

## Undergraduate Financial Assistance

### Types of Financial Assistance

Financial assistance falls under three general categories.

- Grants and scholarships-free money that does not require repayment
- Educational loans-money that must be repaid
- Student employment-money that must be earned

### Grants

Grants are available from the State of Texas or the federal government to students who demonstrate financial need and who otherwise qualify. Grants do not have to be repaid.

### Scholarships

#### Academic Scholarships

Students may qualify to receive institutional or funded scholarships based on their academic performance. For beginning students, their academic achievement is determined by their scores on the ACT composite score or the total of the SAT critical reading and math scores. For returning or transferring students, their cumulative GPA determines academic achievement. In order to keep an academic scholarship, students must maintain the minimum required GPA. Scholarships will be lost or reduced for students achieving a GPA below the minimum. Any student receiving an institutional scholarship must be enrolled for at least 12 hours per semester or the scholarship will be cancelled. Academic scholarships are applied during the fall and spring semesters.

Incoming freshmen that receive intercollegiate athletic scholarships and achieve at least a 22 on the ACT or 1110 on the SAT may also receive academic scholarships. Transfers that receive intercollegiate athletic scholarships and achieve at least a 3.00 GPA on transferable credit may also receive academic scholarships.

#### Intercollegiate Athletic Scholarships

The university offers intercollegiate athletic scholarships for in men's baseball, women's basketball, men's basketball, cheerleading, women's cross country and track, men's cross country and track, women's golf, men's golf, women's soccer, men's soccer, women's softball, and women's volleyball. For more information, contact the coach. See contact information at [www.lcuchaps.com](http://www.lcuchaps.com).

#### Externally Funded Scholarships

Scholarships from non-university sources must be reported to financial assistance.

### Discounts

Most discounts cannot be combined with academic scholarships during the same semester. Contact financial assistance for more information on using discounts and academic scholarships.

### Institutional Aid

In order to keep institutional scholarships or discounts, students must maintain a required GPA. Scholarships and discounts will be lost or reduced for students achieving a GPA below the minimum.

### Loans

Loans are based on the financial need of the student and the availability of funds from the federal government, lending institutions, and other organizations. Loans must be repaid upon graduation or when students leave the university. Although most loans are made directly to students, some loans are made to parents of dependent students.

### Federal Work Study

The purpose of the federal work study program is to provide jobs for students who have financial need and who wish to earn part of their educational expenses. When federal work study eligibility is awarded, the amount awarded is a maximum amount.

that can be earned in federal work study employment. Students who are qualified for the federal work study program must seek and secure the job, coordinate their working hours, and work the hours necessary to earn their federal work study allocation. Federal work study students must complete an I-9, W-4, and a work contract before beginning work on campus. To complete the I-9, students must be able to establish their identity and eligibility to work. Students working in the federal work study program earn the federal minimum wage and are paid monthly. Students may not work more than 15 hours per week on the federal work study program. Students may choose to have a portion of their earnings credited to their account. Students must be enrolled in at least 6 hours per semester to be eligible to earn any funds from this program.

### **Financial Assistance Awarding Procedures**

In order to be considered for financial assistance, students must first apply for financial assistance. Financial assistance will only be disbursed when the financial assistance folder is complete, including each document requested by the financial assistance, admissions, and registrar offices. Student accounts are credited at the beginning of each enrollment period. State grant funds will not be credited until they are approved by the State of Texas, usually after September 1 for the fall semester, but later than the semester start date. Awards will be based on the number of hours for which a student is enrolled at the beginning of the enrollment period and the awards will be modified if the enrollment status changes.

### **Deadlines**

New students must have their financial assistance applications and files completed by June 1. Returning student files must be complete by May 15. Applications will be processed after that date only if funds are still available. Students applying for summer assistance must have their financial assistance files complete by May 1.

### **Class Drops**

Students are awarded financial assistance based upon the number of hours in which they are enrolled. Students are considered full, three-fourths, or half time. For example, students enrolling for 12 hours and dropping a 3-hour class could have their grants and scholarships canceled or reduced as well as become subject to probation or suspension. The institutional refund policy is available in the student business office.

### **Withdrawals**

Students withdrawing from the university may be eligible for a refund of a portion of the tuition and room and board for that semester—see refund policy in the catalog. If students receive financial assistance, then a portion of the assistance may need to be returned to the grant, scholarship, or loan source from which that assistance was received. Information about the return of Title IV fund requirements are available in the office of the registrar. Students intending to withdraw must begin the withdrawal process in the office of the registrar.

### **Grade of F in All Courses During an Enrollment Period**

When a student begins a semester by attending classes but does not earn a passing grade in at least one class or fails to officially withdraw, the institution must assume that the student has unofficially withdrawn unless it can document that the student completed the enrollment period. A student who unofficially withdraws and receives all F's will be placed on Financial Assistance Suspension immediately.

### **Incompletes**

Grades in progress are figured as zero grade points in the GPA. Students are responsible for notifying financial assistance of changes in their transcript after an IP is removed. When an IP is not removed by the end of the following semester, the IP is changed to an F.

### **Repeats**

Students repeating a course for the first time that was previously passed will be eligible for financial assistance. Students repeating a course that was previously failed may be eligible for financial assistance until the course is passed.

### **Taking Courses not Required for Degree**

Students are responsible for enrolling in courses in their degree plan and must notify financial assistance if enrolling in courses outside of their degree plan. Enrolling in courses not required for a degree may affect eligibility for aid.

## Eligibility for Financial Assistance

To be eligible for financial assistance, students must maintain satisfactory progress. Financial assistance recipients will be evaluated at the end of each payment period (period of enrollment). Satisfactory progress is divided into two categories, (1) cumulative grade point average, and (2) hours successfully completed. The cumulative grade point average is figured on hours completed at Lubbock Christian University only. However, all hours are counted to determine hours completed.

## Satisfactory Progress

### Hours Attempted Minimum GPA

0-89 hours	2.00
90+ hours	2.25

## Minimum Completion Rate Requirements

Each payment period, students must complete at least 75% of all credit hours attempted. The completion rate is calculated by dividing the total number of completed hours by the number of hours attempted, which is based upon enrolled hours at the end of the 100% drop refund period (usually 5 days into the payment period). Check the refund policy for specific dates for each period of enrollment.

When financial assistance recipients fail to meet the cumulative GPA requirements and/or successfully complete the proper number of hours at the end of a payment period, they will be placed on financial assistance warning or suspension, as appropriate. Students are notified in writing if placed on warning or suspension. Student records are also coded to indicate their current financial assistance status.

The quantitative standards apply to full-time students. Students taking less than a full-time course load are required to complete every hour enrolled. Students must maintain the qualitative and quantitative standards and are limited to a time frame of availability of financial assistance. This time frame is 150% of the time usually required to complete a degree program. For example, students enrolled in four year degree programs are eligible for financial assistance for six years.

## Financial Assistance Warning

When students fail to meet the required cumulative GPA and/or successfully complete the proper amount of hours for a semester, they will be placed on financial assistance warning for the next payment period. Students must meet Satisfactory Academic Progress (SAP) by the end of the warning period. If students fail to meet the requirements, they will be in danger of losing their financial assistance. Transfer students with a cumulative GPA below the minimum standard will enter on financial assistance warning.

## Financial Assistance Suspension and Appeals

If, during a period of financial assistance warning, students fail to meet the required GPA and/or successfully complete the required number of hours, they will be placed on financial assistance suspension and will be ineligible for aid. Information regarding the appeal process is provided to students in writing after records are reviewed at the end of each payment period. Where extraordinary circumstances exist, students may appeal in writing their suspension to the director of financial assistance. The appeal will be presented to the financial assistance appeals committee, which will review the facts and make the final decision regarding the suspension. Students appealing financial assistance suspension must meet with the appeal committee. If a student appeal is approved, the student is placed on financial assistance probation for one payment period and is eligible for Title IV aid. If the student will require more than one payment period to reestablish eligibility with SAP standards, the student may be placed on an academic plan. The student will be on financial assistance probation during the first payment period of the academic plan. Students must meet SAP requirements at the end of the payment period or meet the requirements of the academic plan to continue to be eligible for financial assistance. Failure to meet SAP or academic plan requirements will result in the suspension of Title IV aid until the student regains eligibility by meeting SAP requirements. Students will be notified in writing of the requirements that must be met.

## Reinstatement of Assistance

Students may regain eligibility by raising their cumulative GPA to the required level and/or by successfully completing the required number of hours in a succeeding semester or semesters.

## Eligibility Requirements for Federal Programs

- Students must be in compliance with the following guidelines
- Be U. S. citizens or lawful permanent residents
- Be in financial need
- Be able to maintain satisfactory academic progress
- Be enrolled, or accepted for enrollment
- Not be in default on a Federal Perkins Loan (NDSL), Federal PLUS, or Federal Stafford Loan
- Not owe a refund on a Federal Pell Grant, TEG, or FSEOG

## Student Rights and Responsibilities

Students have the following rights.

- To know what student financial assistance programs are available at the university
- To know the deadlines for submitting applications for each financial assistance program
- To know how their financial need was determined, including how various expenses in their budget are considered
- To know what resources are considered in the calculation of their monetary awards
- To request an explanation of the various programs in their financial assistance package
- To consult with financial assistance personnel concerning their application for assistance
- To consult with financial assistance personnel concerning any budgeting and/or financial problems which might arise
- To cancel any loan proceeds received via electronic funds transfer up to fourteen days after the credit has been applied

Students have the following responsibilities

- To check their university e-mail on a regular basis
- To complete all application forms accurately and submit them on time to the appropriate office
- To provide correct information and to be aware that, in most instances, misrepresenting information on a financial aid form is a violation of federal law and may be a criminal offense
- To provide any additional documentation, verification of information, and information or corrections requested by financial assistance before any funds will be disbursed
- To read, understand, and retain copies of all forms requiring a student's signature
- To keep all of the agreements requiring a student's signature
- To know all of the sources of financial aid received and whether the aid is a loan, grant, or scholarship, and if the aid is a loan, to know to whom repayment must be made and the terms of repayment
- To keep financial assistance informed of a correct address at all times while still in school and after graduation as long as any loans are outstanding
- To inform financial assistance of any change in status as a student or of financial status. This includes but is not limited to marriage, divorce, the birth of a son or daughter, employment, and the employment of a spouse or parents
- To complete an exit interview prior to leaving the university, either as a result of graduation or withdrawal

## Vocational Rehabilitation

The Texas Rehabilitation Commission offers assistance for tuition and fees for students with certain disabilities. Applications for TRC services are submitted to the Lubbock Regional Office of the Texas Rehabilitation Commission.

## Contact Information

Lubbock Christian University  
Financial Assistance Office  
5601 19th Street  
Lubbock, TX 79407  
(806) 720-7176  
financialassist@lcu.edu