My Plan

- Develop Budget for out-of-pocket costs
- Limit courses dropped or withdrawn
- Limit Borrowing to necessary expenses
- Restrict usage of high interest credit options
- Estimate loan debt for entire program
- Analyze earning potential for major
- Research cancellation privileges
- Locate feasible employment opportunities
- Developing positive mentoring relationships
- Participate in internships
The Office of Student Financial Assistance

The Office of Student Financial Assistance is here to assist you in completing all aspects of the financial aid process. The information contained within this document is designed to assist you in understanding the financial aid process at Texas Southern University.

The entire financial aid process requires the student to work with several entities including; Texas Southern University, the U.S. Department of Education and the State of Texas. The majority of the steps required to complete the process may be completed on-line. The TSU financial aid web page located at www.tsu.edu/financialaid contains links to valuable information and the electronic processes on the internet. Bookmark the webpage for easy access to information at all times. Protect your identity; never share your FAFSA PIN number, social security number and/or student ID number with others.

The Office of Student Financial Assistance and Office of Student Accounting and Billing work together collaboratively when applying and disbursing aid to the students’ accounts. After the Office of Student Financial Assistance has released the your financial aid to your account the Student Accounting Office will refund any aid in excess of the outstanding balance to your personal banking account. If personal banking information is not submitted, a check will be generated and mailed to your permanent address. As part of the educational process, the financial aid website contains information on default prevention and financial literacy to help you build a financial plan for now and the future.

We look forward to servicing you as you move throughout your

Maintaining Contact
Email Account

My TSU Email is the Official TSU Email. Your official TSU email address is <your user name>@student.tsu.edu serves as the primary destination point for all email notifications. By logging into the My TSU Web Portal, you are acknowledging your official My TSU Mail email address. After logging into the portal, click the Email link in the toolbar to access your email.

My Web Account

The TSU MyWeb account allows you to check the status of your financial aid application 24 hours a day. Monitoring your account through the web portal allows you to independently track your progress from beginning to end. Valuable information on the type of documents needed to complete your file, type and amount of financial aid awarded to your account, and posting of your financial aid to your student account are all available through the TSU MyWeb portal. Should you have difficulty logging in, the TSU HELP Desk at 713-313-435 is available to assist you.

Follow the steps below to log into your TSU MyWeb account.

- Open your internet browser (Netscape, Chrome or Internet Explorer).
- Type www.tsu.edu in the address box at the top of the screen.
- Login to the My TSU Web Portal.

  a. Students who have not received an official acceptance letter may view the financial awards “Prospective TSU Students” web entry point.
     - User ID — Your Login ID is your T-number (with an upper-case ‘T’) that was provided on your Admission Application Confirmation letter.
     - PIN — Your PIN is your birth date (in the MMDDYYYY format).

  b. Students who have received an official acceptance letter may view the financial awards under the “Current TSU Students” web entry point.
     - User Name — User Names are formulated using the following standard:<first initial> + . + <first 14 characters of last name> + <last 4 digits of student ID>.
     - Password — All initial passwords are formulated using the following standard:Q + ! + <Birth Date> (birth date is in the MMDDYYYY format).

Prospective TSU Students

- To apply for admission to Texas Southern University, visit ApplyTexas.org.
- Login to My TSU Web:
  - User ID — Your Login ID is your T-number (with an upper-case ‘T’) that was provided on your Admission Application Confirmation letter.
  - PIN — Your PIN is your birth date (in the MMDDYYYY format).

Current TSU Students

Login to the My TSU Web Portal:

- User Name — User Names are formulated using the following standard:<first initial> + . + <first 14 characters of last name> + <last 4 digits of student ID>.
- Password — All initial passwords are formulated using the following standard:Q + ! + <Birth Date> (birth date is in the MMDDYYYY format).

- Locate Financial Aid
- Click My Award
- Select Aid Year 1516 (fall 2015, spring 2016)
- Review information under Appropriate TAB
My Financial Aid Checklist

Complete the following items prior to arriving on campus, on-line or via fax. All forms should include the student’s name, identification number and signature. If applicable, the parent’s signature may be required for dependent students. *Items marked with an *(asterisk) are required for students selected for verification by U.S. Department of Education as indicated on the Student Aid Report.*

**STEP 1:** Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**STEP 2:** Submit any outstanding documents through the mail, by fax, or in person. All TSU forms are available through the financial aid web page at [http://em.tsu.edu/financialaid/forms.php](http://em.tsu.edu/financialaid/forms.php).

- **Federal Tax Transcripts**
  - Copies may be obtained by visiting [www.irs.gov](http://www.irs.gov) or calling 1-800-829-1040.

- **Verification Worksheet**
  - ___ Dependent  ___ Independent

- **Apply Credit Balance Form (all students)**
  - This consent form allows TSU to apply financial aid to the student's account for institutional incurred expenses.

- **FERPA Release Form (all students)**
  - When a student turns 18 years of age or attends a postsecondary institution, the student and not the parent, may access, seek to amend, and consent to disclosures of his or her education records. This consent form allows any one listed on the form to receive information regarding the student’s financial aid status other than the student.

**STEP 3:** Review your financial aid awards on your *MyTSUweb* account (all students)

**STEP 4:** Accept, decline or reduce the college work-study and loan programs. (all students)

Each individual award must be accepted or declined prior to proceeding to the financial aid deferment. Grants and scholarships are automatically accepted for the student. Students wishing to cancel the grants should contact the Financial Aid Office directly.

- **Federal Direct Graduate PLUS Loan Application (graduate students only)**
  - The Federal Direct Graduate PLUS loan is an unsubsidized loan for the graduate/professional students that helps to pay for educational expenses up to the cost of attendance minus all other financial aid. Interest is charged during all periods. The student applicant must complete an application at [www.studentloans.gov](http://www.studentloans.gov) and will receive a credit review as part of the application process. Additional information and instructions are available at studentaid.gov.

**STEP 5:** Complete Entrance Loan Counseling for the Federal Unsubsidized Direct Loan

All students borrowing from the subsidized, unsubsidized, and Graduate Plus Federal Direct Loan Programs for the first time at Texas Southern University must complete entrance loan counseling at [www.studentloans.gov](http://www.studentloans.gov).

**STEP 6:** Complete Graduate Entrance Loan Counseling for the Federal Graduate Direct Loan

All students borrowing from the subsidized, unsubsidized, and Graduate Plus Federal Direct Loan Programs for the first time at Texas Southern University must complete entrance loan counseling at [www.studentloans.gov](http://www.studentloans.gov).

**STEP 7:** Complete the Financial Aid Deferment (all students)

The financial aid deferment allows the student to defer the payment of tuition and fees. To qualify for the deferment; the total amount of disbursable aid must exceed the tuition and fees, minimum satisfactory academic progress requirements and enroll in a minimum of 6 hours. If the total amount of committed aid is greater than or equal to current outstanding balance on the student’s account, the payment will be deferred. Failure to change the status on the Federal Loans and College Work-Study program will prohibit the process from executing. The student must update the status from *offered to accepted or declined* in the Award Summary by Term link in the *MyTSUweb* account to complete the deferment. The student should print and have this document readily accessible until the end of the term. The student should print and retain a copy of the deferment for their permanent records.
Maintaining My Awards

Carefully review the information below for details pertaining to the calculation, disbursement or renewal for certain financial aid programs. In many instances the student must complete several detailed steps prior to allow the disbursement of a particular financial aid program. Some programs such as the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal TEACH Grant and scholarships required enrollment in a minimum number of hours to receive full-time payments. Students enrolled less than full-time may received a prorated amount based on the guidelines for the program.

A. Cost of Attendance

The cost of attendance for students is initially determined using an estimated cost for full-time enrollment. This estimated cost is based on the average for students with the same level, classification, residency status and housing status. Enrollment statuses will be reviewed on the official census date at the beginning of each term to determine the appropriate enrollment category; full-time, three quarter-time or half-time.

Official census dates:
- 12th class day for the fall and spring terms
- 4th class day summer of second part of term, for those students attending the entire summer term

The average cost of tuition and fees will be replaced with the actual tuition costs and the appropriate prorated amount for books and supplies. The adjustments to cost of attendance may result in the return or cancellation of financial aid in one or more programs. Student's whose aid adjustment results in a balance owed to the university must repay the entire balance or make payment arrangements within 14 working days of the occurrence. Failure to do so may result in the student being reported to the U.S. Department as owing a refund to the Title IV programs and render the student ineligible until the balance is settled.

<table>
<thead>
<tr>
<th>Full-time Enrollment Statuses</th>
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<tbody>
<tr>
<td>Undergraduate, Law, Pharmacy</td>
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<tr>
<td>Graduate, eMPA</td>
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<tr>
<td>eMBA</td>
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<tr>
<td>eMAJ (per 8 week session)</td>
</tr>
</tbody>
</table>

Those whose total enrollment does not meet minimum requirements for full-time enrollment may incur a hold on refunds of excess aid during the review period at the discretion of the Office of Student Accounts and Billing.

B. Federal and State College Work-Study

The student must accept the award on his/her MyTSUweb account. Receiving a Work-Study award does not guarantee employment. In the event you do not secure a position within 30 days of the start of classes, your Work-Study award may be cancelled. To secure an employment position; (1) search for employment on the Work-Study Job Board, (2) complete all required documentation, (3) attend a Work-Study Success Orientation, covering rules and regulations governing participation in the program and (4) report to the Work-Study Coordinator to complete the placement process. For more information regarding the Work-Study Program and available positions, please visit [http://www.tsu.edu/financialaid/work_study/default.php](http://www.tsu.edu/financialaid/work_study/default.php).

C. Federal Direct Loans Requirements for Releasing Loan Disbursements to the Student Account.

(1) Accept, reduce or decline the award on the TSU MyWeb account, (2) Complete Entrance Loan Counseling at [www.studentloans.gov](http://www.studentloans.gov) (3) Complete your Master Promissory Note at [www.studentloans.gov](http://www.studentloans.gov); click on “sign the Master Promissory Note” after June 1st (4) enroll in a minimum of six (6) hours and (4) meet the minimum satisfactory academic progress requirements. Additionally, first-time freshmen will not receive disbursements until 30 days after the first class day, as mandated by federal regulations.

D. Cancellation of Loan Funds

Students may cancel all or part of their loan funds by providing written notification to the Office of Student Financial Assistance within 14 days. Funds received through Electronic Funds Transfer will be applied within 3 days. Students should be aware that once funds have been released to the Comptroller’s Office and a subsequent refund has been generated, the student must interact directly with the U.S. Department of Education to return the funds.
William D. Ford Direct Loan Program (Direct Loan)

The William D. Ford Federal Direct Loan (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is your lender. The Federal Direct Loan Process is designed to provide low or no-interest loans to eligible aid recipients based on their enrollment status, grade level, and in some cases credit worthiness. The Federal Direct Loan Programs will appear in the student’s award package. Your loan award must be accepted and your Master Promissory Note must be completed at www.studentloans.gov prior to the activation of your loan. Federal Direct PLUS loans also require a credit review prior to the approval of the loan by the U.S. Department of Education.

Students are encouraged to limit borrowing to cover actual educational expenses. Graduate students are limited to receiving unsubsidized funds from the Federal Direct Loan Program beginning July 1, 2012 and required to complete the Graduate Entrance Loan Counseling prior to receiving their first disbursement from the program. Complete instructions for each loan type are provided on the following pages.

You are allowed to reduce and cancel any loan amounts included in your award package. You may also return any loan funds with 14 days of receiving your refund from a Federal Direct Student Loan. Paying your student loans off early is another option to reduce your total debt after graduation.

The Federal Direct Unsubsidized Loan Limits
Federal Direct Unsubsidized Loans are loans made to eligible graduate and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan. The student will accrue deferrable interest from the point of disbursement on a Federal Unsubsidized Direct Loans.

<table>
<thead>
<tr>
<th>Federal Annual Aggregate Loan Limits</th>
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<tr>
<td>Dependency Status</td>
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<tr>
<td>Grad</td>
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</table>
The Federal Direct Unsubsidized Student Loan Process

A. What actions must the student complete?

- Indicate your decision to accept or decline your award on your TSU MyWeb account by following the process indicated below.
- Click on Accept Award Offer tab
- Go to the box that says Accept/Decline Award
- Federal Loans may be reduced prior to accepting the loan. Accepting a Federal Graduate or PLUS Loan on the TSU myTSUweb Account does not mean the loan has been approved. Additional steps are required to secure the loan.
- Submit decision
- Complete Entrance Loan Counseling and if applicable, Graduate Entrance Loan Counseling – federally mandated information sessions that provide critical information on the student’s rights and responsibilities, deferment, forbearance, default and rehabilitation of federal student loans.
- Visit www.studentloans.gov
- Click – Sign In
- Log into Account
- Click – Complete Entrance Counseling or Graduate Entrance Loan Counseling
- Complete your Master Promissory Note (MPN) at www.studentloans.gov. Entrance loan counseling must be completed 48 hours prior to the completion of the MPN. 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). Your loan disbursement will not be sent to TSU until the U.S. Department of Education has received your MPN. You may enter an amount equal to or less than the award amount for the Federal Direct Loans indicated on your Award Letter.
- Go to em.tsu.edu and click on Financial Aid or go to www.studentloans.gov
- Click – DL Master Promissory Note Online
- Click – Sign In
- Log into Account
- Click – Complete Master Promissory Note
- Click – Subsidized/Unsubsidized, Grad PLUS, or PLUS (the Parent and Graduate Plus loans require additional steps that must be completed by the borrower, including a credit review, prior to receiving an approval)
- Complete, sign and print a copy of the MPN for your personal records

Federal Direct PLUS Loans

Understanding the Credit Review Process for the Graduate PLUS Loans

When you apply for a Direct PLUS Loan, the Department will check your credit history. To be eligible to receive a PLUS Loan, you must not have an adverse credit history. If you are determined to have an adverse credit history, you may still receive a Direct PLUS Loan if you obtain an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the Direct PLUS Loan if you do not repay the loan. In some cases, you may also be able to obtain a Direct PLUS Loan if you document that there are extenuating circumstances related to your adverse credit history. The applicant may contact the U. S. Department of Education at 1-800-557-7394 for additional information on remedying the credit denial. If the applicant is successful in receiving an affirmative approval based on the appeal process, the applicant must complete PLUS Entrance Loan Counseling prior to the loan disbursing to the student’s account.

Federal Graduate PLUS Loan – What is the Graduate PLUS Program

The Federal Direct Graduate Plus Loan is a low-interest loan borrowed directly from the federal government. The lender is the U.S. Department of Education. The student must be officially admitted into a graduate program (Master’s or Doctoral) at Texas Southern University to qualify to apply for the Federal Direct Graduate Plus Loan program.
Acceptance of the loan on the TSU MyWeb account does not indicate the loan has been approved. The applicant must receive an affirmative credit review from the U.S. Department of Education for the PLUS programs.

The borrower must complete, the loan application, the credit review process and sign a Master Promissory Note at studentloans.gov after May 1. TSU will apply the funds to the student’s account no earlier than 10 days prior to the start of classes. The student will receive an email confirming the disbursement of the loan to the student’s TSU billing account.

**The Application Process – What actions must the student complete?**

- Obtain a valid FAFSA PIN number. If you have lost or forgotten your FAFSA Pin number you may visit [www.pin.ed.gov](http://www.pin.ed.gov) for additional information. The information on the FAFSA will be instrumental in determining the financial aid programs included in your award package. The Graduate Plus Loan may be secured up to the designated cost of attendance minus any other aid or resources awarded to the student.
- Submit the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Submit any supporting documentation directly to the TSU Office of Student Financial Assistance
- Accept the Federal Direct Graduate Plus Loan on MyTSU web portal under Account Summary by Term. This does mean the loan has been approved.
- Complete the credit review at [www.studentloans.gov](http://www.studentloans.gov) and not have an adverse credit history.
- Select Complete the Request Direct Plus Process
- Select the Graduate Plus Loan.
- Review results of credit review
- **If the Federal PLUS Loan is approved**, the applicant will be directed to complete the Master Promissory Note (MPN) online process at [www.studentloans.gov](http://www.studentloans.gov). Master Promissory Notes will be available for signature beginning July 6. Print and retain the copy of the MPN for your records.

**The Credit Review Process & the Endorser Alternative**

When you apply for a Direct PLUS Loan, the U.S. Department of Education will check your credit history. To be eligible to receive a PLUS loan, you must not have an adverse credit history. In some cases, the borrower may be able to obtain a Direct PLUS Loan if you document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history. For more detailed information on the Federal Direct Loan Program and the affects of an adverse credit history, refer to [http://www.direct.ed.gov/student.html](http://www.direct.ed.gov/student.html). Borrowers who are successful in overturning the denial are required to complete Entrance Loan Counseling prior to the disbursement of the PLUS loan.

1) **Endorser Alternative**

If you are determined to have an adverse credit history and or unable to have the decision overturned, you may still receive a Direct PLUS Loan if you obtain an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the Direct PLUS Loan if you do not repay the loan. If you are a parent borrowing on behalf of your dependent student, the endorser may not be the student on whose behalf a parent obtains a Direct PLUS Loan. In some cases, the borrower may also be able to obtain a Direct PLUS Loan if you document to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history. For more detailed information on the Federal Direct Loan Program and the effects of an adverse credit history, refer to [http://www.direct.ed.gov/student.html](http://www.direct.ed.gov/student.html).

**Disbursement**

TSU will electronically apply your loan disbursement(s) to your student account within 3 business day of receiving confirmation from the U.S. Department of Education. You will receive an email notification confirming the disbursement of the funds to your account. Any amount in excess of all outstanding allowable student charges on the student’s account will be refunded to the student within 14 days. Refund dates are available on the web at [www.em.tsu.edu](http://www.em.tsu.edu).
Payment

1. Financial Aid Disbursements: Grants, Loans and Scholarships
   a. A separate audit is performed to determine whether or not the student is enrolled in the appropriate number of credit hours, meeting satisfactory academic progress and has signed all the appropriate authorizations, and submitted all necessary documentation prior to the releasing the financial aid disbursements to the student’s account. Financial Aid disbursements normally occur Monday, Wednesday and Friday of each week.
   b. Financial aid will be posted to the student’s account no earlier than 10 days prior to the start of the term during the fall and spring semesters.
   c. As part of the federal guidelines, First-time freshmen receiving a Federal Direct Subsidized and Unsubsidized loan disbursement have a mandatory 30 day waiting period from the start of the student’s initial enrollment.
   d. Financial aid disbursements are divided in two equal disbursements based on the enrollment term associated with the student’s awards. Students that are eligible to receive financial aid based on an approved satisfactory academic appeal will receive two disbursements per enrollment period with the second disbursement occurring no earlier than the midpoint of the term.
   e. Some programs require full-time enrollment to receive the maximum award. Students who enroll less than full-time may receive a prorated award in some cases.
   f. Students who receive additional aid are required to report the award type and amount to the financial aid office. The new awards may cause a potential overaward resulting in the return or reduction of the aid originally contained in the award package.

2. Outside Scholarships
   a. Scholarship checks from outside agencies should be forwarded to the Student Accounting Office. (Any checks received by the Financial Aid Office are forwarded to Student Accounting for processing.)
   b. The Scholarship is then posted to the student’s billing account for the appropriate amount.
   c. The Student Accounting Office will inform the Office of Student Financial Assistance of the amount of the Scholarship.
   d. The Office of Student Financial Assistance will review the student’s financial aid awards for any necessary changes. Scholarships payments received after the financial aid package has been awarded may result in the reduction or cancellation of the financial aid previously offered to the student. Students should closely monitor their account until all aid and scholarships have been posted to the students financial aid award package.

3. Tuition waivers
   Eligibility for the tuition waivers is established the Scholarship Office and transmitted to the Student Accounting Office. The Student Accounting Office will credit the student’s account with the appropriate amount based on the total number of hours or enrollment for the applicable term. Waivers received after the financial aid package has been awarded may result in the reduction or cancellation of the financial aid previously offered to the student.

4. Tuition exemptions (state based)
   a. Students must present an official copy of the notification letter received from the Texas Higher Education Coordinating Board to the Assistant Director of Scholarships located in the Financial Aid Office. The Assistant Director of Scholarships submits a roster of eligible tuition exemptions to Student Accounting on a weekly basis. The Student Accounting Office applies the tuition exemption to the student’s account.

5. Credit Card Payments
   b. Credit card payments can be made in person, with valid ID, at Student Accounting, online or via fax using credit card authorization form (can be printed from TSU website).
   c. Students using their parent’s credit card for payments must make them online or via fax using the credit card authorization form. For questions or concerns, you may contact Student Accounting at 713-313-7052.
6. Veterans and Hazlewood Benefits
   a. Please refer to the Veterans Affairs Office, Bell Building, Room 137 or call 713-313-7327

7. Third Party Payments
   a. Students send their invoice to the Third Party agency
   b. Third Party agency will send payment to Student Accounting
   c. Student Accounting will notify the Office of Student Financial Assistance of the students name, ID number and amount of payment received by the university.
   d. The Office of Student Financial Assistance will review the student’s financial aid award package for any necessary adjustments based on the requirements for Title IV aid.
   e. The Office of Student Financial Assistance will notify Student Accounting to apply the payment to the student’s account.

Bookstore Reserve

Students must have a valid TSU ID and complete registration prior to accessing the bookstore reserve. Students may normally access the bookstore reserve one month prior to the start of the term; for actual dates students may consult the TSU website. For questions and concerns about the bookstore reserve you may contact Student Accounting at 713-313-7052.

Refunds

If the student has a balance and funding is applied that exceeds all outstanding charges on the student’s account a refund of the excess aid will be generated and forwarded to the student. The refund process will be completed by Friday of each week.

Students must submit a direct deposit confirmation to have funds deposited in their personal bank accounts. Students not submitting a form will have a TSU ECard generated and mailed to their permanent mailing address. For questions and concerns about the refunds for excess aid, you may contact Student Accounting at 713-313-7052.

Withdrawals/Drops

During the course of a term, unexpected events may cause students to reduce their credit hours or totally withdraw from the university by cancelling their entire registration.

- Drops - Students should try to maintain 15 credit hours to graduate in 4 years. Dropping courses will negatively affect your Satisfactory Academic Progress. Additionally, the Texas Education code, in section 51,907, now states that all first-time freshmen as of the fall semester of 2007 or later may be permitted to drop no more than six courses between initial enrollment in and graduation from Texas Southern University. This number includes any courses a transfer student may have dropped during enrollment at another institution of higher education in Texas. Additional information may be found on the TSU website at http://em.tsu.edu/registrar/forms/dropmax6courses.pdf.

- Withdrawals - Unexpected events may cause students to withdraw prior to the end of the semester. Federal regulations require that a Return of Title IV Aid calculation be performed on any student receiving federal aid during the semester. Federal aid includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Stafford Loan, and Federal PLUS Loan. Students may incur unpaid charges or owe aid back to the federal programs based on the results of the Return to Title IV calculation. Additional information on the Return to Title IV process may be found at the following location on the TSU web site http://em.tsu.edu/catalog/withdrawal.php.
Creating a Financial Plan

Most students will incur some form of out-of-pocket costs when attending a post-secondary school. By completing the chart below, you will begin to build a financial plan for the academic year. Early planning will assist the student in bridging the gap between anticipated financial assistance and projected expenses. Balancing the incoming resources with the expected expenditures for the semester is the key to a successful financial plan. In creating your financial plan you will want to consider all the financial resources available to your and your family to assist with covering your educational expenses. Limit your spending to the essential expenses directly related to your educational costs.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>MONTHLY BUDGET</th>
<th>SEMESTER BUDGET</th>
<th>SCHOOL YR BUDGET</th>
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<tbody>
<tr>
<td><strong>INCOME:</strong></td>
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<td>From Earnings</td>
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<td>From Parents</td>
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<td>From Student Loans</td>
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<td>From Scholarships</td>
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<td>From Grants</td>
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<tr>
<td>Other Resources, Savings, etc.</td>
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<tr>
<td>Miscellaneous Income</td>
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<td>Rent or Room &amp; Board</td>
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<td>Car Payment/Transportation</td>
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<td>Insurance</td>
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<td>Dining Out/Vending</td>
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<td>Tuition &amp; Fees</td>
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<td>Books</td>
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<td>School Fees</td>
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<td>Computer Expense</td>
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<td>Miscellaneous Expense</td>
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<tr>
<td><strong>EXPENSES SUBTOTAL</strong></td>
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<tr>
<td><strong>NET INCOME (INCOME LESS EXPENSES)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FINANCIAL AID:
FACTS THAT YOU REALLY NEED TO KNOW!
Getting an education is expensive.
Know what you are financing.
Estimate your income in your chosen career and be realistic.
Remember, you are just starting!
Whatever you borrow, you will have to pay back!
Your credit history stays with you for a very long time.

WARNING SIGNS OF HAVING TOO MUCH CREDIT
You have less to spend than you used to.
You always have to wait on a paycheck to pay bills.
You can’t sleep because you worry about your bills.
You do not have any emergency funds.
The amount you owe increases each month.
You have bounced checks.
You have received letters/calls from collectors.

What is Financial Literacy?
Financial Literacy is the ability to understand finance. It refers to the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances. Raising interest in personal finance is now a focus of state-run programs (i.e. higher education institutions) in the United States, Australia, Japan and United Kingdom.

Why is Financial Literacy Important?
In order for you to be financially literate, you need to know how to deal with credit. You should be aware of the process of saving money, and you must know how to budget your finances. You need to have a plan for how you are spending money.
Default Prevention

The Default Prevention Services Team specializes in educating students on the importance of making timely payments, strategies to avoid missing loan payments. By understanding your options as a borrower you may identify options to lower or postpone your payments your monthly payments, when you experience financial difficulties. We want to make the process of transitioning out of college and entering student loan repayment as stress free as possible. Remember we are here to help with any questions in regards to your student loans whether you are in school and even once you have graduated. Here are some of tips that will help you along your journey here at Texas Southern University:

- Develop a budget for your annual and total projected expenses for your degree program
- Only borrow what you need to finance the essential costs associated with your educational experience
- If possible, make payments on your interest or principle balance of your loan while still in school
- Take advantage of on-line web pages to access your account on a monthly basis
- Understand your repayment options including consolidation, automatic payments, income contingent and pay as you earn repayment plans
- Keep your contact information updated with the university and servicer
- Keep your school status current with your servicer, especially when transferring from one institution to another
- Understand deferment and forbearance opportunities to avoid late or missed loan payments
- Contact the Default Prevention Officers and your servicer if you are experiencing trouble making a payment on time

Remember; in-person exit loan counseling sessions are required for all students prior to submitting your application for graduation. Schedule your appointment any time after the first day of classes.

For More Information Contact Us Directly at 713-313-4419

Satisfactory Academic Progress

Students receiving financial aid must satisfy the qualitative component, credit hours attempted and earned (ratio) and qualitative component, the cumulative grade point average (GPA) needed based upon their individual academic classifications to maintain eligibility. Students receiving aid have their overall enrollments at the University reviewed at the end of the spring semester. If they meet or exceed the minimum SAP standards, the student’s next scheduled review will occur annually at the end of the subsequent spring term. If they fail to meet the minimum SAP standards, the student is placed on financial aid suspension and must appeal for reinstatement of eligibility to receive aid. If the student successfully appeals and is approved to regain eligibility to receive aid, the student is placed on financial aid probation and the student’s SAP is measured at the end of each subsequent term. If the student meets the minimum financial aid satisfactory academic progress requirements, the student regains eligibility to receive Title IV aid. If the student fails to meet the minimum requirements or the requirements outlined in the academic plan, the student is placed on financial aid suspension and may not automatically regain eligibility until the student has met the minimum financial aid satisfactory academic progress requirements for their category. The student may appeal for reinstatement after earning a 2.0 in at least 6 hours at an accredited two-year or four-year University, junior or community college prior and meets other federal acceptable terms for reentry into the financial aid programs.

<table>
<thead>
<tr>
<th>Total Undergraduate Hours</th>
<th>Qualitative</th>
<th>Quantitative</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 29 hours</td>
<td>2.0</td>
<td>67%</td>
<td>180</td>
</tr>
<tr>
<td>30-59 hours</td>
<td>2.0</td>
<td>67%</td>
<td>180</td>
</tr>
<tr>
<td>60 or more hours</td>
<td>2.0</td>
<td>67%</td>
<td>180</td>
</tr>
<tr>
<td>Post-Baccalaureate</td>
<td>2.0</td>
<td>67%</td>
<td>180</td>
</tr>
<tr>
<td>Graduate – beyond Bachelor’s</td>
<td>3.0</td>
<td>67%</td>
<td>63</td>
</tr>
<tr>
<td>Law – beyond Bachelor’s</td>
<td>2.0</td>
<td>67%</td>
<td>135</td>
</tr>
<tr>
<td>Doctoral</td>
<td>3.0</td>
<td>67%</td>
<td>108</td>
</tr>
</tbody>
</table>
Skip the Line!
Financial Aid Process Flow

START

Yes
FAFSA Submitted?
No
Apply for a PIN from the DOE at www.pin.ed.gov

TSU receives your processed FAFSA

Review MyTSUweb

Yes
Is any additional information needed?
No

Student is awarded

Review MyTSUweb

Choose to: Accept Reject Lower Financial Aid

Continuing Loan Recipient
Loans needed?
New Loan Recipient

Student Registers

Aid Disbursed

Refund

*For privacy and fraud prevention, please include your name and T-number. Social security numbers should not appear on documents submitted.
Contact Us

www.tsu.edu/financialaid
email: financialaid@tsu.edu
phone: 713-313-7071
fax: 713-313-1859 or 713-313-1858

Physical location
Texas Southern University
Office of Student Financial Assistance, Bell Building 1st Floor
3100 Cleburne Street, Houston, TX 77004

School Code
003642

CUSTOMER SERVICE TEAM
Randolph Byrd 713-313-6860
Larry Gantt 713-313-4325
Labridgida Patterson 713-313-4326
Constance Manion 713-313-4336
Andrea Livingston 713-313-6792
Krystal Archie 713-313-7522
Wanda Zeno 713-313-4336

Deadlines
Fall Deadline: November 29th
Spring Deadline: April 28th
Summer 1: June 10th
Summer 2: July 21st

15 Credit Hours per Semester
X
8 semesters = 120 Hrs
AND
Graduation in 4 Yrs