

Tyler Junior College

FINANCIAL AID HANDBOOK

- **Deadline for Financial Aid Applicants: June 1**

(Complete financial aid packet in Apache Access and/or Apache Enrollment Center. Students who fail to meet this deadline could have to pay all costs out-of-pocket, and financial aid will reimburse according to eligibility.)

- **For information, call 903-510-2385 or e-mail aec@tjc.edu**

Check your Financial Aid Status online via Apache Access

Apache Enrollment Center Location and Hours

White Administrative Services Center

First Floor

Monday – Friday: 8:00 a.m.–5:00 p.m.*

*Hours are subject to change

903–510–2385

1–800–687–5680

FAX: 903–510–2794

email: aec@tjc.edu

Information concerning financial aid updates is regularly posted to the financial aid Web page at <http://www.tjc.edu/finaid>

Financial aid information published in this handbook is correct as of the date of printing but is subject to change by legislative or institutional action.

December 2017

The provisions and information set forth in this statement are intended to be informational and not contractual in nature and are subject to modification without notice, by the Administration or the Board of Trustees.

Tyler Junior College gives equal consideration to all applicants for admission, employment and participation in its programs and activities without regard to race, creed, color, national origin, gender, age, marital status, disability or veteran status.

MAJOR FUND RELEASE DATES

DISBURSEMENT DATES

The disbursement date is the day financial aid becomes a payment on student accounts. Authorized aid liquidates into student accounts. This is **NOT** the day financial aid is refunded. For complete information about disbursement please see the Disbursement section.

Grants/Loans

Fall September 6, 2017

Spring January 31, 2018

GENERAL INFORMATION

Financial aid is available for students who, without assistance, would not be able to afford college. The family and student are expected to assume the responsibility for tuition, fees, and living expenses; financial assistance should be viewed only as supplementary to extending a student's education with his or her family. The role financial aid plays in paying for a student's higher education exists only when there is a gap between school costs and the ability of the family to pay, not the family's willingness to pay.

Financial aid programs can be placed into four categories:

1. Grants
2. Loans
3. Employment
4. Scholarships

Funding for these programs comes from the federal and state governments, institutional endowments and private donors. Most federal and state financial aid is awarded on the basis of need, which is the difference between the student's resources and the cost of education.

A student must have a specific, stated educational goal in order to receive federal and state financial aid while attending Tyler Junior College.

This handbook takes an in depth look at the aid programs available, application processes, award procedures, and other information in reference to financial aid. Its purpose is to answer the many questions a student has when looking for financial assistance in pursuing a college education. Information in this handbook is correct at time of publication and any changes in federal regulations and/or TJC policy after publication are followed regardless of the information printed.

ADMISSION REQUIREMENTS FOR FINANCIAL AID ELIGIBILITY

Admission to TJC requires submission of:

- An admissions application
- Official high school transcript, GED scores, and/or official college transcript(s), and
- Proof of Texas residency for the previous 12 months in order to qualify for in-state tuition.

Financial aid eligibility requires all current official transcripts to be on file and evaluated in the Registrar's office.

Financial aid will be awarded only to students whose files are complete in the Office of Admissions, Registrar's office and the Financial Aid office. It is important to use the same information (name, address, and student ID, social security number, etc.) to all TJC offices as inconsistencies can cause delays in processing.

REGISTRATION PROCESS

Students who wish to register for school need to contact the Office of Admissions as early as possible before the semester in which they want to enroll. Academic advisors are available to help students with their degree plans and course selections.

Academic Advisors:

NURSING AND HEALTH SCIENCES

903-510-2662

PROFESSIONAL AND TECHNICAL PROGRAMS

903-510-2347

HUMANITIES, COMMUNICATIONS, FINE ARTS, ENGINEERING, MATH AND SCIENCES

903-510-2425

DIRECTOR OF ACADEMIC ADVISING

903-510-3287

Jan Adams

TUITION AND FEES

Please refer to the current tuition and fees chart located online at www.tjc.edu/tuitionfees for a full list of tuition and fees for each semester. Tuition, fees, and other expenses are subject to change by vote of the Board of Trustees or the legislature of the State of Texas. Payment is due in full by the payment deadline for each term. Students' schedules with unpaid tuition and fees will be dropped for non-payment.

Questions regarding the Tyler Junior College tax district and residency should be directed towards the Admissions Office.

EDUCATIONAL COSTS

The expenses outlined below are generalized estimates of the costs a student can expect while attending Tyler Junior College. It is not unusual for expenses to vary depending on individual circumstances and preferences. The tuition estimates used in these expenses are based on out-of-district rates for 13 hours of enrollment for two regular 16-week terms (Fall & Spring). Note: Full-time enrollment is 12 hours. These amounts can and will change depending on the amount of hours a student is enrolled in. The total is NOT what a student pays to TJC, only direct cost, such as tuition & fees, books and on-campus housing/meals, will be paid directly to TJC.

Living Arrangements	Budget 1 On Campus	Budget 2 Off Campus	Budget 3 With Parents
Tuition & fees	\$4,974	\$4,974	\$4,974
Housing & meals	8,320	7,300	3,702
Books & supplies	1,800	1,800	1,800
Personal	2,167	2,167	2,167
Transportation	<u>1,204</u>	<u>2,406</u>	<u>2,406</u>
TOTAL	\$18,465	\$18,647	\$15,049

APPLYING FOR FINANCIAL AID AT TJC

STEP I

Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. A new FAFSA must be completed each academic year. The Financial Aid office highly recommends using the IRS Data Retrieval Tool to import income information into your FAFSA.

Accuracy is very important—mistakes will delay processing. Priority Deadline: April 1.

STEP II

After completing the FAFSA, the Financial Aid office will receive your FAFSA within 3-5 business days. You will receive an email to your TJC student email account notifying you that we have received your FAFSA. All emails regarding Financial Aid are sent to student email accounts on Apache Access. Check your email often as Financial Aid and other TJC offices will email you with important information.

STEP III

The email will direct you to [Apache Access](#). All students must log in to Apache Access and click "Financial Aid" under

the Quick Links menu to review their Financial Aid traffic lights. Any YELLOW boxes require student action. In some cases, students may be required to complete some forms electronically and/or download forms and submit them to the Apache Enrollment Center. Fax all forms to the Financial Aid office at 903-510-2794. **Priority Deadline: Fall - June 1, Spring - November 1.**

STEP IV

After you have completed Steps I-III, you should periodically check your Financial Aid traffic lights on Apache Access. Traffic lights will change colors several times throughout the Financial Aid process. Complete any YELLOW lights as quickly as possible to avoid delays.

Information submitted during Step III will go through a detailed review. If all information is complete, consistent, and accurate, eligible students will be awarded (see *Eligibility Requirements*). If the documents are found to be incomplete or there is inconsistent information, additional requirements may be requested. Another review will need to be performed after additional information has been submitted. If your FAFSA data does not match the documentation that you have submitted, corrections will be sent and your FAFSA will be reprocessed to determine your eligibility. Once the corrections are received by the Financial Aid office, you will be awarded. (See *Verification and Awarding/Payment Policies*.)

During peak times (July – September, January) this step can take up to four weeks to be completed.

STEP V

Once you have been awarded, your Award traffic light will be YELLOW. All students are awarded their maximum eligibility and must accept or decline student loans that are offered. If you accept your offered student loans, you will need to complete Entrance Loan Counseling and a Master Promissory Note (MPN) as indicated by the yellow MPN light from the Traffic Light menu. Please wait for your MPN traffic light to change yellow before completing your MPN, your light will turn green within 48-72 hours after successful completion.

STEP VI

Awards will disburse on the published disbursement schedule. **It is always the student's responsibility to have tuition/fees, room/board, and any other charges paid by the payment deadline for each semester. Students with no authorized aid must use other methods besides financial aid.** Students can check their Financial Aid traffic lights to see authorized financial aid on their account by clicking on the Account Balance Status traffic light. Authorized aid is considered to be a payment on the student's account. Books may be charged to authorized financial aid at the official TJC bookstore (located in the Rogers Student Center) between the published dates designated by the Financial Aid office, usually August & January.

STEP VII

TJC has contracted with [Bank Mobile](#) to process financial aid refunds. Students will be mailed, to their permanent address, a [refund packet](#), which contains their [Bank Mobile activation code](#). This account must be activated [to enable](#) the student [to choose](#) how they receive their refunds.

Summer Financial Aid

A student who wishes to receive summer financial aid at Tyler Junior College must complete the following:

- Complete a FAFSA (*if student is already receiving aid for the previous fall/spring at TJC—this step is already complete*).
- Register for all summer classes including Maymester, Summer I, and Summer II.
- Summer funds are awarded to Pell eligible students only in the following order after students have registered for Summer classes: Pell, all other federal/state grants, and loans. Students must meet the same eligibility requirements for Fall/Spring semesters. For example, students seeking loans must be enrolled in 6 credit hours for the entire summer period.
- The Financial Aid Office will award any remaining grant funds for summer financial aid for all enrolled and eligible students.
- Loan funds must be requested by completing the Summer Award Adjustment Form to request loans from Apache Access.

Financial aid is awarded for the entire summer period, which includes the terms Maymester, Summer I, and Summer II. The ORD for summer usually coincides with the Summer I ORD. See awarding and payment policies for more information regarding awarding and disbursements for summer.

ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, students must meet ALL of the following requirements:

1. Be a U.S. citizen or an eligible non-citizen.
2. Hold a GED or high school diploma recognized by the State of Texas. *Home-schooled students must check with the Financial Aid office to determine if their home-school diploma is acceptable.*

3. Demonstrating financial need (See Awarding & Payment Policies).
4. Attend a school that participates in one or more of the financial aid programs.
5. Be enrolled in an eligible program.
6. Be working toward a degree, certificate, or a transferable program.
7. Achieve satisfactory academic progress as defined by Tyler Junior College's Satisfactory Academic Progress Policy each semester.
8. Does not owe a refund on any Title IV Federal Pell Grant, Federal Supplemental Educational Grant, Federal Leveraging Educational Assistance Program Grant, or any other Higher Education Grant program at any institution previously attended.
9. Not in default on any Title IV Federal Perkins Loan, Federal Stafford Student Loan, Federal Parent Loan for Undergraduate Students, Federal Supplemental Loan to Students, or any other Higher Education Act Loan Program received at any institution.
10. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

DENIAL OF FINANCIAL AID

A student may be denied financial assistance for several reasons: ***drug related convictions, shortage of funds, incomplete applications, defaulted federal loans, Pell overpayment, Pell lifetime eligibility, Subsidized Usage Limit used or failure to maintain satisfactory academic progress.*** A student can receive aid from only one institution per semester; as a result, *aid could be denied and repayment required if aid is disbursed at more than one institution.*

Federal regulations limit the number of hours of remedial courses to be funded. This limit is 30 attempted hours. *A student with 30 or more attempted college preparatory hours will not be funded for any college preparatory classes in which they are currently enrolled.* For example: A student registers for 12 hours (three hours being preparatory). They have 30 attempted hours of preparatory classes. The student will be funded at nine hours because $12-3=9$. This 30-hour limit cannot be checked until all registration has ended, generally 10–12 days after classes start.

Any student denied financial aid will be responsible for all charges on their account even if aid had previously been paid to them.

VERIFICATION POLICIES

Tyler Junior College verifies all files selected by the Department of Education and additional files selected by the institution. The additional files selected for verification by the institution can be based upon but are not limited to the following criteria:

1. Estimated taxes
2. Insufficient income for basic needs
3. Inconsistent information
4. Information identified by the Department of Education

Documentation required for verification:

1. Verification worksheet
2. All student and parent IRS Tax Return Transcripts or IRS Verification of Non-Filer Forms
3. All student and parent W2 Forms or IRS Wage & Income Transcripts.

Additional items may also be required if circumstances deem necessary:

1. IRS Tax Account Transcript for amended tax returns
2. Social Security card, driver's license or name change letter
3. TANF and Social Security Benefit statements
4. Child Support documentation
5. Low income verification worksheet
6. Any other documentation relevant to reported items

All required verification items must be received no later than ten working days prior to the end of the enrolled period (end of semester=last day of finals). Students who fail to meet this deadline will not be funded. Students are made aware of the verification procedures in various publications: the *Financial Aid Handbook*, Website, and missing document emails.

Verification is individualized for each student to make sure they receive the maximum financial aid award up to their eligibility. Verification may require only a few items to be verified or all regulation and institutional items to be verified.

Verification Items: (as defined by regulation and institutional policy)

Regulation Items:

- Household size
- Number enrolled in college
- Adjusted Gross Income (AGI)
- Untaxed income and benefits
- High School/GED earned
- Identity and Education Intent

Institutional Items:

- Educational Credit

ALL verification items are checked for accuracy according to documentation acquired and corrections are made to your FAFSA if necessary. Corrections are made electronically and require no student action. Please allow 5-10 business days for corrections to be processed. No awards are made to students until this process is complete. Corrections are usually required to be made on the student's behalf due to errors made when completing the FAFSA.

For quality assurance purposes, some students' records will be audited after awarding/disbursement. If corrections of audit issues are found and result in a change to the EFC, the awards/disbursement amount(s) will be adjusted accordingly.

AWARDING AND PAYMENT POLICIES

Financial need is calculated by the Financial Aid office, using the formula established by the Department of Education. A Cost of Attendance (COA) budget is set for each student based on information contained on the student's FAFSA. Financial need is determined by taking the COA and subtracting the student's EFC and any other resources. For example:

Dependent COA.....	\$18,499
<i>EFC (located on SAR)</i>	<i>-500</i>
<i>Scholarships</i>	<i><u>-2,000</u></i>
Financial Need.....	\$15,999

Students who pay for day care may request that the child-care budget component be added to their COA budget by downloading the request form from Apache Access.

Students who have extraordinary costs relating to their program may request an adjustment to their COA. The following programs are good examples: Dental Hygiene, Automotive Technology, Welding, Nursing, etc. Those costs would be limited to tools and supplies or certification fees and would exclude books. Students may also request an adjustment to their COA to purchase a computer every 3 years. A letter stating their request to increase COA should be submitted along with receipts or proper documentation of additional costs.

Once eligibility and financial need have been established (after verification, if selected), students will be awarded financial aid. Students are awarded their maximum eligibility using a combination of various types of aid from different resources to meet the financial need of the student. Tyler Junior College maintains the policy of making awards in the following order:

1. Grants
2. Student Loans
3. Work-Study

Grant awards are made first to those students with defined financial need and who meet specific grant awarding policies, if any, until all grant funds are exhausted (see *Types of Financial Aid TJC Offers*). Federal loans are automatically offered to all students according to their maximum eligibility. Payment of grants, if awarded prior to the Official Reporting Date (ORD), is based on the student's enrollment as of the ORD (the 12th class day for Regular terms and the 4th class day for Summer terms).

All financial aid payments are locked as of the ORD; anyone awarded and paid after this date will be funded based on

their enrollment at the time of disbursement. Any hours enrolled after the aid is locked cannot be considered for funding.

Payment of loans is determined by the student's enrollment at the time of school disbursement (payment to the student account). Any hours enrolled after the school disbursement cannot be funded. Students who drop below six (6) hours may have their loans backed out and returned to the Department of Education.

Courses not considered for financial aid funding include:

- a. Courses taken for audit
- b. Courses for which a grade of "W", "I", or "IP" is received
- c. Credit hours earned by examination or articulation
- d. Continuing Education courses
- e. Courses taken as a high school student
- f. Preparatory courses if the total attempted preparatory credit hours are more than 30, even if the courses are required for enrollment
- g. Students must begin attendance in each class for it to be funded with financial aid. Failure to attend class may result in a reduction being made to a student's award(s). Instructors are required to report students that have never attended at the time rolls are certified.
- h. Students who enroll in a minimester (12-week and 2nd 8-week terms) will not have funds disbursed for that course until after the first official day of class. Winter-term will not disburse until the ORD of the Spring 16 week term. (Please see Disbursement for more information).
- i. Courses in which a student has successfully passed but has attempted to repeat two or more times.

Example 1:	Fall 2013	BIOL 2401	Pass	
	Spring 2014	BIOL 2401	Pass	(1 st repeat – eligible for financial aid funding)
	Fall 2014	BIOL 2401		(2 nd repeat – not eligible for financial aid funding)
Example 2:	Fall 2013	BIOL 2401	Fail	
	Spring 2014	BIOL 2401	Pass	Eligible for financial aid funding
	Fall 2014	BIOL 2401	Fail	(1 st repeat – eligible for financial aid funding)
	Spring 2015	BIOL 2401		(2 nd repeat – not eligible for financial aid funding)

Other courses considered for funding can include: 1) courses at UTT that are considered concurrent enrollment, and 2) courses at other colleges for which a consortium agreement has been completed. (Please see the Financial Aid office for specific requirements.)

Situations in which a student is overawarded their eligible amount of financial aid (total aid exceeds the student's cost of attendance) will have their awards adjusted (cancelled or reduced) to eliminate the overaward. Overawards often happen when resources such as scholarships, waivers/exemptions (DARS, WIA, etc) were not reported by the student on Apache Access upon completion of "The First Step in Financial Aid at TJC". Awards will then be reduced in the following order to reduce the overaward (if possible):

1. Workstudy (if applicable)
2. Loans
3. Grants (excluding Pell grant)

DISBURSEMENT

Financial aid initially disburses into student accounts on the official reporting day (ORD) or census date of each term. During the fall and spring, this is typically the 12th class day of the 16-week term. Each student's specific disbursement amount is based on their attending hours. For example, if enrolled in a 12-week course, funds for that course will not disburse until the first class day of the 12-week course. Therefore, any courses that start after the 16-week term begins, will disburse on the first class day of that shorter term. Student loan funds will not disburse until a student begins attending their 6th hour. For example, if registered in 3 hours for the 16-week term and 3 hours in the 2nd 8-week term, student loan funds will not disburse until the first class day of the 2nd 8-week term. Disbursement based on attending hours also applies for summer classes. Classes for which a student was reported as a no show will result a reduction of their funding.

Funding hours will also be locked on this date. It is important that students register for all classes at the beginning of the 16-week term. If financial aid hours have locked and students have not registered for classes that start after the 16-week by the official reporting date, they will not be funded by financial aid.

Winter-term courses are initially disbursed with the Spring 16-week term. If the student is unable to successfully complete

the course(s) or drops the course(s), then the Spring aid will not cover the Winter-term charges and could owe for that term out of pocket.

Summer courses are initially disbursed on the Summer I ORD based on a student's attending hours (this includes Maymester & Summer I funds). Students must be enrolled in a total of 6 hours for the combined summer period (Maymester, Summer I, and Summer II) to receive loan funds and certain grant funds. If enrolled in a 3 hour course for Summer I and a 3 hour course for Summer II, loan funds and certain grant will not disburse until the 1st class day of Summer II because a student is not attending the 6th hour until Summer II.

REFUNDS

Financial Aid refunds are issued on a rolling basis during each semester, with the initial release approximately 30 days after classes begin. A first-time borrower's loan funds will be disbursed no earlier than 30 days after the first official class day.

TJC has contracted with Bank Mobile to process financial aid refunds. Students will be mailed a refund packet, which contains their Bank Mobile activation code. This account must be activated to enable the student to choose how they receive their refunds.

WITHDRAWING FROM CLASS

Tyler Junior College Refund Policy

Tyler Junior College follows the state mandated refund policy for students who withdraw from all classes OR reduce their credit hour load, as follows:

Regular Terms

Date of Withdrawal	% Refund
Prior to 1st class day.....	100%
During the first 15 class days	70%
During 16th thru 20th class days	25%
After the 20th class day.....	0%

Summer Terms

Date of Withdrawal	% Refund
Prior to 1st class day.....	100%
During the first 5 class days.....	70%
During the 6th class day	25%
After the 6th class day.....	0%

A student can terminate enrollment or reduce their credit load by contacting their academic advisor. (Please see the TJC catalog for complete requirements for officially withdrawing from TJC and additional refund policy information.)

According to federal regulations, refunds must be credited back to the federal programs in this order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Perkins Loans (NOT APPLICABLE)
4. Federal Direct PLUS Program
5. Federal Pell Grant Program
6. Federal SEOG Program
7. Other Title IV Programs
8. Other Federal, State, private, or institutional assistance

Return of Title IV Regulations:

Complete Withdrawal

Federal regulations [HEA Section 484B, 485(a)(1)(F), 34 CFR 668.22] require Tyler Junior College to calculate a refund and repayment of federal aid received by students who withdraw prior to the 60% (about 9.5 weeks) point of a term for which payment has been received.

For any financial aid recipient who terminates enrollment prior to the 60% point of the semester, the Financial Aid office will calculate Return of Title IV refunds every 30 days up through the 60% point of the semester, as follows:

Students who completely withdraw prior to the 60% point in the semester (approximately 9½ weeks) are subject to a refund calculation based on the period of enrollment completed. This percentage is computed by dividing the total number of calendar days in the term into the number of calendar days completed as of the date of official withdrawal. The percentage of Title IV assistance to which the student is entitled (has “earned”) is equal to this “completed” percentage, up to 60%. If the withdrawal occurs after the 60% point, the percentage is equal to 100%.

The amount of Title IV aid which must be returned is based on the percentage of “unearned” aid. That percentage is computed by subtracting earned aid from 100%. Tyler Junior College is required to return the lesser of ...

1. the unearned aid percentage applied to institutional charges *OR*
 2. the unearned aid percentage applied to the total Title IV aid received
- ... within 30 days of the date of determination of the withdrawal.

The student is required to pay the difference between the amount of unearned aid and the amount returned by the College.

(See *Overpayments to Students* ...)* Federal regulations allow colleges and universities to charge a student for any amount paid on the student’s behalf. Tyler Junior College considers a student responsible for reimbursement of any expenditures made on his or her behalf.

**NOTE: Students who fail to earn a passing grade will be considered an “unofficial” complete withdrawal and will be subject to Return of Title IV Regulations.*

Overpayments to Students

If a Return of Title IV calculation determines that a student owes money to the Department of Education, that student is considered to have received an overpayment. The student will be sent a letter notifying them of the balance that they owe. They will be given 45 days to repay the debt to Tyler Junior College. Any unpaid accounts will be turned over to the Department of Education Collections at the following:

U.S. Department of Education
Student Financial Assistance Programs
P. O. Box 4222
Iowa City, Iowa 52245
1-800-621-3115
DCS_HELP@ed.gov

Any student considered to have received an overpayment is not eligible for federal financial aid at any institution until the overpayment is resolved. The overpayment may be resolved by being paid in full to Tyler Junior College. It can also be resolved by contacting the Department of Education IF the account has been referred for collection. The student must pay the account in full or make payment arrangements with the U. S. Department of Education. (*See contact information above.*)

TYPES OF FINANCIAL AID TYLER JUNIOR COLLEGE OFFERS

Tyler Junior College offers financial assistance in the form of grants, student loans and work-study. Tyler Junior College participates in federal and state programs. The source and the amount of your award will depend greatly on your financial need as established by the Department of Education. Priority is given to students with the greatest documented financial need and whose applications are completed by the deadlines. To qualify for any of the grant, student loan, or work-study programs, a student must first complete the FAFSA. (See *Step I in Applying for Financial Aid.*)

Tyler Junior College does not currently participate in any Study Abroad or English as a Second Language programs for which a student may receive federal financial aid.

GRANTS

A grant is defined as an award of money which is given to the student with no repayment required. Below are descriptions of the various grants available at Tyler Junior College. All grants are funded to students enrolled in six or more hours unless specific grant rules apply.

Federal Pell Grant (PELL)

The Federal Pell Grant is designed to provide financial assistance to undergraduate students. It is considered the “foundation” of the financial aid award and may be combined with other forms of aid to help meet the costs of education. The award amounts range from \$593 to \$5,920, and are based on the number of hours for which the student is enrolled, the cost of education, and the Expected Family Contribution (EFC).

Pell Grant amounts are awarded based upon full-time enrollment (12 hours). If a student enrolls less than full-time, they will be paid accordingly:

Less than half-time=25% of Pell

6–8 hours=50% of Pell amount awarded

9–11 hours=75% of Pell amount awarded

A student whose EFC is 5001 or higher may not have Pell disbursed if not enrolled full-time.

The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%. Students that have reached their maximum amount of Pell funding will not be awarded Pell and will have a hold placed on their account to prevent Pell from disbursing. Students that are close to their maximum amount of Pell funding, will be awarded appropriately and monitored closely to ensure they are only awarded up to their 600%.

Supplemental Educational Opportunity Grant (SEOG)

This federal grant is to assist students attending public institutions of higher education. To be eligible a student must have remaining financial need and an EFC of zero. Awards range from \$100 to \$1000 annually. Students must be enrolled in at least 6 hours each semester.

Texas Public Educational Grant (TPEG) *funding subject to government allocation*

This state grant is to assist students attending public institutions of higher education. To be eligible, a student must have remaining financial need and an EFC between 5001 and 9800. The maximum semester award is \$1,000 for students enrolled in at least 12 hours per semester. Students enrolled in at least 11- 6 hours each semester could be awarded \$500 a semester.

Texas Educational Opportunity Grant (TEOG) *funding subject to government allocation*

Recipients of this grant must demonstrate financial need and have an EFC that falls within the range specified by the Texas Higher Education Coordinating Board for the aid year. For an initial award, students must have less than 30 attempted credit hours. The maximum award is \$2,832 annually. Students must be enrolled in at least 6 hours each semester.

FEDERAL DIRECT LOAN PROGRAM

Student loans were established to assist students in meeting their educational costs. Most loans available are long-term, low-interest loans. No loan may be made to a student who indicates an unwillingness to repay the loan. A prior default or delinquency on a loan *OR* an established history of non-payment of debts may be taken as evidence of an unwillingness to repay the loan. All loan funds are provided by the Department of Education through the Direct Lending Program.

The following Direct Loan programs are available at Tyler Junior College:

Subsidized Federal Direct Loan

Subsidized Loans are need based; meaning the EFC is taken into consideration when awarding this loan. Interest starts to accrue once the grace period begins (6 months after graduation or a student is no longer enrolled at least half time in an eligible program). Direct Subsidized Loans for undergraduates with a first disbursement date between July 1, 2017, and June 30, 2018 is fixed at 3.76%.

Unsubsidized Federal Direct Loan

Unsubsidized Loans are non-need based, meaning they can be awarded to almost any student. Interest begins to accrue once the loan is fully disbursed. Direct Unsubsidized Loans for undergraduates with a first disbursement date between July 1, 2017, and June 30, 2018 is fixed at 3.76%.

Terms of the Loan:

1. Monthly payments begin 180 days after the student is no longer enrolled in college at least half-time.
2. The minimum payment will be \$50 per month. The payment could be larger, depending on the size of the loan debt.
3. The Direct Loan Program charges an origination fee.

All students who accept loans must complete entrance loan counseling and a master promissory note. The purpose of the entrance counseling is to provide students with important information regarding their rights and responsibilities as a

student loan borrower, managing their education expenses, and other financial resources. It is completed online and takes approximately 30 minutes. The Master Promissory Note (MPN) is a legal document in which the student promises to repay their loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of Direct Loan(s). The entire MPN process must be completed in a single session and generally takes approximately 30 minutes to complete.

Loan facts that you should know:

1. Student must maintain a minimum of six (6) hours to be eligible for disbursement. If a student drops below 6 hours, your loan will be cancelled.
2. Loan funds are disbursed in two installments. Students indicating, they will be attending for the Fall/Spring usually have one disbursement in the Fall and the other in the Spring. Loans disbursed during only one semester will be disbursed in two installments: one early in the semester and the other midway through the semester. All summer loans are also awarded in two installments: usually one is Summer I and the other Summer II, regardless if a student is not attending Summer II classes.
3. Students considered first-time borrowers will have their initial loan disbursement delayed until thirty (30) days after the first official class day.
4. Students who have received loans must complete EXIT LOAN COUNSELING if the following occurs: student withdrawals and drops below six (6) hours, graduates, or does not return for a subsequent semester.

Maximum Loan Amounts:

*Tyler Junior College does not award higher than a sophomore level regardless of how many credit hours have been earned. *Dental Hygiene Bachelor of Science students will be awarded their appropriate classification level.*

Dependent Undergraduate:

\$5,500 Freshman, only \$3,500 may be subsidized

\$6,500 Sophomores, only \$4,500 may be subsidized

Dependent Undergraduate - parents were denied a Parent PLUS loan:

\$9,500 Freshman, only \$3,500 may be subsidized

\$10,500 Sophomores, only \$4,500 may be subsidized

Independent Undergraduate:

\$9,500 Freshman, only \$3,500 may be subsidized

\$10,500 Sophomores, only \$4,500 may be subsidized

Subsidized Usage Limit

A legislative change effective July 1, 2013 further emphasizes program completion for financial aid recipients. This change affects the borrower's access to Direct Subsidized Stafford Loans if the student does not complete his or her educational program in a timely fashion.

Students are allowed subsidized loans for 150% of the published timeframe for the program of study. If the student is enrolled in a 2-year associate degree program, the maximum period for which a Direct Subsidized Loan is potentially available is 3 years (150% of 2 years = 3 years). ***Changing programs of study does not restart the clock.*** Time already used is subtracted from maximum time allowed. Students later seeking a four-year degree must subtract eligibility already used from the 6-year limit, as well. The student who reaches the 150% limitation, whether seeking a certificate, two-year or four-year degree, could continue to receive unsubsidized Stafford loans if he or she is otherwise eligible (for example, meeting satisfactory academic progress requirements).

The limitation affects those considered to be new borrowers on or after July 1, 2013. New borrowers are students with no outstanding loans. Consequently, the 150 percent limit would include only periods of borrowing that began on or after July 1, 2013.

When a borrower has reached the 150 percent limitation, his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans, if he/she did not complete the program of study within the 150% timeframe and borrows again. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

In addition, enrollment level may influence the calculation of the timeframe used. In most cases, a part-time student (6 credits of enrollment) who borrows the full amount of the Direct Subsidized Loan during a period of enrollment that covers a full academic year would have used one-half of a year against the maximum eligibility period. Students borrowing the annual amount in a period less than an academic year are, on the other hand, charged a full year against the 150%.

Exit Loan Counseling

Exit Counseling provides loan repayment, grace period, billing options information, and collects updated borrower

information as required by the federal government. Prior to graduating, leaving the college, or dropping below half-time, federal loan borrowers are required to complete a mandatory exit counseling session. Exit counseling is mandatory because it is a federal law and a condition of receiving a federally funded student loan. This is a mandated requirement whether or not you are still attending classes at TJC. Exit Counseling will take approximately 30 minutes to complete and is completed online.

Federal Parent Loans for Undergraduate Students (PLUS)

Parents of a dependent undergraduate student may borrow funds under this loan program on behalf of the student. Parents can borrow up to the cost of education minus other financial aid the student receives. Parents must have a good credit history to qualify. Parent PLUS Loans for with a first disbursement date between July 1, 2017, and June 30, 2018 is fixed at fixed at 6.31%. Payments begin within sixty (60) days from the date of final disbursement, with a \$50 minimum payment per month. The parent borrower may prepay the whole or any part of the loan at any time without penalty *OR* may defer payments of the principal if the student is attending school full-time. Please note that although the principal may be deferred, the interest continues to accrue or must be paid.

Parents must complete a separate application at www.studentloans.gov. Once approval notification is received by Tyler Junior College, the PLUS loan award is made and the parent must complete a Master Promissory Note. Refunds of the PLUS loan will be disbursed to the student unless otherwise specified by the parent. Refunds to the parent are processed as a paper check. If a parent is denied the PLUS loan, the student will have their unsubsidized loan increased an additional \$2,000.

Repayment

Repayment of student loans begins after you graduate, leave school, or drop below half-time enrollment. Each loan receives a one time, six-month grace period. During this time students will receive repayment information from their loan servicer and will be notified when their first payment is due. Payments are usually monthly with a minimum payment of \$50, however, payments may be larger depending on the size of each student's loan debt.

The Direct Loan Program offers several payment plans to fit the different needs of individual borrowers. Generally, students have 10 to 25 years to repay their student loans, depending on the repayment plan they chose. Contact your loan servicer if you are having trouble making payments on your loan.

LOAN DEFAULT AND ITS CONSEQUENCES

Default occurs when a student fails to make monthly payments for 270 days during a period of repayment, and the Department of Education concludes that the student no longer intends to honor the obligation. The Department of Education may declare the student's entire unpaid principal and interest due and payable. Should you default on an education loan:

1. Your default will be reported to a credit bureau. This will affect your future ability to borrow.
2. Your loan holder may institute legal action to force you to repay your loan.
3. You will not be able to register for classes.
4. You will not be eligible to receive financial assistance from any Title IV Programs (including Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS loan, and Federal Direct Stafford Loan) and state programs.
5. Your eligibility for repayment options and benefits such as deferment and/or interest benefits will no longer be available to you.
6. Your state and/or federal income tax refunds will be withheld.
7. Your wages will be garnished.
8. You will be liable for all costs associated with the collection of the loan.

SECOND CHANCE FOR DEFAULTED LOANS

For students who have defaulted on their student loans, there may be a second chance to receive Title IV financial aid. The 1992 Reauthorization Act has made provisions for students who make satisfactory payments on their defaulted student loans to participate in the Loan Rehabilitation Program. The student must contact the Department of Education and make satisfactory payments for a period determined by them (usually 6–12 months). After the borrower has completed this payment schedule, he or she may again be eligible for financial aid. While at TJC, all inquiries about the Loan Rehabilitation Program should be made to the Department of Education.

EMPLOYMENT

Many students work to earn part of their educational expenses while they are attending school. There are several resources at Tyler Junior College that a student can approach about finding a job, including:

Federal Work-Study Program (FWS)

The Federal Work-Study Program is a federal campus-based aid program which provides part-time employment for students who have financial need. Students placed in on-campus positions are paid minimum wage; those in off-campus positions are paid at a higher rate (as much as \$8.25 per hour). All usually work 12–18 hours per week. The amount the student can earn in a year is determined by the amount of financial need after other aid is awarded. Students are paid on the 15th of each month. Tyler Junior College is required to place seven percent (7%) of work-study funds toward community service employment. Placement is made through the Work-Study Coordinator during the first two weeks of each regular (fall and spring) term. A student must meet our satisfactory academic progress standards in order to participate in federal work-study. This program is only offered during the regular fall/spring terms.

Texas College Work-Study Program (TWS)

The TWS provides jobs to students who demonstrate the highest financial need. Students are paid minimum wage and usually work 12–18 hours per week on campus or off campus. Off campus jobs are offered via partnerships with local non-profit organizations. A student must meet our satisfactory academic progress standards in order to participate in Texas work-study. This program is only offered during the regular fall/spring terms to Texas residents.

Student Assistant Employment Program

The Student Assistant Program is a part-time employment program for Tyler Junior College students. Students do not have to show financial need to work under this program. The part-time jobs available are in the various offices on campus. Students interested should contact the Human Resources office concerning these jobs. Students are paid minimum wage and work no more than 18 hours per week. Paychecks are distributed on the 15th of each month. Working on campus is an ideal situation for a student with transportation problems.

Career Services

The Career Services office has listings of full-time and part-time off-campus jobs available to students seeking employment.

FINANCIAL AID STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

SATISFACTORY ACADEMIC PROGRESS POLICY

Regulations for federal and state aid programs require that students make satisfactory academic progress to receive financial aid. The following policy applies to all students on financial aid at Tyler Junior College.

Satisfactory academic progress is defined below. All enrolled students must:

1. Successfully maintain a Pace rate of 67% (see below for calculation). Successful completion of a course requires a grade of “A”, “B”, “C”, or “D”. Renewal TEXAS Grant recipients and TEOG renewal recipients must complete 75% of their enrolled hours. TEXAS Grant Renewal recipients must also complete 24 hours in the previous year. (Remember: College preparatory classes ARE included in the 67% Pace calculation.)

Pace Calculation:

Passed hours ÷ Financial aid attempted hours* = Pace

*Financial aid attempted hours include ALL classes on a student's transcript, even those marked as “W”, “F”, “I”, “IP”, transfer credits and preparatory course work.

2. Maintain a cumulative grade point average of 2.0 on all course work that is recorded on Tyler Junior College transcript. Renewal TEXAS Grant recipients and TEOG renewal recipients must maintain a 2.5 cumulative grade point average. (Remember: College preparatory classes and transferred coursework do not affect cumulative GPA.)
3. Successful completion of a degree within the maximum time frame. The maximum time frame is 150% of the student's current degree plan (see *College Catalog* for degree plan requirements).

150% Calculation:

Declared major's required hours X 150% = Eligibility limit

Eligibility limit – Financial aid attempted hours* = Remaining hours for aid eligibility

**Financial aid attempted hours include ALL classes on a student's transcript, even those marked as "W", "F", "I", "IP", transfer credits and preparatory course work.*

An example calculation:

Student has 84 financial aid attempted hours seeking a General Studies Associate's degree. General Studies requires 62 credit hours to earn an Associate's degree. Eligibility Limits is calculated as follows:

$$\begin{aligned} 62 \times 150\% &= 93 \text{ hours Eligibility Limit} \\ 93 - 84 &= 9 \text{ hours Remaining Aid Eligibility} \end{aligned}$$

This student would NOT be placed on suspension.

Students must have a minimum of 6 hours of Remaining Aid Eligibility to avoid being placed on 150% suspension.

Financial aid awards are given for a full academic year provided satisfactory academic progress is met after each semester or period of receiving aid. Satisfactory academic progress will be evaluated at the end of the Fall & Spring semester and at the end of Summer II (evaluating the entire summer period), before financial aid is disbursed for the following semester. Students will be categorized as being in "good standing" or placed on "suspension" for financial aid purposes as defined below.

1. Students who fulfill the requirements stipulated for maintaining satisfactory academic progress will be in "good standing" and eligible to receive funding for the following semester.
2. Students who fail to meet the requirements stipulated for maintaining satisfactory academic progress (SAP) will be placed according to the following suspension schedule:
 - a. A student's first time failure to meet the GPA and Pace criteria for SAP will receive a warning e-mail to their student account. Financial aid will not be suspended. Loss of TEXAS Grant and TEOG renewal awards cannot be appealed. Failure to meet the 150% maximum time frame criteria suspended and will NOT receive a warning regardless if it is the student's first failure to meet the 150% SAP criteria.
 - b. A student's second or any subsequent failure to meet SAP criteria will be suspended indefinitely or until their SAP deficit has been brought up to the required SAP requirements. Students on suspension for 150% will not be eligible to make up SAP deficits since they have already depleted their allotted attempted hours. Suspended students will be denied ALL financial aid funding and will be notified of their suspension by student e-mail and/or mail.
 - Suspended students must make up SAP deficits at TJC through payment by means other than financial aid.
 - TJC summer terms may be used to make up deficits but grant funding cannot be received.

Students whose actions appear to abuse the intended purpose of federal, state and local financial aid may be suspended and/or required to see the Director of Financial Aid.

APPEALS PROCEDURES

Students on financial aid suspension may request an appeal of their status if mitigating circumstances exist. Mitigating circumstances are defined as injury or illness to the student or immediate family member, death of a family member, or other special circumstances. Mitigating circumstances do not guarantee an approval of an appeal. (Loss of TEXAS Grant and TEOG renewal awards cannot be appealed.) Appeal directions and worksheets can be downloaded from Apache Access. The appeal worksheet must be submitted in writing to the Financial Aid Office via fax or e-mail. Students MUST submit supporting documentation regarding their circumstances such as death certificate, medical excuse, etc. Students will be notified of the committee's decision through student e-mail and/or Apache Access. Federal regulations are not subject to appeal.

A student whose appeal has been denied for PACE or GPA reasons may pay for additional classes out of pocket and re-appeal in a later semester. In addition, a student whose appeal has been denied by the 1st Level Financial Aid Committee has the opportunity to have their appeal be reviewed by the 2nd Level Financial Aid Committee. The 2nd Level Committee is made up of TJC faculty/staff that provide the ultimate and final decision regarding financial aid appeals. Students must submit a 2nd Level Appeal Worksheet to the Financial Aid Office in order to have their appeal be reviewed by the 2nd Level Committee. Committee decisions are final and cannot be overturned. Students will be notified by student e-mail regarding the decision of their 2nd level appeal. If denied by the 2nd level committee, students will not be eligible for financial aid until deficiencies in their SAP status has been brought up to appropriate SAP standards. Students denied for 150% appeals do not qualify to make up deficiencies since they have already exceeded the number of hours allotted to be funded by financial aid.

**CUMULATIVE grade point = All grade points ÷ all hours earned (college level). This is different from what appears on the transcript.*

A student whose appeal has been denied (by either 1st level or 2nd level) can make up their GPA and/or Pace deficiencies

by completing college credit hours paid for by the student through some resource other than federal or state financial aid. Students denied for 150% appeals do not qualify to make up deficiencies since they have already exceeded the number of hours allotted to be funded by financial aid. SAP deficiencies must be made up by taking and successfully completing an adequate number of credit hours to bring their GPA and Pace to satisfactory levels. Once SAP deficiencies are made up, a student must request a re-evaluation of their suspension status by submitting a Re-Evaluation Worksheet located on Apache Access. The student's financial aid will be reinstated if deficiencies have been adequately satisfied. Financial aid will remain suspended if the deficiencies have not been made up. Re-Evaluation denials cannot be appealed by the 2nd Level Committee. Students will be notified through student e-mail of the results of the re-evaluation.

Beginning Fall 2011, students are only allowed one probationary period of aid (or one approved appeal). Students with an approved appeal for that semester and any subsequent semesters can no longer appeal. Students will be notified by student email that they are no longer eligible to appeal if placed on suspension again when their one approved appeal has been used. Students placed on 150% suspension may be eligible for a reset of attempted hours to avoid any subsequent suspensions. Not all students may be eligible for a reset of attempted hours or their reset hours may not be enough to offset a subsequent suspension.

Beginning Fall 2012, students within the selective admissions and some technical programs at TJC that have exhausted their one probationary period of aid, may be eligible to receive an additional probationary period of aid by following and completing a Financial Aid Academic Plan. Students must follow their detailed academic plan meticulously in order to receive aid. If a student enrolls in classes not outlined in their academic plan financial aid will be suspended indefinitely. Students are only eligible for one Financial Aid Academic Plan during their lifetime at TJC.

CONSUMER INFORMATION

CONSUMER INFORMATION DISSEMINATION REQUIREMENTS

Tyler Junior College makes certain information available to you. The following is a list of information that is available and where it can be obtained:

1. General Information about Tyler Junior College-TJC Catalog, Student Handbook, and Employee Handbook
2. Academic Programs and student attainment:
 - Names of the associations, agencies, governmental bodies that accredit, approve or license TJC and our programs and a copy of this accreditation, licensure or approval—TJC Catalog
 - Special facilities and services available to disabled students— TJC Catalog, Student Handbook
 - Offered degree programs, training and other education— TJC Catalog
 - GED program available—Continuing Education Catalog
 - Facilities associated with academic programs— TJC Catalog, Student Handbook
 - List of faculty and other instructional personnel— TJC Catalog, TJC Personnel Directory
 - TJC policy and criteria on transfer of credit and list of schools with established articulation agreements— TJC Catalog
 - TJC student body diversity by gender and ethnicity of fulltime students who receive Federal Pell Grants— Office of Institutional Research, or in the Student Right to Know Information available at <http://www.tjc.edu/CIDR>.
 - Information on placement and types of employment obtained by TJC graduates who received degrees and certificates—This data is published by the Texas Higher Education Coordinating Board and is available at the following link: <http://www.txhighereddata.org/reports/performance/ctcasalf/ctcasf.cfm>
 - Retention rates of certificate-or degree-seeking first-time fulltime undergraduate students— Student Right to Know Information available at <http://www.tjc.edu/CIDR>.
3. Requirements for officially withdrawing from the school—TJC Catalog
4. What federal financial aid is available to students—Financial Aid Handbook, TJC Catalog, TJC Financial Aid Pamphlet, Financial Aid Website
5. What state and local aid, school aid and private aid is available—Financial Aid Handbook, TJC Catalog, TJC Financial Aid Pamphlet, Financial Aid Website
6. How students apply for aid and how eligibility is determined—Financial Aid Handbook, TJC Catalog, TJC Financial Aid Pamphlet, Financial Aid Website
7. Rights and responsibilities of students receiving aid—Financial Aid Handbook, Financial Aid Website
8. How and when financial aid will be disbursed—Financial Aid Handbook, Financial Aid Website, Apache Access
9. Criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid—Financial Aid Handbook, Financial Aid Website
10. How the school distributes aid among students—Financial Aid Policy and Procedures Manual
11. Return of federal funds requirements under Title IV—Financial Aid Handbook

12. Terms and conditions for a student receiving federal education loans to obtain deferments— Financial Aid Website
 13. Annual Campus Security and Fire Safety Report—Campus Police, Campus Police Web Page (<http://www.tjc.edu/campuspolice/reports>), Apache Access, Student Handbook, and Employee Handbook. (This report contains information on the following: Law enforcement authority; Security awareness and crime prevention; Crime reporting; Access, maintenance, and security of campus facilities; Campus procedures for reporting crimes or emergencies; Campus crime statistics; Sex offense awareness, prevention, and reporting; and Drug abuse awareness and prevention; Penalties associated with drug related offenses; Emergency response and evacuation procedures; Fire safety practices and standards; fire statistics)
 14. Missing persons procedures— Campus Police, Campus Police Web Page (<http://www.tjc.edu/campuspolice/reports>), Student Handbook, Employee Handbook, TJC Personnel Directory
 15. Option to designate contact person— TJC Admissions Application available at <http://www.tjc.edu/Apply> , Residential Life and Housing Emergency Contact Form for on campus residents and available in the Residential Life Office, and the Tyler Junior College Traveler Information Sheet for TJC coordinated travel of student groups available from trip coordinator and required before the trip.
 16. Vaccination policies—Residential Life Office, Handout from Residential Life Office, Residential Life Web Page (www.tjc.edu/housing), TJC Catalog, Student Handbook
 17. Copyright infringement policies and sanctions—Library Web Page at https://www.tjc.edu/info/20028/library/112/library_policies/4
 18. Textbook information—course syllabus, TJC Campus Store, and TJC Campus Store webpage (<http://www.bkstr.com/Home/10001-10156-1>)
 19. Family Education Rights and Privacy Act compliance information—TJC Catalog, Student Handbook, Employee Handbook, Financial Aid Website
 20. Graduation and completion rates—Office of Institutional Research
 21. Terms and conditions of any employment that is part of the financial aid package—Financial Aid Handbook, Board Policy Manual at <http://pol.tasb.org/Policy/Code/1076?filter=FEB>, Student Contract (if applicable)
 22. Terms of, schedules for, and the necessity of loan repayment and required loan exit counseling—Financial Aid Handbook, Loan counseling sessions, Direct notice from the financial aid office, Disclosure statement from lender
 23. Information on preventing drug and alcohol abuse—TJC Catalog, Student Handbook, Employee Handbook, Student Life and Involvement Office, Campus Clinic, Support Services
 24. Information regarding the availability of SFA Program funds for study abroad programs that are approved for credit by the home school—Tyler Junior College does not participate in study abroad programs as stated in the Financial Aid Handbook
 25. Athletic Scholarships and Equity in Athletics Disclosure information—Intercollegiate Athletic Office, or online at <http://ope.ed.gov/athletics> and in the Student Right to Know Information available at <http://www.tjc.edu/CIDR>.
 26. Voter Registration Forms-Student Life and Involvement Office, Student Affairs Office
- Sexual Harassment Policy—Policy and Procedures are found in the Board Policy Manual at FLDA (Local) online at www.tjc.edu or Apache Access; WorkLife tab. For reporting violations of sexual harassment.

**Comprehensive information is available online at www.tjc.edu.*

GLOSSARY OF ACRONYMS

AGI—	Adjusted Gross Income
CED—	Educational Aide Exemption (state program)
COA—	Cost of Attendance
EFC—	Expected Family Contribution
EFT—	Electronic Funds Transfer
FAFSA—	Free Application for Federal Student Aid
GED—	General Educational Development
GPA—	Grade Point Average
HEA—	Higher Education Act
IRS—	Internal Revenue Service
ISIR—	Institutional Student Information Record
LEAP—	Leveraging Educational Assistance Program

PIN— Personal Identification Number
PLUS— (federal program) Parent Loans for Undergraduate Students
ORD— Official Reporting Date
SAP— Satisfactory Academic Progress
SAR— Student Aid Report
SEOG— (federal program) Supplemental Educational Opportunity Grant
SLEAP— Supplemental Leveraging Educational Assistance Program
TANF— Temporary Assistance for Needy Families
TEOG— Texas Educational Opportunity Grant
TEXAS— (grant) Toward Excellence, Access, and Service Grant
THECB— Texas Higher Education Coordinating Board
USL— Unsubsidized [Federal] Stafford Loan
UTT— University of Texas at Tyler