the record a statement commenting on the challenged information and/or a statement setting forth the reasons for disagreeing with the decision. If you feel that the school has failed to comply with the Family Rights and Privacy Act, you should contact:

If you feel that the school has failed to comply with the Family Rights and Privacy Act, you should contact:

**Family Compliance Office
US Department of Education
Room 3017, FB-6
600 Independence Ave., S.W.
Washington, D.C. 20202-4605**

Students should be aware that the Institution releases certain public information requested by interested persons or agencies without written permission unless the student submits a written request to the Registrar that this information should not be released. Public information (also called directory information) includes a student’s name, date of birth, field of study, period of attendance, and degrees and awards received. Students are cautioned that keying their records to withhold information can have negative consequences, since it prevents the Institution from verifying attendance or degrees to agencies, insurance companies, or prospective employers.

In addition, if you have a financial aid matter that is not resolved to your satisfaction, you may contact the Federal Student Aid Ombudsman, an impartial resource to help students resolve student loan and other concerns when other approaches fail. You may contact the Ombudsman at:

U.S. Department of Education, FSA Ombudsman
830 First Street NE, 4th Floor
Washington, DC 20202-5144
Telephone: 877-557-2575
Fax: 202-275-0549

Code of Conduct for Financial Aid Office Staff

The Financial Aid Staff is held to the highest ethical standards. We:

- do not have any revenue-sharing agreements with lenders;
- have not accepted any offers of funds from lenders to be used for private educational loans (also known as opportunity pools) in exchange for processing federal or private loans for a particular lender;
- have not received gifts of stock or other financial compensation from lenders in return for service on the advisory board of a lender; and
- do not serve on any lender advisory boards.

Financial Aid Offices have always been bound to act in compliance with the vision outlined in our Mission Statement and the National Association of Student Financial Aid Administrators [Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals](#). (Updated May 31, 2007).

Additionally:

No staff member shall accept any gift greater than \$10 in value from a representative of a student loan provider. Gifts include meals, travel, lodging, entertainment, and in-kind services (such as printing customized consumer information for borrowers with the logo of the school). Staff can participate in meals, refreshments, and receptions in conjunction with meetings, trainings, or conference events open to all attendees.

Staff members shall not accept any remuneration or expense-reimbursement for serving as a member of the advisory board of a lender. Staff may participate on advisory boards that are unrelated in any way to higher education loans.

Huston-Tillotson University
Satisfactory Academic Progress

Satisfactory Academic Progress Policy Requirements for Students Enrolled in Traditional Programs

The Higher Education Amendments of 2010 require that institutions establish a minimum standard of Satisfactory Academic Progress, or "SAP", for students to continue receiving federal (Title IV) financial aid. The minimum standards for SAP are defined as follows:

1. Qualitative Measure:

Students are monitored for SAP beginning with their first semester of enrollment at Huston-Tillotson University. For a student to be eligible for Title IV aid (i.e., federal grants, loans and work study), the student must maintain a satisfactory GPA based on a set of attempted hours:

- < 24 credit hours, he/she must have a cumulative grade point average of at least 1.8
- >24 credit hour, he/she must have a cumulative grade point average of at least 2.0

- The following grades are also excluded from the qualitative measurement:
 - Incomplete (I)
 - In Progress (IP)
 - Passing (P)
 - Withdrawal (W)

2. Quantitative Measure:

SAP also includes the PACE at which a student must progress through a program to ensure that the student completes a degree within a maximum timeframe. PACE is calculated as follows:

Cumulative number of hours student successfully completed / Cumulative number of hours the student attempted.

Huston-Tillotson University expects all students to complete 75% of all hours attempted each semester. (See progression chart below).

The following are included as attempted in the pace completion calculation:

- Assessed credits
- Withdrawal (W)
- Courses completed with grades: A, B, C, and F
- Courses that are waived with credit (WC)
- Incompletes (I)

UNDERGRADUATE REQUIREMENTS PER SEMESTER

Hours for which Aid Was Received Per Semester	Minimum Hours to be Successfully Completed Per Semester
12 attempted hours (full time)	9 hours
9 attempted hours (3/4 th time)	7 hours
6 attempted hours (1/2 time)	5 hours

Note: All undergraduates are expected to complete the bachelor's degree within 5 years, but no longer than 150% of the program length. Second degree seeking students are also required to complete the second bachelor's degree before or at 150% of the program length. Special consideration may be given if the student changes major. For example, a degree plan for 120 credit hours would need to be completed before 180 credit hours are attempted ($120 \times 1.5 = 180$).

All passing grades, credit by exam and CLEP hours are included in the attempted hours. Transfer credits from other institutions are counted in both completed and attempted hours. Grades of "W", "I", and "F" are also included

Ordinarily, the student must satisfy both the GPA (quality) and PACE (quantity) requirements prescribed above. However, if the student continues to meet the GPA requirement, but fails to meet the PACE requirement, the student will be placed on *financial aid probation* for one year, and the student will receive financial aid for the current year. If the student fails to meet the PACE requirement at the end of the probationary period, the student's financial aid will be suspended, and the student will have to appeal the denial of financial aid.

If the student's GPA falls below the minimum standards prescribed above, all federal financial aid will be suspended, and the student must appeal the denial of financial aid

Repeat Courses

Grades for prior attempts are excluded when calculating the qualitative component. However, credits from all attempts are included when assessing if the student meets the quantitative component. A student may successfully complete a course once, but only the first passing grade is counted as a completion when calculating the quantitative component.

APPEAL PROCESS

APPEALS

If a student fails to meet the minimum satisfactory academic progress (SAP) standards, the student will receive official notification in writing from the Financial Aid Office that his/her financial aid is suspended. The University understands there are many obstacles that impact a student's academic success; therefore, the student is given an opportunity to explain any extenuating circumstances that may have hindered the student ability to meet the required minimum SAP standards. Students may appeal the denial of financial aid by completing the appeal form, and writing to the Dean of Enrollment Management after receiving notice that financial aid was suspended. A good appeal letter should:

- Explain in detail what happened during the semester that hampered achievement. For example, student illness, death or illness of an immediate family member, etc;
- Explain in detail what plan of action the student will be taking the following semester to improve the GPA and/or PACE; and
- Be professional.

Student Notification

Students have 30 days, upon receipt of official notification, to appeal financial aid suspension.

The appeal form will be mailed with the official notification to the student. The forms are also available in the Financial Aid Office. The Financial Aid Appeals Committee will review the student appeal and any supporting documentation to determine if the suspension was justified. The student will be notified in writing of the final outcome of the appeal.

If the financial aid appeal is approved, the student will remain on **Financial Aid Probation** as long as the student is meeting the conditions of an **academic plan**, or until the student meets all SAP requirements. Failure to meet the conditions of an academic plan or satisfy SAP requirements will result **in suspension** of federal financial aid.

If the student appeal is not approved, the student may become eligible again by meeting the minimum Satisfactory Academic Progress (SAP) requirements.

Conditions of Reinstatement

A student who has been denied financial aid for academic reasons may become eligible again by meeting the appropriate standards while enrolled at HT. The student is responsible for notifying the Financial Aid Office that SAP requirements are met again.

The decision of the appeals committee is final.

Mail all appeals and supporting documentation to:

Huston-Tillotson University
Attn: Dean of Enrollment Management
900 Chicon Street
Austin, TX 78702

**Huston-Tillotson University
Satisfactory Academic Progress
Adult Degree Program**

Federal regulations require that institutions establish a minimum standard of Satisfactory Academic Progress, or "SAP", for students to continue receiving federal (Title IV) financial aid. Students must maintain SAP throughout the duration of their academic program to be eligible for federal financial aid. SAP is assessed by qualitative and quantitative standards and is evaluated at the end of each completed payment period in the student's academic program. The minimum standards for SAP are defined as follows:

1. Qualitative Measure:

All adult degree students must have a 2.0 GPA at the end of each completed payment period. The GPA is calculated using only the grades earned at HT for the current program of study. The program GPA is computed by adding the program applicable cumulative grade quality points earned (calculated by multiplying the credit hours and the weight of the grade earned in a course, and dividing it by the program applicable cumulative total number of credit hours completed. Courses from which the student withdraws are not included in the program GPA for the qualitative measurement.

The following grades are also excluded from the qualitative measurement:

Incomplete (I)
In Progress (IP)
Passing (P)
Withdrawal (W)

2. Quantitative Measure:

The program has a published standard credit hour load for completion. Incremental progression will automatically be evaluated for all periods of attendance at HT, including periods which the student did not receive financial aid.

Pace of Completion

The quantitative measure for the pace of completion is calculated using the following formula:

Cumulative number of hours student successfully completed / Cumulative number of hours the student attempted.

The student's pace is evaluated at the end of each completed payment period. The student must earn at least 75% of the credits they attempt. Courses from which the student withdraws are counted as attempted

The timeframe to complete the program is 150% of the program length measured in credit hours attempted for the undergraduate program. Special consideration may be given if the student changes major.

The following are included as attempted in the pace completion calculation:

- Assessed credits
- Withdrawal (W)
- Courses completed with grades: A, B, C, and F
- Courses that are waived with credit (WC)
- Incompletes (I)

Financial Aid Warning

If the students cumulative GPA falls below a 2.0, or otherwise minimum stated as stated in the policy or do not earn 75% of credits they attempt at the end of a completed payment period are automatically placed on financial aid warning status. HT will disburse financial funds to the student on financial aid warning for one payment period.

Financial Aid Suspension

If a student on financial aid warning status does not meet SAP at the end of the subsequent completed payment period, the student is not eligible for additional financial aid and will be placed on financial aid suspension.

Appeals

Students whose financial aid has been suspended due to a violation of qualitative and/or quantitative standards during the financial aid warning period may appeal the disqualification and regain eligibility of federal financial aid. The University understands there are many obstacles that impact a student's academic success; therefore, the student is given an opportunity to explain any extenuating circumstances that may have hindered the student's ability to meet the required minimum SAP standards. Students may appeal the denial of financial aid by completing the appeal form, and writing to the Dean of Adult Degree Program after receiving notice that financial aid was suspended. Examples of extenuating circumstances are:

- Death of a relative
- An injury or illness of the student
- Other special circumstances beyond the students control

Financial Aid Probation

Students who are granted an appeal will be placed on financial aid probation and will have their financial aid eligibility reinstated based on the approved appeal. The University will disburse financial aid to students on financial aid probation for one payment period, provided all other eligibility requirements are met.

Transfer Credits- Qualitative

The students GPA is calculated using only grades earned at HT in courses that are applicable to the major. Therefore, transfer credits will not apply when calculating the student's GPA at HT. Transfer

credits include credits for all courses not completed at HT that are applied toward the completion of the student's degree.

Transfer Credits- Quantitative

Credits taken at another institution and applied towards credit at HT are included in both attempted and completed credit hours when measuring the student's pace towards completion. Students who change majors at HT will be re-evaluated to determine which credits apply to the new major.

Repeat Courses

Grades for prior attempts are excluded when calculating the qualitative component. However, credits from all attempts are included when assessing if the student meets the quantitative component. A student may successfully complete a course once, but only the first passing grade is counted as a completion when calculating the quantitative component.

Student Notification

The University will notify students at any point during their enrollment if they are put or taken off the Financial Aid Warning, Financial Aid Probation, Financial Aid Suspension, or Good Standing.

Conditions of Reinstatement

A student who has been denied financial aid for academic reasons may become eligible again by meeting the appropriate standards while enrolled at HT.

The decision of the appeals committee is final.

Mail all appeals and supporting documentation to:

Attn: Shakitha Stinson
Director of Student Services
Huston-Tillotson University
900 Chicon Street
Austin, TX 78702

Documents can also be scanned and emailed to: slstinson@htu.edu

Award Packaging Philosophy

The methodology which allows all applicants to be treated in the same manner when awarding funds. The University will package up to the cost of attendance (COA) by replacing the expected family contribution¹ (EFC) with non-need based aid unless otherwise specified by the student (or parent in case of a PLUS loan).

Indirect Cost of Attendance (Adult Degree Student)

This is not your actual, but your indirect, estimated cost of attending Huston-Tillotson for Academic Year One. The indirect cost of attendance includes both the direct and indirect costs of attending Huston-Tillotson. Federal regulations require that institutions include at a minimum estimated tuition and fees, cost of living allowance, transportation and miscellaneous expenses. **This sometimes is referred to as a “budget”**. The financial aid office calculated your budget on the following assumptions:

Off Campus / Commuter	
Tuition and fees	\$9,480.00
Books/Supplies	\$600.00
Cost of Living Allowance	\$9,396.00
Transportation	\$990.00
Estimated Loan Fees	\$98.00
Personal/Misc	\$2,782.00
Total	\$23,346.00

Direct Cost of Attendance:

This is your direct or actual cost of attending Huston-Tillotson University for Academic Year One. The actual cost of attendance will include your tuition and fees.

Off Campus / Commuter	
Tuition and fees	\$9,480.00

Indirect Cost of Attendance (Traditional Students)

This is not your actual, but your indirect, estimated cost of attending Huston-Tillotson during the 2014-2015 academic year. Federal regulations require that institutions include at a minimum estimated tuition and fees, room and board, transportation and miscellaneous expenses. **This sometimes is referred to as a “budget”.** The financial aid office calculated your budget on the following assumptions:

On and Off Campus (Without Parent)		Off Campus(With Parent)	
Tuition	»\$11,460.00	Tuition	»\$11,460.00
Books/Supplies	»»»\$1,040.00	Books/Supplies	»»»\$1,040.00
Required Fees	»»»»»\$2,084.00	Required Fees	»»»»»\$2,084.00
Living Cost Allowance	»»\$7,514.00	Living Cost Allowance	»»\$3,757.00
Transportation	\$2,650.00	Transportation	\$2,650.00
Estimated Loan Fees	»»»»»206.00	Estimated Loan Fees	»»»»»\$206.00
Personal/Misc	\$2,782.00	Personal/Misc	\$2,782.00
Total	\$27,736.00	Total	\$23,979.00

Actual Cost of Attendance:

This is your direct or actual cost of attending Huston-Tillotson University during the 2014-2015 academic year. The actual cost of attendance will include your tuition and fees and room and board if you live on campus. If you live off campus, your room and board charges were estimated as the actual amount for Room and Board expenses and will vary depending on your living arrangements. You are strongly encouraged to share expenses with a roommate if you live off campus.

On and Off Campus (Without Parent)		Off Campus(With Parent)	
Tuition	»\$11,460.00	Tuition	»\$11,460.00

Required Fees	»»»»»\$2,084.00
Living Cost Allowance	»»\$7,514.00
Total	\$21,058.00

Required Fees	»»»»»\$2,084.00
Living Cost Allowance	»»\$3,757.00
Total	\$17,301.00

»Based on full-time enrollment of at least 12-17 semester credit hours. Your financial aid will be adjusted if you register for fewer than 12 credit hours each semester.

»»The estimated cost of living on and off campus during the 2014-2015 academic year.

»»»Based on the average amount for books and supplies purchased in the University Online Bookstore.

»»»» Estimated loan fees for student loans. The Federal Direct Loan Program requires a 1% origination fee deduction

from the gross amount borrowed for Direct Stafford Loans and a 4% origination fee deduction for Direct Plus Loans.

»»»»» Does not include \$40.00 lab for Biology, Chemistry, and Physics courses.

HOW DO I APPLY FOR FINANCIAL AID?

The application process for financial aid is not complicated. Huston-Tillotson University will assist the student and his/her family in every way possible. The first step is to complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. The FAFSA is used to determine eligibility for financial aid from most federal and state programs. Each student is encouraged to apply early to maximize eligibility for financial aid.

WHO SHOULD APPLY?

Huston-Tillotson University encourages all students who need financial aid for college to apply. Financial aid packaging techniques are used in order to award aid to many eligible students as possible. Unfortunately, the office of financial aid is unable to meet the full eligibility of all students. Therefore, you should find as many sources of assistance as possible, including student employment, scholarships, and alternative loans.

APPLICATION DEADLINES

Prospective students who apply for financial aid must also apply for admissions and be accepted into a certificate or degree program at Huston-Tillotson University before a decision on financial aid can be made. However, **do not** wait for formal acceptance to Huston-Tillotson University to apply for financial aid. You should apply early for both financial aid and admission. To ensure priority consideration for financial aid for the 2012-2013 academic year, you must complete the FAFSA and Institutional

Scholarship Application by **March 15th** each year. Files completed after that date will be processed and awarded provided funding is available.

Note: There is no application deadline for the Adult Degree Student. Applications will be accepted as received.

WHAT PROGRAMS ARE AVAILABLE?

Huston-Tillotson University participates in the following financial aid programs. Please see "The Student Guide", which is available in the Financial Aid Office, to supplement this very brief information.

FEDERAL GRANT PROGRAMS

Grants are awards that do not need to be repaid.

FEDERAL PELL GRANT PROGRAM

Awards for the 2014-2015 range from \$602 to \$5730.00 per academic year for fulltime enrollment.

NEW RULES FOR PELL GRANT RECIPIENTS EFFECTIVE 7-1-12

1. Any student who is subject to involuntary civil commitment upon completion of a period of incarceration for a forcible or non forcible sexual offense is **ineligible** to receive a Pell grant.
2. Pell eligibility is limited to 12 semesters (five years) of full time attendance or half time equivalence.
3. Pell grant is awarded at the maximum for children of soldiers who died as a result of military service in Iraq or Afghanistan after 9-11-2001; and the student was less than 24 years of age, or enrolled as a student at an institution of higher education at the time of the parent or guardian's death.

SUPPLEMENTAL OPPORTUNITY GRANTS (FSEOG)

Awards for 2013-2014 will range from \$100.00 to \$200.00.00.00 per academic year.

FEDERAL TEACH GRANT

The College Cost Reduction and Access Act of 2007 created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program which provides grants of up **\$4,000** a year in grant assistance to undergraduate, post-baccalaureate, and graduate students who agree to serve for at least four years as full-time “highly qualified” teachers in high-need fields in public or not-for-profit private elementary or secondary schools that serve students from low-income families. The link to schools serving low-income families is <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>.

- the Department’s annual Teacher Shortage Area Nationwide Listing at: <http://www.ed.gov/about/offices/list/ope/pol/tsa.doc>

FEDERAL WORK STUDY PROGRAMS

A limited number of part-time jobs at Huston-Tillotson University and non-profit agencies are available to students with financial need. Federal work study students will not be allowed to work more than 20 hours per week without permission. If you are interested in work study, please contact the Financial Aid Office.

Students who do not meet Huston-Tillotson University’s SAP requirements will be ineligible for federal work study.

FEDERAL DIRECT STUDENT LOAN PROGRAM (These are sources of financial aid that must be repaid)

Federal Direct Subsidized Stafford Loans do not accrue interest while the student is attending school on at least a half time basis. The U.S. Department of Education pays all interest until the loan enters repayment, which is 6 months after the student drops below half time attendance.

Unlike the Federal Direct Stafford Loan, in which the federal government pays all interest, the Federal Direct Unsubsidized Stafford Loan will accrue interest, starting with the first

disbursement. The student can elect to pay the accrued interest while in school or can have the accrued interest capitalized at the time of repayment, which is 6 months after the student drops below half time attendance.

The maximum amounts that can be borrowed per academic year are as follows:

FEDERAL DIRECT STAFFORD LOANS—SUBSIDIZED

The maximum amount a first-year student may borrow is \$3500.00

The maximum amount a second-year student may borrow is \$4500.00

The maximum amount a third-year student may borrow is \$5500.00

The maximum amount for a fourth year student may borrow is \$5500.00.

Repayment is deferred until six months after graduation, withdrawal or dismissal from school and no interest is charged until repayment begins.

FEDERAL DIRECT STAFFORD LOANS—UNSUBSIDIZED

Loans up to \$4000 per academic year may be borrowed for first and second year students who are financially independent of their parents as defined by Federal regulations. Fourth and Fifth year students may borrow up to \$5000.00. Interest accrues when the loan is disbursed but may be deferred while the student is enrolled in a post-secondary institution on at least a half-time basis.

FEDERAL DIRECT PARENT LOANS TO UNDERGRADUATE STUDENTS (PLUS)

If your eligibility for financial aid is based upon your parents' income data, your parents may apply for a Plus Loan up to the cost of education.. If your parents are not accepted for the loan, you, the student, may borrow under the Stafford Unsubsidized Loan program described above. Payment may be deferred while the dependent student is enrolled at least half-time.

Parents must contact the Direct Loan Servicing Center to request an in-school deferment each semester in which their dependent child is enrolled at least half-time.

The only application required to apply for federal financial aid is the FAFSA.

Loan Repayment

Even after you are no longer a HT student, we want to assist you with tracking your loans. For example, there are several repayment options for situations that might make your repayment difficult such as unemployment, temporary total disability, service in Peace Corps, etc. We are an encyclopedia of information! If you are having trouble repaying your loan, call our Default Prevention / Financial Literacy Department at 512.505.6446.

The financial aid office has entered into an agreement with a third party servicer (TG) to assist HT in tracking the repayment of your student loans. Therefore, besides you, only the HT Financial Aid Office and TG will access our Loan information contained in NSLDS (National Student Loan Data System).

Return of Title IV Policy

A federal financial aid (Title IV) recipient who withdraws from the University is subject to a Return of Title IV (R2T4) calculation. For the purpose of R2T4 calculation requirements, a recipient is a student who has actually received federal financial aid funds or has met the conditions that entitled the student to a late disbursement of federal financial aid funds. The University is required to review the amount of federal loan and grant aid a student received for the payment period, to determine what percentage of federal financial aid the student earned prior to withdrawal. The percentage of federal financial aid determined to be unearned for the payment period must be returned to the appropriate federal financial aid program(s).

When a federal financial aid recipient withdraws from the University prior to the end of a payment period, a R2T4 calculation must be performed to determine the amount of federal financial aid funds earned as of the date of withdrawal. If the total amount of federal financial aid funds earned is less than the amount of federal financial aid funds disbursed to the student or on behalf of the student in the case of a parent PLUS loan, the difference between these amounts will be returned to the applicable federal financial aid programs. If federal financial aid funds earned is greater than federal financial aid funds disbursed, the difference between these amounts will be treated as a post withdrawal disbursement. A R2T4 calculation will not be performed if the federal financial aid recipient withdraws after successfully completing the payment period AND all funds awarded for that period have been disbursed.

Determination of Withdrawal

Official Notification

The student officially starts the withdrawal process by notifying the Registrar with his/her intent to withdraw. The withdrawal request must be completed in writing and the institution will use the date the student began the withdrawal process as the date of determination. In rare cases, the student will notify the school verbally. If a verbal notification is received, the student must confirm his/her intent to withdraw via email. Also, if the student continues attending class after the official notification of intent to withdraw, the school will use the last date of attendance at an academically related activity to determine the withdrawal date. Examples of academically related activities are:

- Examinations and quizzes
- Tutorials
- Computer Assisted Instruction
- Academic advising or counseling
- Academic conferences
- Completion of an academic assignment, paper, or project

Unofficial Notification

The student does not officially begin the withdrawal process and the institution must rely on information from the Registrar and Faculty to determine the student's last date of attendance. There

are two categories for unofficial withdrawals for the purpose of the RT4 calculation. First, the institution determines that a student did not begin the withdrawal process or otherwise notify the school of the intent to withdraw due to illness, accident, or other circumstances beyond the student's control. The second category encompasses all other withdrawals where official notification is not provided to the school. For these withdrawals, the withdrawal date is the midpoint of the payment period of the enrollment.

The withdrawal date for a deceased student will be the last date of academic attendance or attendance at an academically related activity determined from University attendance records. The date of determination will be the date the University becomes aware of the student's death. (Refer to the Withdrawal Policy)

Return of Title IV Funds

The amount of federal financial aid funds earned by the student will be calculated according to the Return of Title IV Funds (R2T4) calculation. If the calculation indicates the amount of funds earned is less than the amount disbursed to the student, or on behalf of the student in the case of a PLUS loan, the difference between these amounts will be returned to the appropriate federal financial aid programs. The University will not report grant overpayments for deceased students to NSLDS or refer a grant overpayment to Debt Resolution Services, as the student's estate is not required to return any federal financial aid funds.

The following represents procedures the University will follow if a credit balance of federal financial aid funds, created from funds disbursed before the death of the student, exists after the completion of the R2T4 and the University's refund calculations:

- Pay authorized charges owed to the University;
- Return any remaining credit balance to the federal financial aid programs.

Return Calculation

The amount of federal financial aid earned is calculated by determining the percentage of aid earned and applying this percentage to the total amount of aid disbursed and that could have been disbursed for the payment period. The payment period is defined as the period of time it takes the student to complete at least one-half of the weeks and credits in the student's academic year. For purposes of determining earned federal financial aid, a student's aid is considered disbursed if it is disbursed as of the student's last date of attendance. As long as conditions for a late disbursement (described below) are met prior to the date the student became ineligible (the student's last date of attendance), any undisbursed federal financial aid will be counted as aid that could have been disbursed.

Conditions for a Late Disbursement (Including Post Withdrawal Disbursements)

- The Department of Education (ED) processed a Student Aid Report (SAR) or Institutional

Student Information Record (ISIR) with an official Expected Family Contribution (EFC) for the student (except in the case of a parent PLUS loan)

- The University originated a Direct Loan (DL)
- The University made the award to the student for a Federal Perkins loan or Federal Supplemental Educational Opportunity Grant (FSEOG)
- The University originated the award to the student for the TEACH Grant program

The University will not include as a post withdrawal disbursement any funds the University was prohibited from disbursing on or before the date the student withdrew, which would apply to the following: (Additional information is available in the Disbursements Policy)

- Second or subsequent disbursements of DL funds unless the student has graduated or successfully completed the loan period.
- Second disbursements of DL for the period that the University is prohibited from making until the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year.
- Disbursements of DL or Perkins loan funds for which the borrower has not signed a promissory note.
- Disbursements of Federal Pell Grant, Iraq Afghanistan Service Grant, and TEACH Grant funds to a student for whom the University did not receive a valid SAR or a valid ISIR by the deadline date established by the Secretary in the Federal Register.
Federal Pell Grant, Iraq Afghanistan Service Grant, and TEACH Grant funds for a subsequent payment period when the student has not successfully completed the earlier payment period for which the student has already been paid.
- Disbursements of DL funds to a first-year, first-time borrower who withdraws before the 30th day of the student's program of study

Inadvertent Overpayments

An inadvertent overpayment occurs when the University disburses funds to a student no longer in attendance but prior to the date the University determines the student withdrew from the program. This would include any federal financial aid fund disbursements made after the student's last date of attendance but prior to the University's determination that the student was withdrawn. These inadvertent overpayments are included in the R2T4 calculation as aid that could have been disbursed.

Only students who meet late disbursement criteria are entitled to keep federal financial aid funds disbursed as an inadvertent overpayment. If an inadvertent overpayment could not have been made as a late disbursement, the University will return the entire amount of the federal financial aid funds disbursed. If the inadvertent overpayment could have been made as a late disbursement, the University will return only the unearned portion of the inadvertent overpayment within 45 days of the University's date of determination that the student withdrew (Refer to the Disbursements Policy for further information). Unearned inadvertent overpayments will be returned according to the requirements for the return of unearned funds.

STATE GRANT PROGRAMS

(You must complete the FAFSA to qualify for state financial aid programs)

Tuition Equalization Grant (TEG)-Award amounts for 2014-2015 will range from \$300.00 to \$4875.00 per academic year. Students must be registered for at least 12 credit hours by the 12th class day to receive TEG. Funds are awarded on a first come first served basis to all eligible students until funds are depleted.

Texas B- On – Time Loan

The maximum award for 2014-2015 is \$6080.00. The Texas B-On-Time Loan is available to all Texas Grant eligible students. The loan carries a zero percent interest rate and the loan will be forgiven if the student graduates within four years with at least a 3.0 GPA. Funds are limited and will be awarded on a first come first serve basis.

College Access Loan (CAL)

This loan program provides low-interest loans to Texas students who need assistance in paying for higher education. The student may choose a fixed or variable rate; however, payments are not required until six months after the student completes his or her education, or withdraws from school on at least a halftime basis. CAL loans may be used to cover the Expected Family Contribution.

Annual CAL Loan Amounts for the 2014-2015 academic year are:

\$5000.00 undergraduates

\$7500.00 graduates and professionals

Aggregate limit is \$45,000.00

Payment Guarantor (Cosigner) Requirements:

Must be at least 21 years of age

Must have a regular source of income

Must receive a favorable credit evaluation

Must be a U.S. citizen and reside in the U.S. or in a U.S. territory

NOTE: EFFECTIVE FEBRUARY 14, 2010 ALL BORROWERS MUST SIGN A SELF-CERTIFICATION FORM BEFORE LOAN PROCEEDS CAN BE DELIVERED TO THE SCHOOL.

FINANCIAL AID VERIFICATION POLICY AND PROCEDURES

The effectiveness of the Federal Student Financial Aid programs depends on the accuracy of the data they; therefore, institutions are required to verify information provided by students selected for verification. In doing so, institutions must follow the procedures established by Federal Regulations. Verification is the process of confirming the accuracy of certain data elements provided by the student on the FAFSA. Students may be selected by the U.S. Department of Education, but Huston-Tillotson may also select the student.

It is our policy to provide a student, either in person, or by a note delivered to the student's address or on a campus mailbox, with a clear understanding of the forms and documents needed to verify the application data. The documentation request may include copies of federal tax return transcripts, and documentation of any untaxed income.

Situations Where Acceptable Documentation May Not Be Available

Situations may occur where a student, spouse, and/or parent may not be able to provide acceptable documentation to resolve verification; in this case, the University will accept the following as resolution.

Victims of Identity Theft

Tax filers who have been victims of identity theft are unable to obtain tax information using the IRS data retrieval tool and are unable to receive an IRS tax transcript until the matter is resolved by the IRS. In these instances, the University may accept signed copies of the paper IRS income tax returns that were filed with the IRS along with the following documentation:

- A signed copy of IRS Form 14039 "Identity Theft Affidavit," if the form was submitted
- If the IRS did not require Form 14039 to be submitted or the filer did not save a copy of the form, the filer must submit a copy of the police report filed by the tax filer
- As a last resort, a signed and dated statement that the tax filer was a victim of IRS identity theft and the IRS is investigating the matter

Amended Tax Return

When the University becomes aware that a tax filer has filed, or will file, an amended tax return, it will obtain the following:

- A signed copy of the relevant tax return or IRS Tax Return Transcript, AND
- A signed copy of the IRS Form 1040X that was filed with the IRS

The University will use the information found on both forms when completing the verification process.

Filing Extensions

If the individual(s) has been granted a filing extension by the IRS, the University will accept the following as documentation:

- A copy of the IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return" or approval of extension longer than six months, and
- A copy of the IRS Form W-2 for each source of employment income received for the 2013 tax year by an individual that has been granted a filing extension, or
- A signed statement by a self-employed individual certifying the amount of the AGI and U.S. income tax paid for the specified tax year

Non Tax Filers

Students, spouses, and/or parents who have not filed a tax return, and are not required to file, will not have an AGI. They would instead report income earned from work on the FAFSA, which includes any income reported on the individual's W-2 forms, and other earnings from work not reported on these forms. If selected for verification and income was earned, the student, spouse, and/or parent will be required to provide copies of W-2 forms from each employer. If a W-2 is not available, the University may accept a signed statement explaining the reason the W-2 form is not available as well as the amount earned and the source of income.

Completing Verification

When the University has obtained all necessary verification documents from the student, the documentation is compared to the ISIR/SAR record. If the verification process shows that the student's information is correct, and there are no outstanding issues or conflicting information, the student will be awarded. IF the verification process shows the student information requires corrections, the awarding process will not continue until the University receives a final and valid federal output document from CPS with the official EFC

Verification Deadline

All students are expected to submit verification documents to the Financial Aid Office within 10 days of receipt of the missing document letter. The deadline will be extended to 30 days if the student / parent has mitigating circumstances beyond their control, such as-

- **Tax returns not filed due to a natural disaster ;**
- **Student and/or parent can't use IRS data retrieval tool and need to request tax transcripts, etc.**

HOW ARE FUNDS DISBURSED?

A student is eligible to receive the first disbursement of federal financial aid when the University confirms the student is enrolled in courses for the payment period and is eligible to receive the funds.

The University will disburse Direct Loan proceeds in substantially equal installments, and no installment will exceed one-half of the loan amount.

First-time, first-year undergraduate borrowers will not have the first installment of Direct Loan proceeds disbursed until 30 calendar days after the program of study academic year begins.

Before disbursing federal financial aid funds, the University will determine and document the student's eligibility to receive federal financial aid funds.

The University will disburse federal financial aid funds by crediting the student's account no later than three business days after receiving the funds. Funds in excess of allowable charges will be paid directly to the student unless otherwise authorized in writing by the student

WHAT IF I HAVE CONCERNS ABOUT MY FINANCIAL AID AWARD

We strive to be a full-service, equitable aid office. If you feel that we failed to meet that goal, we want to know. For any problems, the proper procedures for resolution are as follows:

1. Schedule a meeting with the Director of Financial Aid for a review of the situation. Please write out your problem in advance so the exact nature of the concern is set out clearly.
2. If you are still not satisfied, make an appointment with the Dean of Enrollment Management. It is required that your problem be put in writing prior to the meeting.
3. If you feel that further review of your situation is warranted, you may submit a formal appeal to the Provost. We take your concerns very seriously and will strive to resolve any problems.

SCHOLARSHIPS

Types of Scholarships:

Institutional Scholarships

A student applying for any institutional scholarship award (academic, athletic, music, etc.) must submit a complete FAFSA (Free Application for Federal Student Aid) Institutional Financial Aid Application (IAA), and the institutional scholarship application by March 15th deadline of the preceding academic year. General scholarship information is available in the Huston-Tillotson University Scholarship Handbook which is updated and reproduced at the beginning of each recruiting season for the subsequent academic year. Scholarship information can also be found on the financial aid webpage located at: <http://htu.edu/enrollment/financial-aid/scholarships-grants>.

Institutional Scholarships are awarded on the basis of merit and performance to full-time, degree-seeking undergraduate students at the University. All institutional scholarship recipients must be in good standing with the university or finally admitted at the time of awarding. Scholarships are awarded for the academic year and are split equally between the fall and spring semesters. All students are required to possess a minimum 2.5 college/ high school/ transfer grade point average in order to receive any form of institutional scholarship or grant funds. Funds are awarded on a first-come, first-serve basis, upon recommendation of the Scholarship Committee. **Students who receive institutional scholarships in the amount of tuition are required to live on campus. Also, completion of the scholarship application does not guarantee that you will receive a scholarship.**

Types of Institutional Scholarships:

1. Academic (Merit-based) Scholarships:

This scholarship is awarded based on a minimum cumulative grade point average of 2.5 from an accredited high school, college or university. The following Academic Scholarships are available at Huston-Tillotson:

W.E.B. DuBois Scholarship

Students selected as W.E.B DuBois Scholars come to Huston-Tillotson from large cities and small towns throughout Texas, from several other states, and from a variety of international regions. Overall, the selective group of Dubois Scholars earn above average scores on standardized tests and are ranked in the top ten percent of their high school classes. Dubois Scholars excel in writing, fine arts, math, science and business. All have proven themselves to be leaders, critical thinkers, and problem solvers. Admission to the Dubois Honors Program follows a candidate's admission to Huston-Tillotson University and is determined by scores from the ACT/SAT examinations, high

school transcripts, and letters of recommendation from high school teachers and counselors. The following are minimum requirements to be considered for admission into the program:

- SAT 1000 or ACT 22
- 3.5 GPA on a 4.0 scale
- Writing Sample
- Telephone Interview

The monetary value of the scholarship is for tuition and fess only. Students are admitted into the program at the discretion of the Director of the Honors Program, Dr. Janice Sumler-Edmond. **The W.E.B. The Scholarship is renewable if the recipient maintains a 3.5 GPA on a 4.0 scale and completes a full course load each semester.**

Maroon and Gold Scholarship

Students who are graduates of a U.S. high school and whose academic records reflect any one of the following may receive a Maroon and Gold Scholarship.

- A composite score of 19 to 20 on the ACT test, or a combined score of 900 on the SAT test
- A cumulative GPA of 2.5 or 2.8 on a 4.0 scale. Students who transfer from another college or university with a cumulative 3.0 GPA may receive a Maroon and Gold Scholarship.

The monetary value of this award is \$2000.00 for the FALL and SPRING semesters. **The scholarship is non-renewable.**

Rams Scholars

Students who are graduates of a U.S. high school and whose academic records reflect any one of the following may receive a Ram Scholarship.

- A composite score of 2.9 to 3.2 on the ACT test, or a combined score of 1000 on SAT test
- A cumulative GPA of 3.3 or higher on a 4.0 scale. Students transferring from another college or university with a cumulative GPA of 3.3 or higher may also receive the scholarship.

The monetary value of this award is \$3000.00 for the FALL and SPRING semesters. **The scholarship is non-renewable.**

Ethnic Minority Scholarship

This scholarship has a monetary value of \$2000.00 per academic year and is available to members of certain

minority groups (African American, Hispanic, etc) who are U.S. high school graduates or college/university transfers who have a cumulative 2.5 GPA on a 4.0 scale. **Ethnic minority scholarships are renewable if the recipient maintains a cumulative 2.5 GPA on a 4.0 scale and completes a full course load each semester.**

Two (2) awards will be made per academic year.

Interdenominational Scholarships

This scholarship has a monetary value of \$2000.00 per academic year and is available to U.S. high school graduates or college/university transfers who have a 2.0 cumulative GPA on a 4.0 scale. The student must be able to document active participation in religious activities. **The Interdenominational Scholarship is renewable if the recipient maintains a 2.5 GPA on a 4.0 scale.** Two (2) awards will be made per academic year.

Sibling/Parent/Child Scholarship

Recipients of this scholarship must be either a U.S. high school graduate or college/university transfer with a cumulative GPA of 2.5 on a 4.0 scale. **The scholarship is renewable if all family members maintain a 2.5 GPA on a 4.0 scale.** To be considered for this scholarship, two or more members of the same immediate family (ie brother, sister, mother-son, etc) must be simultaneously enrolled in full-time course load at Huston-Tillotson. The monetary value of this scholarship affects tuition costs only. Distribution is as follows:

- First family member: pays full tuition
- Second family member: pays one-half tuition
- Third family member: pays one-third tuition
- Fourth family member: pays zero tuition

Capitol City Scholarship

This scholarship has a monetary value of \$1000.00 per academic year and is available to Austin Independent School District high school graduates or Austin Community College transfers who have a 2.5 GPA on a 4.0 scale. **Capitol City Scholarships are renewable if the recipient maintains a cumulative 2.5 GPA on a 4.0 scale and completes a full course load each semester.**

PERFORMANCE BASED GRANTS (WAIVERS)

1. Athletic Grants

Athletic grants are awarded based upon the recommendations of the individual team head coaches with the approval of the Athletic Director. Huston-Tillotson University is a member of the Red River Conference of the National Association of Intercollegiate Athletics (NAIA).

All athletes must maintain a minimum 2.0 GPA and meet NAIA eligibility requirements to receive an athletic grant. Athletic scholarships are available for the following sports:

- Men's Baseball*
- Men's and Women's Basketball*
- Men's and Women's Soccer*
- Men's and Women's Track and Field*
- Women's Volleyball*
- Women's Golf*

2. *Performance (Music) Scholarships:*

Music performance (vocal and instrumental) scholarships are awarded based upon the recommendation of the music faculty.

Faith-Based Scholarships

1. **Matching Church Scholarship Program:**

This is a dollar-for-dollar match with a maximum annual award from the University of \$5,000. The scholarship funds must be made payable to Huston-Tillotson University (and the student) and should be accompanied by an official letter from the church pastor or designated official. The letter should mention the matching church scholarship program.

There are limited funds allocated to this program and funds will be awarded on a first come, first served bases. **The student must have a 3.0 GPA or higher on a 4.0 scale to be considered for the Matching Church Scholarship.**

(There are no special applications required to apply for HT Institutional Scholarships. The HT Scholarship Committee makes the selection and the Financial Aid Office notifies the student of the award).

2. **United Methodist Church Scholarships and Loans:**

The United Methodist Church has established several financial aid programs for members of the denominationally affiliated institutions. There is an application, church certification, and nomination form for most programs.

For more information regarding United Methodist scholarships please contact the Scholarship Coordinator at 512.505.3023.

Application packets vary and should be submitted to the:

**Scholarship Officer
Board of Higher Education and Ministry
The United Methodist Church
1001 Nineteenth Avenue, South
Nashville, TN 37202-0871**

3. United Church of Christ (UCC) Scholarships:

The university offers \$2,000 annually renewable scholarships to students who are members of the UCC. . There is an application, church certification, and nomination form for most programs.

For more information regarding United Methodist scholarships please contact the Scholarship Coordinator.

United Negro College Fund (UNCF)

The United Negro College Fund awards scholarships to undergraduate and graduate students attending a UNCF member college or university as well as to those students attending other historically black colleges and universities (HBCU) and majority institutions. Students must apply for this scholarship online by accessing the UNCF website @ <https://applyonline.uncf.org>.

UNCF general scholarship eligibility criteria are as follows:

- Students must have a minimum grade point average of 2.5 on a 4.0 scale;
- Students must have an unmet financial need as verified by the Office of Financial Aid;
- Students must complete the FAFSA if a U.S. Citizen or Resident.

All scholarships offered by the UNCF require that the basic criteria are met; however, competitive scholarships may require a specific application, grade point average and documentation (i.e. typed application, essay, personal statement, statement of career goals, résumé, official transcripts, letters of recommendation, a headshot and a financial need statement). **Deadlines are enforced and only original documentation is accepted.**

Please Note: All students who receive an UNCF scholarship are required to submit a *thank you letter* according to specified guidelines established by the UNCF as well as complete a *scholarship recipient survey form* for the UNCF.

To Contact the UNCF:



The College Fund/ UNCF
8260 Willow Oaks Corporate Drive
Post Office Box 10444
Fairfax, Virginia 22031-4511
Phone: 703-205-3400
Fax: 703-205-3550
www.uncf.org

(Frequently Asked Questions)

Q: What scholarships are offered at Huston-Tillotson University?

A: Huston-Tillotson has many scholarships and endowments but you need not apply for each of them individually. Simply fill out the **Institutional Scholarship Application** and you will be considered for each monetary award for which you are eligible.

Q: What is the minimum GPA I must have to be considered for scholarships?

A: You must have at least a 2.5 to be considered for any scholarship.

Q: I didn't get any HT scholarships. Where else may I go to find scholarship money?

A: There are many, many scholarship finder websites. These are **FREE** sites that search the internet based on your academic and extracurricular profile and find scholarships for which you may apply. The best of these scholarship sites is www.fastweb.com. If you don't have a profile, get one today!

Note: if any scholarship finder site asks you to pay, it's probably a scam.

Q: Do I have to fill out the FAFSA (Free Application for Federal Student Aid) to receive a scholarship?

A: Yes and No. You **must** fill out the FAFSA to be considered for any HT institutional scholarship; however, if you search for outside scholarship money (via fastweb or the internet) there are a few scholarships that do not require you to submit a FAFSA. You should, however, fill out the FAFSA every year on **JANUARY 1ST** regardless of your desire or eligibility for scholarship money. All financial aid is awarded based on your FAFSA.

Q: I am a minority but not an African American. Is there something similar to the United Negro College Fund (UNCF) for me?

A: Yes! There are also scholarship agencies for other minority and ethnic groups. The Hispanic Scholarship Fund (HSF) serves Latino students. Native American students may contact the American Indian Graduate Center (AIGC). The Organization of Chinese Americans (OCA) serves all Asian Pacific students, not just those of Chinese descent.

For scholarship applications through these groups, please visit their websites:

United Negro College Fund: www.uncf.org

Hispanic Scholarship Fund: www.hsf.net

American Indian Graduate Center: www.aigc.com

Organization of Chinese Americans: www.ocanational.org

Q: Huston-Tillotson is a United Methodist School. I am United Methodist. Are there scholarships for me?

A: Yes! United Methodist offers several scholarships for Huston-Tillotson students. Pay attention to your @htu.edu email for information about these scholarships as it becomes available.

Q: I don't have a computer/internet access. Do you have any paper scholarship applications?

A: Unfortunately, very few. Almost all scholarship applications, with the exception of the Huston-Tillotson Institutional Scholarship application, must be filled out online or typed and emailed. All scholarship information will be delivered to students via email, as well. If you do not have a computer or internet access, please visit the HT library or computer lab to check your email, fill out applications, and search for scholarships. The Huston-Tillotson campus, as well as much of the East Austin and Downtown Austin areas, is free Wi-Fi equipped. Use your laptop or a wireless enabled desktop. For more information about Austin's free wireless internet, visit <http://austinwirelesscity.org/>.

Q: Will I get a refund of any excess scholarship money?

A: It depends. UNCF does not allow any scholarship award to be for more than the student's unmet financial need. HT is affiliated with UNCF. An HT scholarship is more like a waiver of certain amounts of your tuition and fees rather than a monetary award and as such, refund checks are not issued on these awards. The only exceptions are for scholarships such as the Gates Millennium Scholarship Program which is handled through UNCF (or the HSF, AIGC, or OCA) but funded by a separate donor. In cases such as this one, you would receive a refund. With any other outside scholarship that does not specifically state that you may not have a refund of the excess, the money is yours, provided all of your Huston-Tillotson debt is paid, and will be given to you in a refund check available via the Business Office.

Q: What is the difference between an outside scholarship and a Huston-Tillotson scholarship?

A: An outside scholarship is one for which the money is provided through organizations not affiliated with the University.

Q: Who can I turn to if I have more questions?

A: If you have questions about scholarships or the FAFSA, please contact the Scholarship Coordinator, Ashley Davenport, either via email (asndavenport@htu.edu) or phone (512.505.3023).

ADDITIONAL SCHOLARSHIP RESOURCE WEBSITES

1. Act-So AeuRoeOlympics of the mind scholarships
www.naacp.org/programs/programs_index.html
2. Ambassadorial Scholarships:
www.rotary.org/foundation/educational/amb_scho/
3. American Institute of Certified Public Accountants Scholarships:
www.aicpa.org/search/search1.htm
4. American Psychological Association Scholarships and Fellowships:
www.apa.org
5. American Society For Microbiology Undergraduate Fellowships:
www.asm.org/Search
6. Americorps: www.cns.gov
7. ARMY/AIRFORCE ROTC Scholarships: (for Historically Black Colleges)
www.afrotc.com/scharships/icshol/minority/bcu.htm
8. Art, Film, Writing Scholarships Competitions List: www.xensei.com/users/adl
9. Baptist Scholarships
www.free-4u.com/baptistscholarships.htm
10. Black Alliance foe Educational Options Schlarships
www.baeo.org/options/privatelyfinanced.jsp
11. www.blackstudentfund.org
12. Black Alliance for Educational Options Scholarships:
www.baeo.org/options/privatelyfinanced.jsp
13. Baptist Scholarships: www.free-4u.com/baptistscholarships.htm
14. www.blackwebsites.com
15. Easley National Scholarship Program: www.naas.org
16. FastWEB Scholarship Search: www.fastweb.com
17. Federal Scholarships & Aid Gateways: www.fedmone.org

18. FinAid: The Smart Students Guide to Financial Aid: www.finaid.org
19. Gateway to 10 Free Scholarship Searches: www.college-scholarships.com
20. Guaranteed Scholarships:
www.guaranteed-scholarships.com
21. The Hispanic College Fund: www.hispanicfund.org
22. Historically Black College & University Scholarships: www.iesabroad.org
23. International Students Scholarships & Aid Help: www.iefaf.org
24. Methodist Scholarships: www.free-4u.com/methodistscholarships.htm
25. www.scholarship.com
26. Wired Scholar Free Scholarship Search:
www.wiredscholar.com/paying/scholarship_search/pay_scholarship_search.jsp
27. Women Presidential Freedom Scholarships:
www.nationalservice.org/scholarships/
28. Scholarships—From FreSch!: www.//216.110.42.89/searchlogon.phtml
29. Scholarships Gateways From Black Excel: www.blackexcel.org/100minority.htm

HOW CAN I GET ADDITIONAL INFORMATION?

The Office of Financial Aid is located in the Agard-Lovingood Building, 2nd Floor.

The office hours are:

Monday - Friday	8:30 A.M. to 5:30 P.M.
Saturday	Hours will be posted in advance

These office hours provide access for both day and evening students, but if these times present scheduling problems for you or your parents, appointments at other convenient times can usually be arranged if advance notice is given. We are accustomed to complex federal rules and regulations, and we are eager to cooperate closely with you and your family to assure that everything possible is done to enable you to secure the education you desire. We welcome you to call, visit, or email us; our contact information is as follows:

STAFF

Antonio Holloway, MBA- Director of Financial Aid
512.505.3031
aholloway@htu.edu

Diane Nunez, Financial Aid Counselor
512.505.3032
dnunez@htu.edu

Semoya Moore- Default Prevention / Financial Literacy Specialist
512.505.6446
smmoore@htu.edu

Disclaimer:

All information contained in this handbook was accurate at the date of print. The handbook may be revised upon changes in federal and state fund policies.