

**Huston-Tillotson University
Financial Aid and Scholarships Handbook
2012/2013**



DEPARTMENT OF ENROLLMENT MANAGEMENT

Revised 5-14-12

HUSTON-TILLOTSON UNIVERSITY

2012-2013

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 located on the HT financial aid web page located at [**http://htu.edu/admission/financial-aid**](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

Mission

As a historically black institution, Huston-Tillotson University'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.

Vision

Huston-Tillotson University will be a leader in the education of diverse populations. We will empower students for success in a global society as critical thinkers, lifelong learners, and ethical citizens.

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

Students and families should note that staff working in the Financial Aid Office at Huston-Tillotson University have not been implicated in any of the current investigations into practices in the student loan industry. 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 does not currently require staff to complete and submit financial disclosure forms as a condition of employment. All financial aid staff will disclose to their immediate supervisor if an assigned task could create a perceived or real conflict of interest in the eyes of the public.

Staff members who knowingly fail to follow these guidelines will be subject to normal disciplinary guidelines.

Huston-Tillotson University
Satisfactory Academic Progress

Satisfactory Academic Progress Policy Requirements for All Students

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:

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

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).

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 in the calculation and are not considered satisfactory completion.

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

RETAKING COURSEWORK

Students will not receive financial aid for previously passed courses with a C or better. However, if a student needs a certain passing grade for a course in his/her major to continue in a program, the student will be allowed use financial aid for a one time repetition of the course(s).

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.

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. Forms are also available in the Financial Aid Office, or the form may be downloaded from the Huston-Tillotson Website (www.htu.edu). 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: Financial Aid Department
900 Chicon Street
Austin, TX 78702

Documents can also be scanned and emailed to *financialaid@htu.edu*

HOW IS THE AMOUNT OF ELIGIBILITY DETERMINED?

The main determinant of your aid is your financial need, and one of the major elements in the need equation is the cost of attending school. This concept is explained on page eight of "The Student Guide." Students have different budgets, depending on whether the student lives on or off campus. This will depend upon the tuition and fees, and whether the student lives on or off campus. Student expense budgets include the cost of tuition and fees, books and supplies, a monthly allowance for room and board, transportation to and from school, and your personal expenses such as clothes and entertainment. While your tuition, books and supplies, and fee costs are fixed, the amount you spend on living costs will depend largely on your own actions as well as your individual circumstances. To estimate what these expenses might be, consult the following chart based on modest but adequate expenses under various conditions

2012-2013 Cost of Academic Year Attendance

This is not your actual, but your indirect, estimated cost of attending Huston-Tillotson during the 2012-2013 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:

Off Campus / Commuter		Off Campus With Parent		On Campus	
Tuition	»\$11,020.00	Tuition	»\$11,020.00	Tuition	»\$11,020.00
Books/Supplies	»»»»\$1,040.00	Books/Supplies	»»»»\$1,040.00	Books/Supplies	»»»»\$1,040.00
Required Fees	\$2,034.00	Required Fees	\$2,034.00	Required Fees	\$2,034.00
Room and Board	»»»»\$9,396.00	Room and Board	»»»»\$3,473.00	Room and Board	»»\$6,946.00
Transportation	\$2,597.00	Transportation	\$2,597.00	Transportation	\$2,212.00
Personal/Misc	\$2,782.00	Personal/Misc	\$2,782.00	Personal/Misc	\$2,782.00
Total	\$28,869.00	Total	\$22,946.00	Total	\$26,034.00

Actual Cost of Attendance:

This is your direct or actual cost of attending Huston-Tillotson University during the 2012-2013 academic year. The actual cost of attendance will include your tuition and fees, books and supplies, and room and board. 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.

Off Campus / Commuter		Off Campus With Parent		On Campus	
Tuition	»\$11,020.00	Tuition	»\$11,020.00	Tuition	»\$11,020.00
Required Fees	\$2,034.00	Required Fees	\$2,034.00	Required Fees	\$2,034.00
Room and Board	»»»»\$9,396.00	Room and Board	»»»»\$3,473.00	Room and Board	»»\$6,946.00
Total	\$22,450.00	Total	\$16,527.00	Total	\$20,000.00

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

»»Includes \$54.00 residence hall activity fee for all on-campus students

»»»This is a reasonable estimate of what it will cost to live in Austin, Texas for a 9-month period. Actual costs may vary by individual choices related to location and circumstances.

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

»»»»»Based on the average amount for room and board while living with parents. The assumption is made that you will pay some household expenses while residing with parent(s).

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.

Independent vs. Dependent Students

Independent Student

The definition for an “Independent Student” may change; however, currently students will be considered independent for financial aid purposes if they meet one of the following criteria:

- Twenty-four (24) years of age prior to January 1st. of each year;
- Currently serving on active duty in the U.S. Armed Forces for purposes other than training;
- A veteran of the U.S. armed forces, based on the following:
 - Will be a Veteran by June 30th of each year;
 - Served as a cadet or midshipman at one of the service academies (Army, Navy, Air Force, National Guard);
 - Released under conditions other than dishonorable.

Students are not considered veterans if they:

- Never served in the U.S. Armed Forces;
 - Were only a ROTC student;
 - Are currently a cadet or midshipman at a service academy;
 - Served only as a National Guard or Reserves enlistee;
- Are a graduate or professional student;
 - Are married on the date applying for financial aid;
 - Is currently a ward of the court, or was a ward of the court until age 18; or both parents are deceased and they do not have an adoptive or legal guardian;
 - Have legal dependents that fall within the following descriptions;
 - Children are dependent on them for more than one-half of financial support.
 - Other people who reside with them who receive more than one-half financial support, and will continue to receive more than one-half financial support during the academic year;
 - Is currently or was an emancipated minor by a court in the student’s state of legal residence;
 - Is currently or was in legal guardianship as determined by a court in the student’s state of legal residence;

Is currently or anytime after July 1, 2011, determined by a high school counselor, or school district liaison that student is/was homeless;

Is currently or anytime after July 1, 2011, determined to be a runaway or homeless youth living in transitional housing, or self-supporting and at risk of becoming homeless.

Dependent Student

If students do not fall within at least one of the descriptions listed above, they are considered **dependent** students for financial aid purposes and must report their parent's information on all financial aid forms.

Mitigating Circumstances

Unless there are some mitigating circumstances, students will be considered a dependent student for financial aid purposes. Mitigating circumstances include but are not limited to:

- Student's last surviving parent died before or after **the student** applied for financial aid.
- The student and **the student's** parents are separated and they were granted refugee status by the Homeland Security Office.
- The student experienced abusive behavior or other family disturbances that can be documented by an objective third party such as a counselor, minister, or social worker, etc.
- The student was abandoned and is **self-dependent**, or **dependent upon** foster parents for support.

Any of these circumstances can be considered, but they do not automatically give students independent status. All circumstances must be documented and approved by the Director of Financial Aid or an appointed designee.

WHAT PROGRAMS ARE AVAILABLE?

Huston-Tillotson University participates in the following financial aid programs. Please see "The Student Guide" 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 2012-2013 range from \$400.00 to \$5550.00 per academic year.

**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. (The student must still be Pell eligible to qualify).

SUPPLEMENTAL OPPORTUNITY GRANTS (FSEOG)

Awards for 2012-2013 will range from \$100.00 to \$300.00.00 per academic year.

SEOG will be awarded to all Pell eligible students. Students with the lowest EFC (Expected Family Contribution) will receive preference in the awarding process.

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 law identifies the following as high-need fields for purposes of the TEACH Grant Program –

- Bilingual education;
- English language acquisition;
- Foreign language;
- Mathematics;
- Reading specialist;
- Science;
- Special education; or

- Another field documented as high-need by the Federal government, a State government, or a Local Education Agency, and approved by the Secretary. This field must be listed in the Department's annual Teacher Shortage Area Nationwide Listing at:
<http://www.ed.gov/about/offices/list/oep/pol/tsa.doc>

A TEACH Grant recipient who does not complete the required teaching service within eight years of completing his or her academic program, subject to certain exceptions, or fails to meet certain other requirements of the TEACH Grant Program, must repay the TEACH Grant as a Direct Unsubsidized Loan under the William D. Ford Federal Direct Loan Program with interest, accrued from the date the TEACH Grant was disbursed.

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.

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

STATE GRANT PROGRAMS

Tuition Equalization Grant (TEG)-Award amounts for 2012-2013 will range from \$300.00 to \$5277.00 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.

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 \$500000. 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.

NEW UNSUBSIDIZED STAFFORD FLEXIBILITY

The ECASLA (Ensuring Continuing Access to Student Loans ACT) added a special provision for unsubsidized Stafford Loans, effective July 1, 2008. Dependent and independent students may receive an additional \$2000.00 in Unsubsidized Stafford Loans per academic year.

FEDERAL DIRECT PARENT LOANS TO UNDERGRADUATE STUDENTS (PLUS)

If your eligibility for financial aid is based upon your parents' income data, you do not normally have access to the Unsubsidized Stafford Loan, but your parents may borrow up to the cost of education less the other aid you will receive. If your parents are not accepted by the lender for a loan, you, the student, may borrow under the Stafford Unsubsidized Loan program described above. Payment on the PLUS begins within 45 days after the loan is fully disbursed, but 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.

(ECASLA allows students to borrow up to \$2000.00 in Unsubsidized Stafford Loans without first obtaining a denial letter for a Parent PLUS Application).

: All first time and transfer students are required to complete a MPN and Loan Entrance Counseling. The instructions on how to complete the MPN and Loan Entrance Counseling will be mailed with your award letter. More than likely student loans will be included on your original award letter since Huston-Tillotson is a private university, and a majority of students enrolled will need federal student loan to cover their educational expenses. For this reason the University uses what is called “passive confirmation” to award and disburse your loans. This means, you will have to take some action to decline your loans. After you receive your initial award letter, you can email the financial aid office and confirm that you do not want your loans, and your loan application will be canceled upon receipt of your request. You will have also another opportunity to cancel your loans after they are disbursed. Upon receiving and posting your loans to your account, you will receive notification of the loan disbursements; at that time you will have 14 calendar days to request that we cancel your loan disbursements. Remember all requests to cancel your loans must be writing.

Loan Repayment

Even after you are no longer a Huston-Tillotson University student, we want to help you pay back your loan as painlessly and as responsibly as possible. 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 Department at 512.505.3027. Loan deferment and forbearance forms are also available on the financial aid webpage located at: <https://www.myedaccount.com/>

STATE LOAN PROGRAMS

Texas B- On – Time Loan

The maximum award for 2012-2013 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 of matriculation and graduates 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 half-time basis. CAL loans may be used to cover the Expected Family Contribution.

Annual CAL Loan Amounts for the 2012-2013 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.

OTHER LOAN PROGRAMS

Private Education Loans

Several public and private lending institutions offer private consumer loans called “private loans”. These loans are sometimes referred to as signature and alternative loans. Private loans may be used to cover all education related expenses, such as, tuition and fees, room and board, supplies and personal computers. Since these loans are based on credit and work history, students are encouraged to obtain a cosigner before applying for these loans. The following private loan lenders have agreed to make private loans to eligible HT students:

Chase Select
1-866-306-0868
www.chaseselectloans.com

SallieMae Signature Loan
1-888-272-4665
www.salliemae.com/student

Wells Fargo Collegiate Loan
Wells Fargo.com/Student
1-866-380-1726
www.wellsfargo.com/student

United Methodist Education Loans
1-615-340-7346
www.gbhem.org

You are not required to use these lenders. You may apply for a loan from any lender of your choice. The Financial Aid Office will certify eligibility for all private loans only after students have exhausted all eligibility for federal loan programs

Note: Effective February 14, 2010 all borrowers must sign a self-certification form before private loan proceeds can be delivered to the school.

Minnie Piper Stevens Foundation:

If you are a U.S. citizen/permanent resident and a Texas resident attending a college or university within the State of Texas, you may be eligible for loans through the Minnie Piper Stevens Foundation. Applicants must be fulltime, and be classified as a Junior, Senior, or Graduate/Professional student. The application is available online at www.mspf.org.

FINANCIAL AID VERIFICATION POLICY AND PROCEDURES

Verification is the process of confirming the accuracy of certain data provided by the student on the FAFSA. Students are selected for verification by the U.S. Department of Education, but Huston-Tillotson University may also choose to verify certain application data.

It is our policy to provide a student, either in person or by a note delivered to the student’s address or on campus mailbox, with a clear understanding of the forms and other documentation needed to verify the application. This documentation may include federal income tax forms and untaxed income documentation. If you are unclear as to what is needed, please seek further explanation from the Financial Aid Department.

Students are expected to submit requested documents and information within two weeks of the request; however, we recognize that sometimes it is necessary to contact outside sources which could result in additional delays. Therefore, while students may be requested to provide evidence of all efforts made to obtain the necessary documentation, an extended period of time may be permitted as long as the student meets all deadlines for state and federal programs.

The school will use the current Verification Guide issued by the Department of Education as the governing document for substantiation of information. Please note that the school is required by federal regulation to make referrals to the U.S. Department of Education Inspector General if it suspects that aid is requested under false pretense. Huston-Tillotson University takes very seriously the proper stewardship of federal and state funds and will cooperate with the government agencies in prosecuting students who are found to have falsified application data. If, during verification, an overpayment situation occurs, the Institution will make every effort to collect the overpayment from the student. If it is not collected, the school will refer the case to the U.S. Department of Education.

HOW ARE FUNDS DISBURSED?

Most financial aid is directly credited to a student's account at the beginning of each semester, except first-time borrowers who cannot receive the first disbursement of their loan funds until thirty days have elapsed from the first day of classes. In the case of loan funds for school charges, you will be notified when they are received and given the opportunity to cancel the loan and make other arrangements for tuition payment. Loan funds for living costs will be given to you in a separate check.

Funds will not be credited until all requested documents and information have been received and verified. Federal Work Study wages are paid directly either by an off-campus agency or by Huston-Tillotson University.

REFUND POLICIES

The term "refund" is defined as financial aid and/or cash payments minus the amount of charges retained by the institution for the student's actual period of enrollment. Any student who withdraws from the University may be eligible for a refund of institutional charges (tuition, fees, room, and board, etc), according to the University published refund policy. However, a student who received financial aid and withdraws from the university may be required to a refund of all or a portion of the financial aid awards to the appropriate financial aid programs. Generally, refunds are fall under three broad categories:

- 1. Refunds from cash payments**
- 2. Repayment of Title IV Funds**
- 3. Credit balances**

A brief description of each refund type is as follows:

Refunds from Cash Payments

Cash paying students may receive a refund of tuition and fees based on the following schedule:

Refunds	Charges
---------	---------

Withdraw within first week of classes.....	80%.....	20%.....
Withdraw within second week of classes.....	60%.....	40%.....
Withdraw within third week of classes.....	40%.....	60%.....
Withdraw within fourth week of classes.....	20%.....	80%.....
Withdraw after fourth week of classes.....	none.....	100%....

Repayment (Return) of Federal Funds

The repayment (return) of Title IV funds will apply to all students who receive Title IV (federal) funds. A new federal regulation became effective FALL 2000 regarding the repayment of federal funds when students officially or unofficially withdraw from the University prior to completing 60% of any current enrollment period (semester). If a student completes less than 60% of a current enrollment period, the U.S. Department of Education requires the University to prorate the amount of federal aid the student credit to the student's account. The refund policy is sometimes referred to RT4, and it determines the amount of institutional charges (tuition, fees, and room and board) that the University can retain that was paid for federal funds. Conversely, the refund policy determines the amount of federal aid that the student has earned and can retain. Under policies established by the U.S. Department of Education, the responsibility for the repayment of federal funds is shared by the student and the University; this may result in an increased student debt to the University since the refund policy is applicable until over 60% of the calendar days in an enrollment period are completed. Based on the calculation, it may be the case that the University earned institutional charges that were initially paid by federal funds but must nevertheless be returned to the appropriate Title IV programs. Therefore, the student may leave the University owing a balance even though the account would have been paid in full had the student completed the enrollment period (semester). An example of the policy is as follows:

- Student withdraws from University on September 20, 2012- (25% of the semester);
- Student received \$1000.00 in federal student loans;
- Student may retain \$250.00 to pay for institutional charges- ($\$1000.00 \times 25\%$);
- The University would return \$750.00 to the federal student loan program, and the student would owe the University for the amount returned even if the student had a zero balance at the time of the withdrawal ($\$1000.00 \times 75\%$).

Repayment (return) of Title IV Funds will be made in the following order as mandated by the U.S. Department of Education:

- Federal Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Direct Plus Loan
- Federal Pell Grant for which a return of funds is required
- Federal Supplemental Educational Opportunity Grant (SEOG) for which a return of funds is required
- Federal TEACH Grant for which a return of funds is required

REFUND POLICIES

The term “refund” is defined as financial aid and/or cash payments minus the amount of charges retained by the institution for the student’s actual period of enrollment. Any student who withdraws from the University may be eligible for a refund of institutional charges (tuition, fees, room, etc), according to the University published refund policy. However, a student who received financial aid and withdraws from the University may be required to refund all or a portion of the financial aid award to the appropriate financial aid programs. Generally, refunds fall under three categories:

- 1. Refunds to Student Paying Cash**
- 2. Repayment (Return) of Title IV Funds**
- 3. Refunds from Credit Balances**

REFUNDS TO STUDENTS PAYING CASH

Refunds are made to students, who paid cash for educational expenses based, on a prorated amount for actual weeks of attendance prior to withdrawal from the University. The refund will be calculated based on the following schedule:

	Charges	Refunds
Withdraw within first week of classes.....	80%.....	20%.....
Withdraw within second week of classes.....	60%.....	40%.....
Withdraw within third week of classes.....	40%.....	60%.....
Withdraw within fourth week of classes.....	20%.....	80%.....
Withdraw after fourth week of classes.....	none.....	100%....

REPAYMENT (RETURN) OF TITLE IV FUNDS

The repayment (return) of Title IV (Federal financial aid) funds will apply to all students who receive Title IV funds. The policy is applicable when students officially or unofficially withdraw from the University prior to completing 60% of any current enrollment period (semester). If a student completes less than 60% of a current enrollment period, the U.S. Department of Education requires the University to prorate the amount of federal aid that was credited to the student’s account. The refund policy is sometimes referred to RT4, and it determines the amount of institutional charges (tuition, fees, and room and board) that the University can retain that was paid for federal funds. Conversely, the refund policy determines the amount of federal aid that the student has earned and can retain. Under policies established by the U.S. Department of Education, the responsibility for the repayment of federal funds is shared by the student and the University; this may result in an increased student debt to the University s Based on the calculation, the University may have earned tuition, fees, room and board charges that were initially paid by federal funds that must be returned to the appropriate Title IV programs. Therefore, the student may leave the University owing a balance even though the account would have been paid in full had the student completed the enrollment period (semester). An example of the policy is as follows:

- Student withdraws from University on September 20, 2012- (25% of the semester);
- Student received \$1000.00 in federal student loans;
- Student may retain \$250.00 to pay for institutional charges- (\$1000.00 X 25%);
- The University would return \$750.00 to the federal student loan program, and the student would owe the University for the amount returned even if the student had a zero balance at the time of the withdrawal (\$1000.00 X 75%).

Repayment (return) of Title IV Funds will be made in the following order as mandated by the U.S. Department of Education:

- Federal Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Direct Plus Loan
- Federal Pell Grant for which a return of funds is required
- Federal Supplemental Educational Opportunity Grant (SEOG) for which a return of funds is required
- Federal TEACH Grant for which a return of funds is required

REFUNDS FROM CREDIT BALANCES

A credit balance is created on the student's account when cash payments and the amount of aid from all sources (federal, state, and/or institutional) exceed the amount charged for tuition, fees, room and board. Credit balances are to be refunded to students within ten (10) business days after the credit balance is created, or credited to next semester's charges, if requested by the student in writing. If a student does not pick up a refund check within fourteen (14) calendar days after the check is written, the check will be mailed to the student's permanent address. Also, if the credit balance is created from a Plus Loan disbursement, the credit balance refund will be made payable to the parent if so requested on the application.

Since HT is a private University and many students receive institutional aid (waivers)*, the Director of Financial Aid will review all pending refunds before checks are made payable to the students.

OVER-AWARD PROCEDURES

The following Institutional Scholarship Policy will be used as a guide for all adjustments for over-awards for students who received institutional aid (waivers, grants, and/or scholarships) and externally funded scholarships:

HT encourages its students to apply for externally funded scholarship** opportunities to help fund their education. Scholarships are designed to defray **tuition, fees, and room and board, if you reside on campus**; hence, the University has taken the position below to avoid over-awards and to spread the benefit of University sponsored scholarships to as many eligible students as possible.

To this end, the University will impose the following procedures when the combination of student financial aid, including institutional aid, results in an award that exceeds the **cost of attendance*****.

1. Reduce the student's aid from loans by the amount that the award exceeds the cost of education (U.S. Department of Education regulations require that we do this);
2. If, after taking step 1, the aid still exceeds the cost of attendance, the University will reduce the student's institutional aid (DuBois Scholarship, Athletic grant, Choir grant, etc) by the amount of the remaining overage.

3. If, after taking steps 1 and 2, the student's aid still exceeds the cost of attendance, the student may be eligible for a refund provided that federal, state, and/or private sources of said aid allow for cash refunds to students.

*Institutional waivers consist of DuBois Scholarships, Athletic Grants, Choir Grants, Tuition Waivers, etc.

**An externally funded scholarship is any scholarship that the student brings to the University from outside HT.

***Cost of attendance (COA) consist of tuition, fees, room, board, personal expenses, transportation, estimated direct loan fees, estimated book expenses. The COA is calculated each academic year, and the student's financial aid cannot exceed the COA minus the student's expected family contribution (EFC) as calculated from the FAFSA.

Note: The students may at anytime request that the Business Office hold a credit balance on their accounts for subsequent semesters. The *Credit Balance Hold* form is available in the Financial Aid Office.

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. Often a student's concern turns out to be a simple misunderstanding or perhaps stems from displeasure with a federal or state rule or regulation over which we have no control. 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.

Loan Repayment

Even after you are no longer a Huston-Tillotson University student, we want to help you pay back your loan as painlessly and as responsibly as possible. 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 Department at 512.505.3027. Loan deferment and forbearance forms are also available on the financial aid webpage located at: <http://www.e-fao.com/htu/financialaid>.

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 fees 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.**

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 Financial Aid Office;
- 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

ENDOWED SCHOLARSHIPS

Endowed scholarships are made available from funds that are donated to the University. The following Endowed Scholarships are available at Huston-Tillotson University:
(The list is not inclusive)

Scholarship	Major	GPA
Adams-Bertrand	Music	2.5
Akins, Charles	Public Education	3.0
Burnett-Harris	None	2.5
Baldwin, Nancy	None-Disadvantaged	2.5
Bateman-Birtho	Ministry	2.5
Boles-Kelly	Education	2.5
Bowles Endowed	None	2.5
Brackenridge	None- San Antonio	3.0
Bradfield	None	2.5
Bradley-Cofield	None	2.5
Brawley, James	None- Int'l Student	2.5
Bryson-Hazel	None	2.5
Cardwell	None	2.5
Clark	None	2.5
Clay Endowed	None	2.5
Club Sembradores	None- Hispanic	2.5
Echols	None-Foreign Student	2.5
Elliott Endowed	Chemistry	3.0
Fowler-Rhae	Science or Math	3.0
Foy	None	2.5
Farrish Foundation	None	2.5
Franklin	Religion	2.5
George Foundation	None- Leadership	2.5
Gibbs-Jones	None- Houston Res.	2.5
Hand, Daniel	None-Southern State	2.5
Harper	None	2.5
HT Trustees	None	2.5
Luedecke-Moore	None	2.5
McNair	Science	2.5
Meador Endowed	Education	3.0
Morton	Science	2.5
Nall-Edward	None	2.5
Pickle, "JJ"	None	2.5
Randolph Hearst	English or Journalism	2.5
Ransom	None	2.5
Readers Digest	English or Journalism	3.0
Samples	Kinesiology	2.5

Sherman-Rhambo	Computer Science	3.0
Simond-DeBlanc	None	2.5
Sullivan	None-Disadvantaged	2.5
USAA	Business	3.0
Viaer, Anthony	None	3.0
Walker Endowed	Education	2.5
Waters Endowed	Music	2.5
Wilson	Science	3.0
Wormley	None	2.5
Yearwood-Brown	None	2.5

Note: Scholarships will be awarded based upon available funds and with approval of the HT Scholarship Committee.

(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

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 for Educational Options Scholarships
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.fedmoney.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
30. Scholarships on the Net (1,500): www.advocacy-net.com/scholarmks.htm

SUMMER STUDY ABROAD PROGRAM

The study abroad program is not for every student. It is however, for those who seek to experience a different way of living and to find goodness, beauty, and power in cultures of other people. Study abroad experience is not limited to those students who are studying foreign languages, but is open to all students who have at least a 3.0 GPA.

To allow ample time for the financial aid and business offices to process all necessary paperwork, all students who wish to apply for study abroad must adhere to the following:

- All paperwork needed to study abroad must be completed and turned in to the financial aid office by January 15th of year.
- All international student ID cards, Passports, must be secured by March 1st.
- Student must have at least a 3.0 overall GPA to be considered for study abroad.

If you have questions contact the following:

Antonio Holloway- Director of Financial at 512.505.3031; or
Dr. Steven Edmond- Study Abroad Program Coordinator 512.505.3130

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

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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.