



2025-2026
FINANCIAL AID
BOOKLET

STUDENT'S RIGHTS AND RESPONSIBILITIES

You have the right to know:

- What financial aid programs are available
- The priority dates for submitting applications for each of the programs
- How financial aid will be distributed
- Costs of attending the University
- How your cost of attendance is determined and how it affects your financial aid
- What resources were considered in the calculation of your “financial need”
- The University’s refund policy
- What portion of the financial aid you receive must be repaid and what portion is “gift aid”
- How much of your financial need has been met
- Details on the programs offered in your financial aid packages. If a loan is offered, you have the right to know the interest rate, the total amount that must be repaid, the length of time you have to repay the loan, when repayment is due to begin, and any deferment, forbearance or cancellation provisions.
- The Satisfactory Progress policy for financial aid recipients and the appeal process.

In accepting financial aid, you accept the responsibility to:

- Review and consider all information about the University’s financial aid programs before you enroll
- Complete all applications and forms accurately and submit them on time to the proper office
- Provide correct information (Errors can delay your receiving financial aid. Misreporting information on financial aid forms is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.)
- Provide all additional documentation, verification, corrections and/or new information requested by either the Office of Financial Aid or the agency to which you submitted your application
- Read and understand all forms that you are asked to sign and keep copies of them
- Accept responsibility for agreements you sign
- If you have a loan, notify your lender of changes in your name, address, or school enrollment status
- Complete Exit Interview(s) for Direct Loans before ceasing attendance at the University
- Perform in a satisfactory manner the work that is agreed upon in the Federal Work-Study job
- Know and comply with the priority dates for application or reapplication for aid
- Understand the University’s refund policy
- Report any funds that you receive from “outside sources” (church, foundations, veteran’s assistance) after your financial aid award has been made and/or accepted
- Pay any fees, tuition, room, board, or other expenses not paid by financial aid or scholarships by deadlines.

OFFICIAL HPU STUDENT E-MAIL ACCOUNT:

After HPU assigns an official HPU e-mail account to a student, the student is responsible for checking their HPU e-mail account. University offices use the student e-mail to send important information and to contact students. Students will be held responsible for information provided in their e-mail account and for any deadlines missed due to their failure to access their campus e-mail. If you have any questions regarding your e-mail account, contact the IT department at 325-649-8034.

FINANCIAL AID AT HOWARD PAYNE UNIVERSITY

2025-2026

The information contained in this booklet is intended to give students a better understanding of the nature of financial aid, as well as rights and responsibilities as an aid recipient. The Office of Financial Aid at Howard Payne University is available to assist those students who have difficulty meeting the cost of attending HPU. Although the primary responsibility for financing an education rests with the family, it is recognized that many students will require additional assistance in order to finance their educational goals.

Awards from financial aid programs funded by federal and state governments are administered according to the laws and guidelines governing the programs. Depending on available funding, aid is awarded to qualified students who meet preferred filing dates.

GENERAL ELIGIBILITY REQUIREMENTS

To be eligible for financial assistance, a student must:

- have a high school diploma or a GED certificate, or pass a test approved by the U. S. Department of Education;
- be working toward a degree or certificate;
- enroll in an eligible program;
- register with Selective Service, if required;
- enroll for a course load required by the requested aid program (see specific program information);
- not be in default on any educational loan;
- not owe a refund or repayment on any educational funds obtained at any university;
- be in good academic standing;
- maintain satisfactory level of academic progress (see satisfactory academic progress section);
- be a U.S. citizen or eligible noncitizen; and
- have a valid Social Security Number.

APPLICATION PROCESS

Students must re-apply for financial aid each academic year and must be pursuing a degree or certificate that can be obtained at Howard Payne University in order to receive financial aid.

New Students: Must be accepted for admission & complete the Free Application for Federal Student Aid (FAFSA). The FAFSA may be accessed at www.studentaid.gov. The Federal School Code for Howard Payne University is **003575**.

Returning Students: Must complete the Free Application for Federal Student Aid (FAFSA). The Federal School Code is **003575**.

VERIFICATION: Some applications are selected for verification. This is the process of checking the accuracy of the information that students provide when they apply for aid under the student financial assistance programs administered by the U.S. Department of Education. The verification procedures are governed by the Higher Education Act of 1965, as amended, and Subpart E of CFR 668, Verification of Student Aid Applicant Information.

Applications are selected for verification by either the Central Processing Center (CPS) or the school. If selected for verification, the student must complete the verification process or forfeit federal student aid eligibility. It is the policy of Howard Payne University to withhold all awards and disbursements of federal student aid funds until the verification process is complete.

The applicant will be asked to complete a Verification Worksheet and submit documentation of 2022 income (i.e. signed copies of tax returns or the tax transcript(s) from IRS, W-2 Form(s), Form 1099s, etc.) for taxed and untaxed income for the applicant and the parents (if parent's income was included on the FAFSA). Other documentation may be requested during the verification process to resolve any conflicting information. All requested information must be submitted as soon as possible to evaluate your eligibility.

If corrections are necessary, there are two options:

1. If all of the required documentation is on file in the HPU Financial Aid Office, the corrections may be made electronically through the Central Processing System (CPS) by HPU.
2. The student can make the necessary corrections on the Student Aid Report (SAR) and submit by mail or via the Web (using a Federal Student Aid ID) at www.studentaid.gov.

After the corrections are processed, the student will receive an Information Acknowledgement or a corrected SAR, which will need to be reviewed carefully. No further action on the part of the student is required if all information is correct.

The consequences of failing to complete verification within the established deadlines are as follows:

Federal Pell Grant: The applicant forfeits the Federal Pell Grant for the award year.

Federal SEOG, Federal Work-Study, Federal Subsidized Direct Stafford Loan: The applicant will not receive any funds from these programs for the award year.

PREFERRED FILING DATES

Students must re-apply for financial aid each academic year. Financial Aid applications may be submitted after October 1st each year. Completed financial aid applications for summer 2025 are due by April 1. Applications for the 2025-2026 academic year are due by March 15. Applications for spring 2026 only are due by November 15. A completed financial aid application consists of the results of the Free Application for Federal Student Aid (FAFSA), the Institutional Aid Application, and other documentation as required for applications selected in the Verification process. Priority is given to students who complete their application by March 15th.

FINANCIAL AID COUNSELING

The Office of Financial Aid offers personal counseling with students and parents concerning budgeting, types of financial aid available, and awarding of financial aid packages. The office is located in the Packer Administration Building, Room 109 on the HPU campus. Office hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. The telephone number is 325-649-8015.

NONDISCRIMINATORY POLICY

Howard Payne University does not discriminate on the basis of race, color, national origin, sex, age, or disability in its Financial Aid programs. Race and sex designations on financial aid applications are used in order to complete required federal and state reports.

DEFINITION OF AN ACADEMIC YEAR

The following definition of “academic year” will apply to all eligible programs, including graduate programs, and will be used when administering all Title IV financial aid programs. An academic year consists of two long semesters (Fall and Spring) with a full-time undergraduate student required to enroll in and complete a minimum of twelve (12) credit hours per semester for a total of no less than twenty-four (24) credit hours over thirty (30) weeks (15 weeks per long semester). The academic year begins on June 1 (Summer I) and ends on May 31 (May term).

ACADEMIC YEAR AND SUMMER SESSIONS

An academic year at Howard Payne University will consist of a fall and a spring semester. Specific dates and academic calendars can be found in the HPU catalog. The summer session(s) will be included with the upcoming academic year (a header) for annual loan limits.

Financial aid is not available to transient students. Regular students who wish to apply for financial aid during a summer session must complete the Free Application for Federal Student Aid (FAFSA) for the forthcoming academic year and the Supplemental Summer Session application.

AWARDS FROM OUTSIDE SOURCES

If the student is the recipient of any award or scholarship from a source other than Howard Payne University (foundation, school, church, Vocational Rehabilitation, etc.), the amount must be reported as soon as possible so that it can be coordinated with the award package. These resources must be considered when determining eligibility for financial aid. An adjustment in the award package may be necessary according to documented need and the guidelines of the programs. Normally, work programs or loan assistance are reduced first. The person or organization responsible for payment should be informed that the check is to be made payable to Howard Payne University and forwarded to the Business Office for handling. When the check is received, credit will be issued to the student's account.

VETERAN'S ASSISTANCE

Students who plan to receive assistance through the Veteran's Administration should notify the V. A. of their intentions so that a Certificate of Eligibility may be received prior to enrolling.

At Howard Payne University, veteran's benefits are handled by Celeste Justice. Her contact information is cjustice@hputx.edu or 325-649-8620. If the student plans to receive veteran's benefits, the Office of Financial Aid must be advised of the type of benefit and the monthly amount of the benefit. Any change in course load or class attendance is to be reported to the veteran coordinator. All veteran benefit recipients are required to file a degree plan upon initial enrollment.

STUDY ABROAD

A student's enrollment in a program of study approved for credit by Howard Payne University is considered enrolled at Howard Payne University for the purpose of applying for assistance under the Title IV, HEA programs. Please contact the Registrar's Office and the Office of Financial Aid for further information.

STUDENT AID INDEX (SAI) (Formerly known as EXPECTED FAMILY CONTRIBUTION (EFC))

When the Free Application for Federal Student Aid (FAFSA) is submitted, the information that is reported is used in a formula established by the U.S. Congress. This formula determines Student Aid Index (SAI), which determines eligibility for PELL maximum or minimum. The SAI is provided on the Student Aid Report that is generated for the student as a result of filing the FAFSA. The SAI is used in determining “financial need” for other programs.

HOW NEED IS DETERMINED

Our office attempts to meet the total need with a combination of aid resources including scholarships (for those meeting the requirements), grants, work-study, and loans. Need is determined by subtracting the Student Aid Index (SAI) from the Cost of Attendance:

COST OF ATTENDANCE – STUDENT AID INDEX = NEED

Various loan programs are designed to assist in meeting the “expected family contribution”. These loan programs are described in this booklet. Students are charged for one semester at a time; therefore, aid is credited to the student account one semester at a time.

FINANCIAL AID

Federal Pell Grant: A Federal Pell Grant recipient selected for verification must complete the process no later than 120 days after the last date of enrollment or the deadline published in the *Federal Register*, whichever is earlier. The student has completed verification when he or she has submitted all required documentation and has ensured that needed corrections are made or has shown, as required, that the application data are correct. In addition to all verifying documentation, the **HPU Office of Financial Aid must have on file the final and valid federal output document, showing the official SAI.**

Federal SEOG, Federal Work-Study, Federal Subsidized Direct Loan: The applicant must complete the verification process at **least 30 days before the last date of enrollment** of the enrollment period. The student has completed verification when he or she has submitted all requested documentation to the HPU Office of Financial Aid. We must also have on file an output document that shows that the student’s application data was processed through the Central Processing Agency (CPS) at least once.

2025-2026 COSTS

HPU offers a flat tuition rate for full-time students taking 12-18 hours. The flat tuition rate for the 2025-2026 school year is \$15.965 **per semester**. When a student enrolls for more than 18 hours, the over-load rate is **\$1048** per hour. If a student enrolls for less than 12 hours, the tuition rate is **\$1023** per hour.

There is a required fee of \$2,100 per semester for all full-time students. Residence halls cost \$2,250 per semester for a double occupancy room. (Private rooms are an extra \$800 per semester.) Your housing costs will vary if you live in on-campus apartments, off-campus or with your parents. While you may choose from several meal plans, the amount included for the on-campus cost of attendance below is an average meal plan cost.

Housing on campus:	Veda Hodge Hall	\$2,250 per semester
	Taylor Hall	\$2,250 per semester
	Jennings Hall	\$2,250 per semester
	Private Room Charge	\$ 800 (additional)
	Newbury Place Apts. (per person)	\$2,600 per semester (includes electricity) based on occupancy of 2 per apartment
	Smith Bell Duplexes (per person)	\$1,745 per semester (includes electricity)

Meal Plans:	#1 unlimited meals per week \$100 in jacket bucks, \$125 in stinger bucks	\$2,950 / sem
	#2 - 15 meals per week \$150 in jacket bucks, \$125 in stinger bucks	\$2,850 / sem
	#3 12 meals per week \$200 in jacket bucks, \$125 in stinger bucks	\$2,700 / sem

(Required if a student lives in the dorm. Other meal plans are available. Prices subject to change.)

Use the Worksheet on the next page to calculate your individual costs.

ESTIMATED 9 MONTH COST OF ATTENDANCE (based on 2025-2026 tuition)

	Live Off-Campus (Not with Parents)	Live On-Campus (Apartment/Dorm)	Live With Parents
Tuition (full-time)	\$ 31,930.	\$ 31,930.	\$ 31,930.
Student Service Fee	\$ 4,200.	\$ 4,200.	\$ 4,200.
Books & Supplies (Average)	\$ 1,200.	\$ 1,200.	\$ 1,200.
Living Expenses	\$ 18,000.	\$ 10,628.	\$ 3,182.
Transportation	\$ 1,300.	\$ 1,156.	\$ 1,300.
Personal Expenses	\$ 2,000.	\$ 1,782.	\$ 1,538.
TOTAL COST OF ATTENDANCE	\$58,630.	\$ 50,896.	\$ 43,350.

In calculating cost of attendance, we have allowed for books, transportation, and personal expenses. Each of these can vary greatly among students. The figures listed are averages and may not represent your actual expenses. The cost of attendance for other categories of students (i.e. part-time students, extension campuses) is computed on an individual basis.

DISBURSEMENT OF AID FUNDS

Please note: In this publication, a “student account” refers to the account established by the Howard Payne University Business Office for the purpose of posting the student’s costs for institutionally related charges associated with attendance at Howard Payne University and payments/credits toward the charges.

Federal Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Tuition Equalization Grant (TEG) will be credited to the student account. For students who participate in the Federal Direct Loan or Federal Parent (PLUS) Loan, the loan proceeds will be credited to the student’s account.

Federal regulations require that loan disbursements be disbursed at least twice during the enrollment period. For a student enrolled for both the fall and spring semesters, the disbursements would occur one time in the fall and one time in the spring.

Aid is normally disbursed once each semester. This usually occurs at the beginning of each semester after the 8th class day if the student has complied in a timely manner with all application procedures. Any loan or grant funds received by check may require the student’s endorsement. All institutional scholarships will be credited to the student’s account and disbursed once each semester, usually at the beginning of the semester.

BOOKSTORE VOUCHER: The HPU Bookstore is powered by eCampus Virtual Bookstore and may be accessed by visiting the HPU website at www.hputx.edu (choose Quick Links, Student, Bookstore) or www.ecampus.com/hputx. Once a student has finalized with the Business Office, any financial aid credit balance, if applicable, will be applied to their eCampus virtual bookstore account. The student will receive an email to their HPU address letting them know a credit balance has been applied. The students can log in to the virtual bookstore using their HPU email address as their username and student ID as their password to utilize the credit. Any credit not used will be returned to the student via an overpayment check. For additional information, contact the Cashier’s Office at 325/649-8053 or the Financial Aid Office at 325/649-8015.

PAYMENT PROCESS

A student's registration for a given semester is not finalized until all charges (tuition, fees, room, board, etc.) have been paid or acceptable payment arrangements have been made.

If a valid overpayment occurs on a student account, a check will be issued for the amount of the overpayment within 14 days of the date the overpayment occurs. The overpayment check may be picked up in the Cashier's Office (Room 203 of the Packer Administration Building). The overpayment check must be picked up within 21 days of the date the check is issued. Overpayment checks that occur as a result of a Federal Parent (PLUS) Loan will be released to the dependent student if the parent has authorized this on the Parent Loan Request and Authorization Statement. The overpayment check will be mailed to the parent if the parent will provide specific instructions in a written request.

Charges:

Tuition	\$ _____
Fees	\$ _____
Room/Apartment	\$ _____
Meal Plan	\$ _____
Total HPU Charges:	\$ _____

Less Confirmed Financial Aid:

HPU Scholarships	\$ _____
Grants	\$ _____
Subsidized Direct Loan*	\$ _____
Unsubsidized Direct Loan*	\$ _____
Parent Loan*	\$ _____
Alternative Loan*	\$ _____
Other**	\$ _____
Total Confirmed Financial Aid:	\$ _____

BALANCE DUE: \$ _____

* Most loan amounts are reduced by a 3-5% processing fee.

** Amounts for employment on campus cannot be included.



2025-2026 SCHOLARSHIP LISTING

(FUNDING IS LIMITED)

ACADEMY OF FREEDOM SCHOLARSHIPS - These scholarships are designated for Academy of Freedom majors and those students who plan to enter the Academy. Inquiry concerning these scholarships can be made to the Director of the Academy of Freedom, 1000 Fisk Street, Brownwood, TX 76801-2794 or call 325-649-8700.

MERIT-BASED SCHOLARSHIPS

To be eligible for these Merit-Based Scholarships, students must enter Howard Payne University in fall 2024 or spring 2025. Academic Scholarships for current students are described in the HPU Catalog.

2024-2025 Scholarship Awards for FIRST-YEAR Students (Applicable to the Brownwood campus only)

Students may only receive one scholarship listed on this page. For all scholarships on this page, students must remain continuously enrolled full time in fall and spring semesters and maintain Satisfactory Academic Progress toward a degree to continue to receive the award. All scholarship awards are for tuition only at Howard Payne University in Brownwood, Texas.

	Four-Year Award	Annual Award	Semester Award	Eligibility Criteria
Presidential Scholar	\$66,000	\$16,500	\$8,250	(Top 10% at an Accredited High School) OR (3.80 GPA) OR (ACT 29 or SAT 1350 or CLT 91) Must have 2 of the 3
Dean's Scholar	\$64,000	\$16,000	\$8,000	(Top 25% at an Accredited High School) OR (3.40 GPA) OR (ACT 24 OR SAT 1160 or CLT 76) Must have 2 of the 3
Yellow Jacket Scholar	\$56,000	\$14,000	\$7,000	(Top 50% at an Accredited High School) OR (2.60 GPA) OR (ACT 19 OR SAT 990 or CLT64) Must have 2 of the 3
Academic Incentive Grant	\$28,000	\$7,000	\$3,500	This is awarded to students who demonstrate strong academic promise. Those who receive this grant may move up to the Yellow Jacket Scholarship level following their first semester. This move in scholarship level is based upon the successful completion of the Provisional Program, as certified by The Collegium. Such increase in a scholarship award may require adjustment of the total aid.
<i>For the Heart of Texas, Legacy and Central Texas Scholarships, students must meet unconditional admission requirements, remain continuously enrolled in fall and spring semesters and maintain Satisfactory Academic Progress toward a degree to receive the award.</i>				
Heart of Texas Scholarship for First-Year Students	\$60,000	\$15,000	\$7,500	Awarded to high school students who are unconditionally admitted to HPU and graduate from a high school in one of the following counties: Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Mills and San Saba counties.
Central Texas Scholarship for First-Year Students	\$4,000	\$1,000	\$500	Awarded to high school students who are unconditionally admitted to HPU and graduate from a high school in one of the following counties: Bell, Blanco, Bosque, Burnet, Coke, Concho, Coryell, Erath, Fisher, Gillespie, Hamilton, Hill, Hood, Johnson, Jones, Kendall, Kerr, Kimble, Lampasas, Llano, Mason, McLennan, Menard, Nolan, Palo Pinto, Runnels, Schleicher, Shackelford, Somervell, Stephens, Sutton, Taylor, Tom Green and Williamson counties.
Legacy Scholarship for First-Year Students	\$4,000	\$1,000	\$500	Awarded to high school students who are unconditionally admitted and whose parent or grandparent graduated from Howard Payne University.
<i>Guy D. Newman Honors Academy Scholar awards may include a combination of institutional and Honors Academy scholarship sources. Application, acceptance and participation in the Guy D. Newman Honors Academy program is required.</i>				
Gen. MacArthur Honors Scholar	Full-Tuition	Full-Tuition	Full-Tuition	(Top 10% at an Accredited High School or 3.80 GPA) AND (ACT 29 OR SAT 1350) 3.25 Cumulative GPA required for renewal. A maximum of 5 awards made.
Honors Academy Scholar	\$76,000	\$19,000	\$9,500	(Top 25% at an Accredited High School or 3.40 GPA) AND (ACT 24 OR SAT 1160) 3.25 Cumulative GPA required for renewal. Awards are limited. \$9,500 total between Merit and Honors Academy

Students graduating from a Home School will be evaluated for scholarship based on GPA and test scores and/or the county of residence at the time of graduation.

**2025-2026 Scholarship Awards for TRANSFER Students
(Applicable to the Brownwood campus only)**

Students may only receive one scholarship listed on this page. For all scholarships on this page, students must remain continuously enrolled full time in fall and spring semesters and maintain Satisfactory Academic Progress toward a degree to continue to receive the award. All scholarship awards are for tuition only at Howard Payne University in Brownwood, Texas.

	Annual Award	Semester Award	Eligibility Criteria
Presidential Transfer Scholar	\$16,500	\$8,250	3.80 Cumulative GPA based upon transferable credit from a regionally accredited institution or membership in the Phi Theta Kappa honor society.
Dean's Transfer Scholar	\$16,000	\$8,000	3.40 Cumulative GPA based upon transferable credit from a regionally accredited institution.
Yellow Jacket Transfer Scholar	\$14,000	\$7,000	2.00 Cumulative GPA based upon transferable credit from a regionally accredited institution.
Transfer Academic Incentive Grant	\$7,000	\$3,500	Awarded to students who demonstrate strong academic promise. This grant may move up to the Yellow Jacket Scholar level following their first semester. This move in scholarship level is based upon the successful completion of the Provisional Program, as certified by the Collegium.
<i>For the Heart of Texas, Legacy and Central Texas Scholarships, students must meet unconditional admission requirements, remain continuously enrolled in fall and spring semesters and maintain Satisfactory Academic Progress toward a degree to continue to receive the award.</i>			
Heart of Texas Scholarship for Transfer Students	\$16,000	\$8,000	Awarded to first-time transfer students who are unconditionally admitted to HPU and graduated from a high school in one of the following counties: Brown, Callahan, Coleman, Comanche, Eastland, McCulloch, Mills and San Saba counties.
Central Texas Scholarship for Transfer Students	\$5,000	\$500	Awarded to first-time transfer students who are unconditionally admitted to HPU and graduated from a high school in one of the following counties: Bell, Blanco, Bosque, Burnet, Coke, Concho, Coryell, Erath, Fisher, Gillespie, Hamilton, Hill, Hood, Johnson, Jones, Kendall, Kerr, Kimble, Lampasas, Llano, Mason, McLennan, Menard, Nolan, Palo Pinto, Runnels, Schleicher, Shackelford, Somervell, Stephens, Sutton, Taylor, Tom Green and Williamson counties.
Legacy Scholarship for Transfer Students	\$1,000	\$500	Awarded to first-time transfer students who are unconditionally admitted and whose parent or grandparent graduated from Howard Payne University.

Transfer scholarships are awarded to students who have completed a minimum of 12 transferrable credit hours following high school graduation. Transfer scholarships are not awarded to students in the first academic semester immediately following high school graduation and college hours obtained through dual enrollment classes will not be considered when determining scholarship eligibility. Official college transcripts are required to substantiate the cumulative GPA and the number of transferrable credit hours.

Students who graduated from a Home School will be evaluated for scholarships based on the county of residence at the time of high school graduation.

Alumni Association Scholarship: Awarded to dependents of HPU alumni as selected by the Scholarship Committee of the HPU Alumni Association. For further information and an application, contact the HPU Alumni Office at 1-325-649-8007.

Departmental Scholarships: These scholarships are awarded by the individual departments. Scholarships are generally awarded on the basis of a student's talent or achievement. Each department has its own criteria and eligibility requirements. Contact the appropriate dean to make application for departmental scholarships.

Baptist Ministerial Scholarship: Baptist ministerial students applying for this scholarship must present a license, certification of ordination, or letter of certification from a Baptist Church, and meet all requirements set by the Christian Education Commission of the Baptist General Convention of Texas. Application must be obtained from and approved by the Dean of the School of Christian Studies prior to each registration period and cannot be made retroactive during a semester. The scholarship is \$750.00 per semester, applied toward tuition only, and requires fulltime (a minimum of 12 credit hours) enrollment.

Baptist Minister's Dependent Scholarship: Unmarried children, who are 23 years of age or younger, of active Baptist ministers or those of Baptist ministers who are inactive due to age or health, will be entitled to receive a \$ 750.00 per semester scholarship, applied toward tuition only, and requires a minimum enrollment of twelve (12) credit hours each semester the scholarship is received. Application must be obtained from and approved by the Dean of the School of Christian Studies prior to each registration period and cannot be made retroactive during a semester.

HPU Sibling Grant: Students who are enrolled full-time at HPU and have one or more siblings, who are also enrolled full-time at HPU, will qualify for up to \$500.00 per semester applied toward tuition. Students must be enrolled full-time and must be from the same household in order to qualify. Awards are considered on a semester-by-semester basis.

Tuition Exchange: Unmarried children of an employee of another college or university that participates in the Tuition Exchange Program. Student can apply by going to www.tuitionexchange.org. This is a competitive program and a student is not guaranteed a scholarship. If approved, student must be full time and scholarship amount will cover any remaining tuition cost only after their HPU merit.

GRANTS

Federal Pell Grant: Federal government, must be a U.S. citizen with "need" as determined by the Federal Methodology. Available to undergraduate students. Awards range from \$400 to \$7395 per academic year. The actual amount of the award may vary based on the number of hours in which the student enrolls.

Federal Supplemental Educational Opportunity Grant (FSEOG): Federal SEOG awards are limited federal resources available to undergraduate students with exceptional financial need who are eligible for the Federal Pell Grant. Students must be enrolled at least half-time (6 credit hours). Award amounts range from \$400 to \$1,500 per academic year, based on the availability of funding.

Tuition Equalization Grant (TEG): Available to students who meet the following criteria: 1) Texas resident, 2) attending a private college, 3) not receiving an athletic scholarship, 4) not enrolled in a program that leads to a licensure to preach or a career in the ministry, 5) demonstrates financial need, 6) not receiving the Ministerial Scholarship, 7) enroll at $\frac{3}{4}$ time, 8) pass at least 24 credit hours each academic year, 9) complete 75% of attempted hour in one academic year, 10) maintain a 2.50 grade point average. Limited funding is available.

STUDENT EMPLOYMENT

Must be a U.S. citizen with financial need enrolled in at least 6 credit hours. Need-based employment on campus must be coordinated with other financial aid programs. Applicants are issued an allotment amount and their earnings should not exceed that amount. Work-Study employees must submit a timesheet and are paid twice each month. Students are currently paid a wage of \$8.00/hr.

Notification is the amount of eligibility and not an exact amount of earnings. Returning students may be given priority in job placement. Job assignments are finalized after registration of each semester. The student is referred to a specific office or department according to job availability and departmental needs. The student must interview with individual supervisors. If the student and the supervisor are in mutual agreement, the student is hired. The final decision concerning the selection and hiring of student employees is made by the employing department/office after interviewing the students.

If the student is hired, the supervisor is responsible for submitting a Student Employment Authorization Form to the Office of Financial Aid. New employees **must** provide two forms of identification along with the completed Employment Verification Form (I-9) directly to the Office of Human Resources. All documents **MUST** be submitted prior to beginning work. Specific questions regarding the I-9 and supporting documents can be sent to Katrina Lynn klynn@hputx.edu or 325-649-8012.

The amount of the students' work-study award will dictate the maximum number of hours per week the student is eligible to work. Students usually work 10 to 15 hours per week. Students may not **work more than 20 hours per week while enrolled in classes**. This policy is intended to protect the academic pursuits of the student. The following chart indicates the approximate number of work hours needed in order to earn the amount awarded. The amounts are based on the current wage of \$8.00 per hour for approximately 16 weeks.

Award for One Semester	Hours Per Week
\$ 1,280	10
\$ 1,536	12
\$ 1,920	15

The budget of the specific department hiring the student may limit the student to a lower number of hours per week than he/she is eligible to work or would like to work. The student may not earn more than the amount awarded and must adjust his/her work schedule accordingly. **Students may not work in two different jobs at the same time.**

Student employment opportunities through the work-study program are available both on and off campus. Students may not work through the Federal or state Work-Study program in any area of the Baptist Student Ministries or the School of Christian Studies. Off-campus employment must be "community service" and only in facilities where HPU has an agreement. Current off-campus locations include the Latch Key Program, Boys and Girls Club, and the Brownwood Public Library.

Students may not work during the hours in which they are scheduled to be in class.

For more information regarding employment availability on and off campus, contact Mr. Daniel Vera at 325-649-8818.

Be sure to always remember these three facts about your job:

- This is a REAL job.
- Your employer and your co-workers depend upon you.
- You are a representative of Howard Payne University

LOANS

Federal Direct Loans: This program allows students and parents to borrow funds directly from the Federal Government. This loan is provided by the U.S. Department of Education. This loan requires half-time (minimum of 6 credit hours per semester) enrollment. Subsidized and Unsubsidized Direct Loans for undergraduate students have a fixed interest rate of 6.53%*. Unsubsidized Direct Loans for graduate and professional students have a fixed interest rate of 8.08%*. An origination fee of up to 1.06% may be deducted from the amount borrowed.

***The loan interest rates were based on information available at the time of printing of this booklet and are subject to change.**

Subsidized Direct Loan is based on demonstrated financial need. Interest, accrued while the borrower is in school and enrolled in at least a half-time basis, is paid by the federal government.

Unsubsidized Direct Loan is available if the student does not demonstrate financial need. The student borrower is responsible for all interest accumulated on the loan from the time of disbursement until it is paid in full. See the table below for loan limits and eligibility.

Students may not be eligible for the full amount of the loans if their “cost of attendance” less all other aid (grants, scholarships, work programs, other loan programs) is less than the maximum amount stated for the student’s category (dependent or independent).

Students must complete the Free Application for Federal Student Aid (FAFSA). First-time borrowers at Howard Payne University will be required to complete Entrance Counseling and a Master Promissory Note (MPN). This is a one-time requirement. The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). You can borrow additional Direct Loans under a single MPN for up to 10 years. In subsequent years, students who request a loan will be awarded a loan through the Serial Loan process. Students will be required to confirm that they want to continue to receive a Direct Loan under the original MPN.

YEAR	DEPENDENT STUDENTS (except students whose parents are unable to obtain PLUS Loans)	INDEPENDENT STUDENTS (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate (Less than 30 hours) Annual Loan Limits	\$5,500 – No more than \$3,500 of this amount may be in subsidized loans	\$9,500 – No more than \$3,500 of this amount may be in subsidized loans
Second-Year Undergraduate (30-59 hours) Annual Loan Limits	\$6,500 – No more than \$4,500 of this amount may be in subsidized loans	\$10,500 – No more than \$4,500 of this amount may be in subsidized loans
Third-Year and Beyond Undergraduate (60+ hours) Annual Loan Limits	\$7,500 – No more than \$5,500 of this amount may be in subsidized loans	\$12,500 – No more than \$5,500 of this amount may be in subsidized loans
Graduate and Professional Degree Student Annual Loan Limits	Not Applicable – All graduate and professional degree students are considered independent	\$20,500
Aggregate Loan Limits for Subsidized and Unsubsidized Loans	\$31,000 – No more than \$23,000 of this amount may be in subsidized loans	\$57,500 for independent undergraduate students (and dependent undergraduates whose parents are unable to obtain PLUS Loans) – No more than \$23,000 of this amount may be in subsidized loans \$138,500 for graduate or professional degree students – No more than \$65,500 of this amount may be in subsidized loans*. This limit includes federal loans received for undergraduate study.

NOTE: The aggregate loan limits include any Subsidized Federal Stafford Loans or Unsubsidized Federal Stafford Loans you may have previously received under the Federal Family Education Loan (FFEL) Program. As a result of legislation that took effect July 1, 2010, no new loans have been made under the FFEL Program.

Graduate and professional degree students enrolled in certain health profession programs may receive additional Direct Unsubsidized Loan amounts each academic year, and in total, beyond the amounts show above. If you are enrolled in a health profession program, talk to the financial aid office at your school for information about annual and aggregate limits.

*For periods of enrollment beginning on or after July 1, 2012, graduate and professional students are no longer eligible to receive Direct Subsidized Loans. The \$65,500 subsidized aggregate loan limit for graduate or professional degree students includes subsidized loans that a graduate or professional degree student may have received for periods of enrollment that began before July 1, 2012, or for prior undergraduate study.

Under certain circumstances, a student can receive periods of deferment or forbearance that allow for postponement of loan repayment.

A deferment is a period of time during which no payments are required and interest does not accrue, unless the loan is an unsubsidized Direct Loan. To qualify for a deferment, the student must meet specific eligibility requirements. The most common loan deferment conditions are enrollment in school at least half-time, inability to find full-time employment (for up to three years) and economic hardship (for up to three years). In some circumstances, there are deferment provisions for active duty military. The U.S. Dept. of Education can provide information on deferments, including deferment for the following services:

- I. Service under the Peace Corps Act (22 U.S.C. 2501)
- II. Service under the Domestic Volunteer Service Act of 1973 (42 U.S.C. 4951); or
- III. Comparable service as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service.

A forbearance occurs when the Dept. of Education agrees to either temporarily reduce or postpone the student loan payments. Interest continues to accrue during a forbearance.

A student cannot get a deferment or forbearance for a loan that is already in default.

Loans are disbursed in two equal installments, less the origination fee retained by the Dept. of Education. Students must remain eligible to receive loan funding at the time the loan funds are released. Exit counseling is required when a student ceases to be enrolled at least half time. Repayment begins 6 months after the borrower ceases to be enrolled at least half time. Reference the Student Loan Repayment Chart on page 15. Once the loan has been guaranteed and the student has enrolled for classes each semester, loan proceeds will be credited to the student account.

FEDERAL DIRECT LOAN INSTRUCTIONS

If the student is awarded funds from the Federal Direct Loan, these instructions must be read and followed carefully.

FIRST TIME BORROWER AT HPU: Entering freshman, or first time borrowers, will be required to complete Entrance Counseling and the Master Promissory Note (MPN). This is an on-line process. <https://studentaid.gov/>. Your Federal Direct Loan will not be disbursed until this process has been completed.

FEDERAL DIRECT LOAN CONFIRMATION PROCESS FOR PREVIOUS BORROWERS:

The Master Promissory Note (MPN) is a very important contract between the borrower and the lender. The MPN allows borrowers to receive multiple subsidized and/or unsubsidized Federal Direct Loans over a ten (10) year period. This feature is called a **Serial Loan**. Each year that the student receives a Serial Loan under the MPN, the student is required to confirm that he or she wishes to receive subsequent loans under the MPN.

A student will be defined as a **“Previous Borrower”** if all of the following conditions are met:

- Previously borrowed from the Federal Direct Loan while a student at HPU, and
- Has a valid promissory note on file with the Dept. of Education as the lender

To confirm that the student wants to continue to receive loans under the MPN using the Serial Loan feature, the student must **accept the loan(s) via myGateway Financial Aid section.**

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

This loan is available to the parents of dependent, undergraduate students. It requires the borrower (parent) to be creditworthy. A credit approval will be processed by the Dept. of Education. The student must be enrolled at least half time. The parent may borrow up to the Cost of Attendance less all other financial aid. The interest rate is a fixed rate of 9.08%*. Repayment begins within 60 days after the second disbursement of the PLUS. www.studentaid.org. Click on apply for aid.

An amount of approximately 4.23% of your loan amount will be deducted for the origination fee. The chart below indicates the approximate amount of actual proceeds you will receive from the PLUS loan.

AMOUNT BORROWED 4.23% FEES APPROX. NET FOR BOTH SEMESTERS / APPROX. NET FOR ONE SEMESTER

\$10,000.	less	\$423.	=	\$ 9577.	\$ 4,788.
\$ 7,500.	less	\$317.	=	\$ 7183.	\$ 3,591.

**The loan interest rates were based on information available at the time of updating of this booklet and are subject to change.*

FEDERAL DIRECT PARENT (PLUS) LOAN CONFIRMATION PROCESS:

The Master Promissory Note (MPN) is a very important contract between the borrower and the lender. The MPN allows borrowers to receive multiple Federal Direct Parent (PLUS) Loans over a ten (10) year period. **After an MPN is submitted to the Department of Education, the parent is not required to complete a new MPN while the dependent student attends Howard Payne University.**

A parent will be defined as a **“Previous Borrower”** if all of the following conditions are met:

- ☐ Previously borrowed from the Federal Direct Parent Loan while the student was enrolled at HPU, and
- ☐ Has a valid promissory note on file with the Dept. of Education as the lender.

A credit approval process must be completed each academic year. www.studentaid.org.

If the parent needs a Parent Loan to finance another dependent student's education, the parent must complete a separate MPN. The parent has the right to request a new MPN any time the parent borrows.

William D. Ford
Direct Loan
Program

Borrowed Amount	4.55%			5%	6.5%				
	Monthly Payment Amount	# of Monthly Payments	Interest paid	Monthly Payment Amount	# of Monthly Payments	Interest paid	Monthly Payment Amount	# of Monthly Payments	Interest paid
\$ 2,625	\$ 50	58	\$ 304	\$ 50	60	\$ 348	\$ 50	61	\$ 465
\$ 3,500	\$ 50	81	\$ 572	\$ 50	83	\$ 648	\$ 50	88	\$ 909
\$ 4,500	\$ 50	110	\$ 1,012	\$ 50	114	\$ 1,163	\$ 51	120	\$ 1,632
\$ 5,500	\$ 57	120	\$ 1,356	\$ 59	120	\$ 1,501	\$ 62	120	\$ 1,994
\$ 6,000	\$ 62	120	\$ 1,479	\$ 64	120	\$ 1,637	\$ 68	120	\$ 2,175
\$ 7,000	\$ 73	120	\$ 1,726	\$ 75	120	\$ 1,910	\$ 79	120	\$ 2,538
\$ 8,000	\$ 83	120	\$ 1,972	\$ 85	120	\$ 2,183	\$ 91	120	\$ 2,901
\$ 9,000	\$ 93	120	\$ 2,219	\$ 96	120	\$ 2,456	\$102	120	\$ 3,263
\$10,000	\$104	120	\$ 2,466	\$107	120	\$ 2,728	\$114	120	\$ 3,626
\$15,000	\$156	120	\$ 3,698	\$160	120	\$ 4,092	\$170	120	\$ 5,439
\$20,000	\$208	120	\$ 4,931	\$213	120	\$ 5,456	\$227	120	\$ 7,252
\$30,000	\$312	120	\$ 7,397	\$319	120	\$ 8,184	\$341	120	\$10,877
\$40,000	\$416	120	\$ 9,862	\$425	120	\$10,912	\$454	120	\$14,503
\$50,000	\$519	120	\$12,328	\$531	120	\$13,640	\$568	120	\$18,129
\$60,000	\$623	120	\$14,793	\$637	120	\$16,368	\$681	120	\$21,755
Borrowed Amount	6.8%			8.25%	8.5%				
	Monthly Payment Amount	# of Monthly Payments	Interest paid	Monthly Payment Amount	# of Monthly Payments	Interest paid	Monthly Payment Amount	# of Monthly Payments	Interest paid
\$ 2,625	\$ 50	62	\$ 495	\$ 50	67	\$ 660	\$ 50	65	\$ 660
\$ 3,500	\$ 50	89	\$ 966	\$ 50	96	\$ 1,293	\$ 50	97	\$ 1,351
\$ 4,500	\$ 52	120	\$ 1,714	\$ 56	120	\$ 2,124	\$ 56	120	\$ 2,195
\$ 5,500	\$ 63	120	\$ 2,095	\$ 68	120	\$ 2,596	\$ 68	120	\$ 2,683
\$ 6,000	\$ 69	120	\$ 2,286	\$ 74	120	\$ 2,831	\$ 74	120	\$ 2,927
\$ 7,000	\$ 81	120	\$ 2,667	\$ 86	120	\$ 3,303	\$ 87	120	\$ 3,415
\$ 8,000	\$ 92	120	\$ 3,048	\$ 99	120	\$ 3,775	\$ 99	120	\$ 3,903
\$ 9,000	\$104	120	\$ 3,429	\$111	120	\$ 4,247	\$112	120	\$ 4,390
\$10,000	\$115	120	\$ 3,810	\$123	120	\$ 4,719	\$124	120	\$ 4,878
\$15,000	\$173	120	\$ 5,714	\$184	120	\$ 7,078	\$186	120	\$ 7,317
\$20,000	\$230	120	\$ 7,619	\$246	120	\$ 9,437	\$248	120	\$ 9,757
\$30,000	\$345	120	\$11,429	\$368	120	\$14,155	\$372	120	\$14,635
\$40,000	\$460	120	\$15,239	\$491	120	\$18,874	\$496	120	\$19,513
\$50,000	\$575	120	\$19,048	\$614	120	\$23,592	\$619	120	\$24,391
\$60,000	\$690	120	\$22,858	\$736	120	\$28,310	\$744	120	\$29,270

The Student Loan Repayment Chart shows estimates on monthly payments and interest paid on the loan. Monthly payments and interest are rounded up to the next whole dollar. Check with your financial aid administrator or loan holder for the rate to use.

CONTACT INFORMATION FOR FSA STUDENT LOAN OMBUDSMAN

If you have been unable to solve a problem with your federal student loan, you can ask the Federal Student Aid Ombudsman Group for help. The Federal Student Aid Ombudsman Group of the U.S. Department of Education is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. Please use the following information to contact the FSA Student Loan Ombudsman Group.

Via Telephone: 877-557-2575
Via Mail: FSA Ombudsman Group
P. O. Box 1843
Monticello, KY 42633

Contact the Ombudsman Group as a last resort. Make every effort to resolve your student loan problems **before** contacting the Ombudsman Group.

FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS:

A student who is convicted for any felony while receiving Federal Title IV aid* will lose eligibility for any Title IV, HEA grant, loan or work-study assistance.

*Title IV aid includes Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, (SEOG), Federal Work-Study, Federal Direct Student Loans, and Federal Direct Parent Loans.

STATE HIGHER EDUCATION AGENCIES

These agencies provide information on state education programs, colleges and universities, student aid assistance programs, grants, scholarships, continuing education programs, career opportunities, and some guaranty agencies. You can search the U.S. Department of Education's database at <https://www2.ed.gov/about/contacts/state/index.html> for contact information and website addresses.

SATISFACTORY ACADEMIC PROGRESS POLICY

It is the responsibility of the student to read this policy and be familiar with the requirements to maintain Satisfactory Academic Progress. Academic progress will be checked at the end of each semester. A student who does not meet the requirements will be placed on warning for one semester. A student who fails to meet the criteria to be removed from financial aid warning will be ineligible for financial aid consideration until such time as he/she earns sufficient hours or achieves the required minimum cumulative grade point average to meet the criteria for satisfactory progress. Students placed on financial aid warning or suspension will be notified by mail after grades are released at the end of the fall and spring semesters to the permanent address on file.

FAILURE TO RECEIVE NOTICE OF WARNING OR SUSPENSION DOES NOT EXEMPT THE STUDENT FROM THE CONSEQUENCES OF THIS POLICY.

If a student is placed on academic probation, he/she will be placed on financial aid warning. If a student is placed on academic suspension, he/she is NOT eligible to receive (or be awarded) student financial aid.

Only students who are enrolled in credit courses and seeking a degree or educational certificate that can be obtained from Howard Payne University will be eligible to participate in the student financial aid programs. Regulations for federal and state aid programs require that students make satisfactory academic progress to receive financial aid funding. Federal and state financial aid programs covered by this Satisfactory Academic Policy are Federal Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Tuition Equalization Grant (TEG), Federal Direct Loans, Federal Direct Parent Loans, and Federal Work-Study. (See specific program descriptions for additional requirements.)

The Tuition Equalization Grant (TEG) requires that a student complete 75% of the hours attempted, pass a minimum of 24 credit hours in an academic year and maintain a minimum cumulative grade point average of 2.50.

The student's progress will be evaluated at the end of each payment period (i.e. fall semester, spring semester). Students are evaluated on both a **qualitative component** and a **quantitative "pace" component**:

QUALITATIVE COMPONENT (CUMULATIVE GRADE POINT AVERAGE):

30 or less semester hours attempted: cumulative GPA of 1.60 or above

31 to 59 semester hours attempted: cumulative GPA of 1.80 or above

Over 59 hours attempted: cumulative GPA of 2.00 or above

MAXIMUM TIME FRAME:

For undergraduate programs of study, the maximum time that a student is allowed to receive financial aid must be no longer than 150% of the published length of the educational program. This is measured in credit hours attempted. As an example, for a degree that requires 120 credits for graduation, the student may not attempt more than 180 credit hours. After the student has attempted 180 credit hours, all federal and state financial aid must stop.

CHANGING MAJORS:

If a student changes majors while enrolled at HPU, all hours attempted and completed will be included when evaluating satisfactory academic progress. If the change in major(s) is causing the student to exceed the maximum timeframe, the student's situation will be evaluated on an individual basis and possible adjustments made, taking into consideration the additional hours needed to complete the last declared degree objective.

PURSuing A SECOND BACHELOR'S DEGREE:

If a student pursues a second bachelor's degree, hours that are used from the first bachelor's degree (toward the second degree) will be included in both attempted hours and completed hours when calculating satisfactory academic progress. Hours from the first degree that are not used toward the second degree will not be factored into the Satisfactory Academic Progress calculation.

QUANTITATIVE "PACE" COMPONENT:

Regulations state that the pace of completion must be specified and aligned with the maximum timeframe permitted. Regulations also state that the school's policy must specify the "Pace" of progression required to ensure that the student completes a degree program within the maximum time frame and that the Pace is measured at each evaluation. Pace is calculated by dividing the **total hours completed** by the **total hours attempted**.

The Pace required to meet the satisfactory progress requirement at Howard Payne University is **75%**. This is applicable at any enrollment status.

Attempted Hours: All hours are included in the attempted hours unless they are dropped by the census date.

Repeated courses are counted in attempted hours for the purpose of determining the Pace percentage. Credit hours (including repeats) transferred from another school that are accepted toward the student's program are counted as both attempted and completed hours. Courses that are assigned a grade of "I", "NG", "WF", and "WP" will count in hours attempted.

Completed Hours: Only those courses for which credit is awarded are counted as completed courses. Credit hours (including repeats) transferred from another school that are accepted toward the student's program are counted as completed hours. Courses with a grade of "F", "W", "WP", "WF", "I" or "NG" will not be counted as completed hours.

COURSE INCOMPLETE

If a student receives an "I" in every course attempted in one semester, the student will not be eligible for financial aid consideration for subsequent semesters until a grade is assigned for each "Incomplete" and satisfactory progress requirements have been met. A grade of "I" will count in hours attempted, but will not be included in hours completed when determining the Pace percentage.

TRANSFER STUDENTS

Because of the diversity of post-secondary programs and individual circumstances, a transfer student is initially assumed to be making satisfactory progress upon his/her enrollment at Howard Payne University.

NEW OR FORMER APPLICANT

A student, who has completed credits at HPU and is applying for financial aid for the first time, or after a period of not receiving financial aid, must have maintained satisfactory progress during the time that he/she was enrolled at HPU and not receiving financial aid.

COURSES NOT CONSIDERED FOR FINANCIAL AID FUNDING INCLUDE:

1. Courses taken for audit.
2. Continuing education courses.
3. Credit hours earned by examination or articulation.

EVALUATION AT THE END OF EACH PAYMENT PERIOD

Satisfactory progress will be evaluated at the end of each payment period, including summer terms.

Notifications: The Financial Aid Office will notify students in writing of the results of a Satisfactory Progress review that places the student in a "Warning" or "Suspension" status. Definitions will be included in the notification. If the student has regained Satisfactory Progress at the end of the "Warning" period, financial aid will be awarded for the following payment period. If the student has not achieved Satisfactory Progress at the end of the "Warning" period, the student will be placed on Financial Aid Suspension. Information on the Appeal process will be included in this notification.

Warning: If a student is not making satisfactory progress at the end of the payment period (i.e. fall semester), the student will receive a "warning" and will continue to be eligible for federal and state financial aid for one payment period.

Financial Aid Suspension: If the student is not making satisfactory progress at the end of the semester following the "warning" the student will be placed on Financial Aid Suspension. The student may also be placed on suspension if the student has failed all classes in a semester or if the student is placed on Academic Suspension.

Appeal: In some instances, the student may be permitted to submit an appeal regarding Financial Aid Suspension. A student will be limited to two appeal during their enrollment at Howard Payne University. Extenuating circumstances may include:

- Personal injury or illness of the student
- Death of a relative of the student
- Family difficulties, such as divorce or illness
- Interpersonal problems with friends, roommates, significant others

If the student has extenuating circumstances and would like to present an appeal for reconsideration of eligibility for federal and state aid, the student must follow the appeal process:

APPEAL PROCESS AND CHECKLIST

☐ Appeal Form with detailed information submitted by the student. Appeal forms are available in the Financial Aid Office. The student must clearly state on the appeal form the extenuating circumstance (with explanation) and include a description of what has changed to allow the student to make satisfactory progress.

☐ Letter from the Student's Advisor – Provides insight about the student's academic performance as well as their recommendation about approving or denying the appeal and why. **The letter must be submitted to the Director of Student Financial Aid and may be in the form of an email.**

NOTE: If the student's advisor fails to submit the requested letter, the appeal will still be reviewed; **however**, the student must have requested the letter. Proof of the student's request, such as a copy of the letter to the advisor or a copy of an email to the advisor, must be submitted.

☐ In addition to the advisor's letter, students have the option of asking another faculty member or staff member to write a letter to the Committee in support of the appeal.

DUE TO THE AMOUNT OF TIME INVOLVED PREPARING AN APPEAL, STUDENTS CANNOT EXPECT TO BEGIN GATHERING THE REQUIRED SUPPORTING DOCUMENTATION ON THE FINAL SUBMISSION DATE AND STILL HAVE THEIR APPEAL REVIEWED.

Result of Appeal: Appeals will be reviewed on an individual basis. The student will be notified in writing of the decision concerning the appeal.

Approved: If the appeal is approved the student will receive a letter that out-lines the conditions of the appeal. The letter will specify one of the following conditions:

- The student will be able to meet the satisfactory progress requirements by the end of the next payment, **OR**
- The student will be placed on an academic plan that will ensure that the student will be able to meet the satisfactory progress standards by a specific point in time. The student's progress will be evaluated at the end of the next payment period to ensure that the student is meeting the conditions of the academic plan.

Financial Aid Probation: Financial aid probation is a status assigned to a student who fails to make satisfactory progress and who has appealed and has had eligibility for aid reinstated. At the end of the payment period for which the student was on probation, the student must be making satisfactory progress or be successfully following an academic plan.

Academic Plan: If under an Academic Plan, the student will work with the Registrar. The Registrar will monitor and counsel the student regarding classes that must be repeated and the length of the plan while the Academic Plan is in effect.

The Academic Plan will be reviewed at the end of each payment period while the student is on probation. If the student is not successful under an Academic Plan, the student will be placed on Financial Aid Suspension. If the student is placed on Academic Suspension while under an Academic Plan, the plan will be terminated and the student placed on Financial Aid Suspension. If the student is removed from Academic **and** Financial Aid Suspension by appeal or otherwise, the renewal of the Academic Plan will be re-evaluated

Not Approved: A letter will be sent to the student providing the cumulative grade point average and the number of hours the student must achieve to regain federal and state financial aid eligibility. The student will need to consult with the Registrar's Office concerning any courses that will need to be repeated and/or transferred from another school.

COURSES NOT REQUIRED FOR DEGREE AND REPEATED COURSEWORK

Courses not required for the student's degree will not be counted in the enrollment status.

Effective July 1, 2011, regulations allow repeated coursework to count toward enrollment status in term-based programs as stated:

- may repeat a previously passed course **once**. A failed course may be repeated until it is passed*
- *The failed course will count in hours attempted for the Pace calculation and could result in loss of aid eligibility due to lack of progress.

The only exceptions will be for classes which require enrollment in multiple semesters (e.g. Private Voice, Concert Choir, Moot Court) and in which the student will receive additional credit each time the class is taken.

HOW AN OFFICIAL WITHDRAWAL AFFECTS SATISFACTORY PROGRESS

A student who has officially withdrawn from the university and whose final grades are a combination of "WF" and "WP" will not automatically be placed on Financial Aid Suspension; however, the attempted hours will be included in the formula for determining the student's pace. If the resulting evaluation determines that the student is not meeting satisfactory progress requirements, the student will be placed in either the "Warning" or "Suspension" status.

A student who has officially withdrawn from the university and whose final grades are all "WF" will be suspended from the federal and state financial aid programs until the pace requirements have been met and the cumulative grade point average has been achieved based on the number of hours attempted. Grades of "W", "WP", "WF", "I", or "NG" do not count as completed hours for pace assessment; however, they are included in attempted hours.

FAILING ALL CLASSES

A student who has not officially withdrawn from the university and fails to earn any credit in a semester will be suspended from the federal and state financial aid programs until the quantitative and the pace requirements have been met for satisfactory progress.

REFUND INFORMATION

A student who desires to withdraw from Howard Payne University must obtain the proper forms from the Registrar's Office. If the student has participated in the Federal Direct Loan program, the student must complete the Exit Interview process before leaving the University.

The following refund policy applies when a student completely withdraws from Howard Payne University:

TUITION AND FEES REFUND:

Prior to the end of the:	Long Semesters	Summer
First full week classes are offered	90%	80%
Second full week classes are offered	80%	50%
Third full week classes are offered	70%	NONE
Fourth full week classes are offered	25%	NONE
After the end of the fourth full week of classes	NONE	NONE

ROOM REFUND (IF APPLICABLE):

There is no refund of room rent if occupants vacate their rooms before the end of the contract period.

BOARD REFUND (IF APPLICABLE):

Prepaid board is refunded effective the date the student withdraws. There is a service deduction of \$50.

PLEASE REFERENCE THE HPU CATALOG FOR ADDITIONAL INFORMATION ON HPU POLICY CONCERNING REFUNDS ON INSTITUTIONAL CHARGES.

TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans, PLUS Loans, and Federal Supplemental Educational Opportunity Grants (FSEOGs).

When you withdraw during your period of enrollment, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you may not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it did not keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it did not keep this amount of your Title IV program funds.

Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment

if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you do not already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school. If you have questions about your Title IV program funds, you can call the HPU Financial Aid Office (325-649-8015). Information is also available at www.studentaid.gov

STUDENTS WHO STOP ATTENDING CLASS (UNOFFICIAL WITHDRAWAL)

Federal regulations require that an institution have a procedure in place for determining whether a Federal Student Aid recipient who began attendance during a period completed the period or should be treated as a withdrawal. If a student earns a passing grade in one or more of his or her classes offered over an entire period, for that class, an institution is permitted to make the presumption that the student completed the course and thus the period of enrollment. If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course offered during the semester, the institution must assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the semester.

An institution that is not required to take attendance by an outside entity, but does take attendance, may use its attendance records to determine a student's withdrawal date. Other academically related activities that may be used to establish a last date of attendance are: examinations or quizzes, tutorials, completing an academic assignment, paper, or project. If a last date of attendance cannot be established, the regulations state that we must use the midpoint of the semester in calculating the Title IV refund.

If it is determined that the student did not complete the semester (period of enrollment), then the institution is required to apply the refund formula as described in the preceding section. This could result in Federal financial aid funds being returned to the Department of Education or the lender and the student owing either a balance on the student account or a refund to the Federal student aid programs. Please reference the Howard Payne University catalog under Academic Information for the proper procedures for withdrawing.

STATE FINANCIAL AID FUNDS

State funds include (but are not limited to): Tuition Equalization Grant, and state loan programs. State funds are to be refunded in the following manner:

First full week of classes	90%
Second full week of classes	80%
3rd full week of classes	70%
4th full week of classes	25%
5th full week of classes	NONE

INSTITUTIONAL FUNDS

Institutional scholarship funds that are restricted to tuition only will be refunded based on the percentage of tuition refunded. (For example: If tuition is refunded at 80%, the student may keep 20% of the scholarship.) Scholarships that are not restricted to tuition will be refunded based on the percentage of the semester completed up to the 60% point of the semester. After the 60% point, the student may retain all of the scholarship.

PROGRAMS OF ASSISTANCE/SOURCE/ELIGIBILITY/CRITERIA SCHOLARSHIPS

Howard Payne University offers a variety of scholarship opportunities for students. Most of the scholarships are restricted to tuition only and require full-time enrollment. If the student is awarded a scholarship through HPU and does not plan to enroll full-time, the student should consult with the department that awarded the scholarship and/or the Office of Financial Aid. Considerations for scholarship applicants may include, but are not limited to, academic achievements, leadership abilities, community and church involvement, field of study, personal goals, and financial need. A scholarship recipient may be asked to write a letter of appreciation to the donor. Failure to respond to the request will result in the cancellation of the scholarship.

Departmental Scholarships are awarded by the individual departments and coordinated through the Office of Financial Aid. These scholarships are usually awarded on the basis of a student's talent or academic potential and many require participation in departmental activities. These scholarships are not automatically renewed. Each department has its own criteria and eligibility requirements.

If the student is unsure about the nature of the scholarship awarded, contact the Office of Financial Aid for clarification.

NOTIFICATION OF RIGHTS UNDER FERPA FOR POSTSECONDARY INSTITUTIONS

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These records are:

1. "The right to inspect and review the student's education records within 45 days of the day the University receives a request for access." Students should submit to the registrar, dean, or head of the academic department (or appropriate official) written requests that identify the record(s) they wish to inspect. The University official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the University official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. "The right to request the amendment of the student's education records that the student believes is inaccurate or misleading." Students may ask the University to amend a record that they believe is inaccurate or misleading. They should write the University official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the University decides not to amend the record as requested by the student, the University will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. "The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent." One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is defined as a person employed by the University in an administrative, supervisory, academic, or support staff position (including law enforcement unit and health staff); a person or company with whom the University has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. [Optional] Upon request, the University discloses education records without consent to officials of another school in which a student seeks or intends to enroll. [NOTE: FERPA requires an institution to make a reasonable attempt to notify the student of the records request unless the institution states in its annual notification that it intends to forward records on request.]
4. "The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA." The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, S.W.
Washington, DC 20202-4605

COPYRIGHT INFRINGEMENT

Our institution's complete Copyright Infringement Policy can be found on the university's website at www.hputx.edu. Click on the Current Students tab/Financial Aid link, and the HPU Copyright Infringement Policy information is found within the Consumer Information tab.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. A court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For additional information regarding U.S. Copyright Law, please visit www.copyright.com



OFFICE OF FINANCIAL AID

OFFICE HOURS

Monday—Friday
8:00 AM—5:00 PM

MAILING ADDRESS

Office of Financial Aid
Howard Payne University
1000 Fisk Street
Brownwood, TX 76801-2715
Phone: (325) 649-8015
Fax: (325) 649-8973
www.hputx.edu Financial-aid@hputx.edu

OFFICE LOCATION

Packer Administration Building
Room 109

The staff of the Office of Financial Aid will be glad to help you with the financial aid process. Below is a list of the staff members, telephone numbers, and areas of assistance.

Staff Member	Phone #	Questions concerning:
Christy Ellis Financial Aid Specialist	(325) 649-8072	Financial Aid application process Financial Aid programs Student Work Study Programs
Elease Cox Assistant Financial Aid Director	(325) 649-8070	Completing the FAFSA Financial Aid application process Verification Process Loan Programs
Marcy Ross Financial Aid Specialist	(325) 649-8032	Completing the FAFSA Financial Aid application process Verification Process Financial Aid Packages
Karen LaQuey Director Student Aid	(325) 649-8015	Satisfactory Progress Scholarships Special Circumstances Financial Aid Packages

