



FINANCIAL INFORMATION

FINANCIAL POLICIES

COSTS AND PAYMENT SCHEDULE

SAGU is a private, church-related university. The tuition and fees paid by students cover a percentage of the cost of operating SAGU. The remaining percentage of the cost is paid through contributions by interested individuals, churches, and districts.

Schedule of Fees

To view the information about charges for tuition and various fees, please visit www.sagu.edu/admissions/tuition-and-fees. SAGU reserves the right to change the rates.

Deferred Payment Plan

Students are encouraged to pay in full at registration. If students are unable to pay in full, they may take advantage of the deferred payment plan, which allows them to pay in five installments over the course of each semester, as shown in the chart below:

Semester	Down Payment	2nd Payment	3rd Payment	4th Payment	5th Payment
Fall	Registration Day	Sept. 30	Oct. 30	Nov. 30	Dec. 30
Spring	Registration Day	Feb. 28	March 30	April 30	May 30
Summer*	Registration Day	June 15	July 15		

* *DE Courses only.*

Down Payment:

Undergraduate Dorm Students (12+ hours).....	\$2,500
Undergraduate Off-campus and Distance Education Students (12+ hours).....	\$1,500
Undergraduate Students (On-campus & Distance Education - 11 hours or below).....	1/3 of total semester charges

The remaining semester charges, after the down payment, will be divided equally among the remaining installments.

There is a fee of \$60 charged to use the deferred payment plan. A late payment fee of \$20 will be added each month a scheduled payment is missed.

Student Account Classifications

Current: Any student making payments according to the payment schedule.

Past Due: Any student currently enrolled that is not making payments within the specified payment dates.

Delinquent: Any student that is no longer enrolled and has not made satisfactory payment arrangements with the Student Billing Office.

Delinquent Accounts Policy

Students owing a balance for any semester at SAGU are able to select courses for future semesters but will not be permitted to complete financial registration without paying the outstanding balance. Transcripts and diplomas are not issued until the balance is paid-in-full. If satisfactory arrangements are not made with the Student Billing Office, the account will be referred to a third-party collection agency. In this event, the student will be responsible for any associated collection fees and interest. Additionally, the account could be reported to one or more of the national credit bureaus.

REFUND POLICIES

Overpayment

Student accounts with overpayment due to financial aid will be refunded within 14 days after SAGU has received the financial aid from the vendor and it has been applied to the account. Once an overpayment refund has been issued, the student has 240 days to cash the check. If 240 days pass and the check has not been cashed, SAGU will return the funds to the appropriate vendor. For all refunds resulting from Title IV aid, the funds will be returned to the Department of Education. For all refunds resulting from non-Title IV aid, the funds will be sent to Texas Unclaimed Property.

Withdrawal and Termination

Upon withdrawal or termination, all amounts due to SAGU are payable in full. No refund is given for fees. All Financial Aid that was previously awarded for subsequent semesters in the current school year is cancelled at the time the student withdraws. In order for the student to be re-awarded, he/she must submit a written notice of intent to re-enroll to the Financial Aid Office.

Fall, Spring, and Summer Semesters

Any student who withdraws, terminates, or drops a class during the normal fall, spring, or summer semester will be refunded tuition according to the following policy:

First and Second Week of Classes	100%
Third Week of Classes.....	75%
Fourth Week of Classes.....	50%
Fifth Week of Classes.....	25%

For specific dates, please see the academic calendar.

Housing and meal charges will be refunded at pro-rated amounts based upon the number of days a student was enrolled for the semester through the fifth week of class.

After the fifth week of classes no refunds will be made on tuition, housing, or meal charges.

No refund will be given for fees.

Second Start Sessions

Any student who withdraws, terminates, or drops a class during a second start session will be refunded according to the following policy:

First and Second Week of Classes	100%
Third Week of Classes	50%

After the third week of classes, no refunds will be made on tuition.

For specific dates, please see the academic calendar.

No refund is given for fees.

Return of Institutional Grants and Scholarships

If an institutional grant or scholarship recipient withdraws during the first four weeks of the semester in which the grant or scholarship was received, the unearned amount of the grant or scholarship will be returned to the institution according to the following schedule:

First week of classes.....	100%
Second week of classes.....	75%
Third week of classes.....	50%
Fourth week of classes.....	25%

Return of Texas State Aid

If a Texas state aid recipient withdraws during the first four weeks of the semester in which the aid was received, the unearned amount of the state aid will be returned to the Texas Higher Education Coordinating Board according to the following schedule:

First week of classes.....	70%
Second week of classes.....	60%
Third week of classes.....	40%
Fourth week of classes.....	20%
Fifth week and thereafter.....	0%

GEORGIA STUDENTS

The following policies pertain to all students partnering with Valor School of Leadership and Ministry in Griffin, Georgia.

Refund Policies

Georgia site students are classified as SAGU online students with a face-to-face teaching component and an online enhancement. Academic schedules for online students do not take into consideration holidays or breaks; therefore refund policies will be based upon the semester start dates as stated in the SAGU Academic Calendar.

Overpayment

Refunds of accounts with overpayment due to financial aid will be made within 14 days after the school has received the financial aid from the vendor and it has been applied to the student's account.

Withdrawal/Terminations

Upon withdrawal/termination, all amounts due to SAGU are payable in full. SAGU does not charge any administrative fees for withdrawal from courses for Georgia site students. No refund is given for the Application Fee as stated in the catalog. All Financial Aid that was previously awarded for subsequent semesters in the current school year is cancelled at the time the student withdraws. In order for the student to be re-awarded, he/she must submit a written notice of intent to re-enroll to the Financial Aid Office.

Fall, Spring and Summer Semester

Any student who withdraws/terminates or drops a class at the Georgia site during the fall, spring or summer semester will be refunded according to the following institution's refund policy.

Return of Institutional Grants and Scholarships

If an institutional grant or scholarship recipient from the Georgia site withdraws during the semester in which the grant or scholarship was received, the unearned amount of the grant or scholarship will be returned to the institution according to the following schedule.

First week of classes.....	100%
Second week of classes.....	75%
Third week of classes.....	50%
Fourth week of classes.....	25%

Special Exceptions to Refund Policy

In the event of extenuating circumstances such as a student injury, prolonged illness or death, or circumstances deemed appropriate by the administration which prohibits completion of the course or program of study, the student may appeal the existing refund.

FINANCIAL AID POLICIES

The following policies and funds are specific to the undergraduate student. Please see the Graduate Academic Catalog for policies and funds related to the Graduate Student.

Application Dates

Applications for financial assistance are available after January 1 of each year for the following academic year (August-May). The Free Application for Federal Student Aid (FAFSA) can be submitted online at www.fafsa.gov and should be completed by March 1. Priority is given to students whose FAFSA's are submitted by March 1 and whose files are accurate and complete by April 15. To have funds ready at registration, the following deadlines are suggested: Apply by May 1 and have a complete and accurate file by July 1. Students planning to attend summer school need a FAFSA filed for the academic year preceding the summer session. Students are required to apply for institutional aid prior to the end of late registration each semester. After the end of late registration, students cannot be awarded any additional institutional financial aid even if otherwise eligible.

Financial Aid Eligibility

The financial aid lock in date is the last day a student can receive a 100% refund. This date will determine Pell Grant and Stafford Loan eligibility. Classes added after this day will not be eligible for additional federal or state aid. Federal Pell Grants will prorate by the number of credit hours registered in on this day. Students receiving Pell funds are required to attend at least one class period in each course to become eligible for funding. Stafford Student Loan eligibility requires a student to be locked into no less than six (6) credit hours. In order to qualify for state financial aid, students must lock into the required number of hours for each program. Please see the Financial Aid Office for these program requirements.

Return of Title IV Federal Funds

Introduction

The law specifies how SAGU must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs offered at SAGU that are covered by this law are: Federal Pell Grants, Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Perkins Loans.

Though your aid is posted to your account at the start of each semester, you earn the funds as you complete the semester. If you withdraw during the semester, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or SAGU or your parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by SAGU and/or you.

A return of Title IV (R2T4) funds calculation is performed when a student who is awarded federal funds withdraws from a semester of study. The Financial Aid Office uses software provided by the U.S. Department of Education to complete this calculation. The student's account statement and financial aid record is used in conjunction with this software.

Estimate of Aid Earned or Aid That May Need to be Returned

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

were scheduled to receive for that semester. This means that if a student receiving federal Title IV aid withdraws after completing 60% of the semester, no Title IV funds will be returned. The student is considered to have earned 100% of the Title IV aid for the semester.

Here's an example of how you can estimate the percentage of Title IV aid that you have earned in a semester (enrollment period).

$$\frac{\text{Enrolled Days}}{\text{Days in the Enrollment Period}} = \% \text{ of Title IV Earned By Student}$$

You can also compute a rough estimate of the amount that you may be required to repay prior to withdrawing by using the [U.S. Department of Education's Treatment of Title IV Funds When A Student Withdraws](#) form.

Unofficial Withdrawals and Earning All Non-Passing Grades

If you fail to earn a passing grade in at least one of your courses (i.e. all F's, NC's, all I's or a combination of non-passing grades) during a semester, you are considered to have, for purposes of federal Title IV funds, unofficially withdrawn from the University. As a result, a federal withdrawal calculation must be performed to determine the amount of Title IV funds that you must repay. The only exception is when SAGU can document (within 30 days of the end of the semester) that you should not have been considered unofficially withdrawn. For example, that you were academically engaged after the 60% point of the semester or that you did not meet the requirements for administrative withdrawal in an online course.

Once semester grades post, and if you fail to earn a passing grade in at least one of your courses, SAGU will perform the federal withdrawal (Return of Title IV) calculation.

Post-Withdrawal Disbursement

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, SAGU must get your permission before we can disburse them. We will contact you via LionMail (SAGU email) to offer you a post-withdrawal loan disbursement. Therefore, it is important that you continue to check your LionMail even after withdrawing from a semester. You may choose to decline some or all of the loan funds so that you don't incur additional debt. SAGU may automatically use all or a portion of our post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). SAGU needs your permission to use the post-withdrawal grant disbursement for all other school charges, and this permission is received each semester by each student when you approve your bill and agree to the terms and conditions of registration in your mySAGU student portal.

There are some Title IV funds that you may have been scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, a student that was awarded federal loans but has not accepted the loans in the mySAGU student portal or completed the required MPN or loan entrance counseling cannot receive a post-withdrawal disbursement of loan funds.

Returning Title IV Funds

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

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

SAGU must return this amount even if we didn't keep this amount of your Title IV program funds. If SAGU is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Overpayments

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with SAGU or the Department of Education to return any unearned grant funds.

Non-Attendance

If you are a Pell Grant, Iraq-Afghanistan Service Grant (IASG) or TEACH Grant recipient, federal regulations require you to have begun attending the courses for which you are enrolled and receiving these grants. If on the final roll sheet distributed to instructors to confirm attendance your instructor indicates that you are not attending a course, you are assumed not to have begun attendance for that course. Your grant will then be adjusted or cancelled based on the courses you have actually begun attending.

If you fail to begin attendance in all of the courses for which you are registered, you will have failed to establish eligibility for financial aid. In this situation, you will be required to repay all of the financial aid that you have received.

Last Date of Attendance Determination for Programs That Take Attendance

For programs that take attendance (undergraduate on campus courses), the Financial Aid Office uses the student's last date of attendance in calculating whether or not Title IV funds have to be returned to Federal Student Aid. These attendance records are received through Blackboard or instructor records. Additionally, other academic records in Blackboard may be used to help determine the last date of attendance, such as when a student submitted an assignment or completed an assessment in Blackboard.

Last Date of Attendance Determination for Programs That Do Not Take Attendance

For programs that do not take attendance (distance education and graduate on campus courses), the Financial Aid Office uses the withdrawal date in calculating whether or not Title IV funds have to be returned to Federal Student Aid. When a student in a program that does not take attendance is administratively withdrawn or when a student unofficially withdraws, the Financial Aid Office will use the midpoint of the semester in calculating whether or not funds have to be returned to Federal Student Aid, unless SAGU can show documentation of the student's last academically related activity.

Federal vs. Institutional Refund Policy

The requirements for federal Title IV program funds when you withdraw are separate from any refund policy that SAGU has regarding institutional grants and scholarships or other non-federal financial aid. Therefore, **federal funds may not cover all unpaid institutional charges due to a student's withdrawal, and you may still owe funds to SAGU to cover any unpaid institutional charges.** SAGU may also charge you for any Title IV program funds that we were required to return. When you approved your bill for the semester, you were emailed a copy of SAGU's return policy to your LionMail account. If you do not have access to this or are not familiar with SAGU's refund policy, you should contact the Student Billing Office at StudentBilling@sagu.edu or (972)825-4645 to ask for a copy.

Withdrawal Requirements and Procedures

You may contact the Registrar's Office at registrar@sagu.edu or (972)825-4640 so that they can provide you with the requirements and procedures for officially withdrawing from school.

When considering withdrawing from the University, students are encouraged to contact the Financial Aid Office first to see how the withdrawal could affect their aid. The Financial Aid Office will assist the

student in making an informed decision. Students can contact Financial Aid at financialaid@sagu.edu or by calling (972)825-4730.

Requirements and Deadlines for R2T4 Calculations and Return of Title IV Aid

The following list outlines the requirements and deadlines for the return of Title IV funds:

- Determining withdrawal date: 30 days after the end of earlier of the following: (1) Semester (payment or enrollment period), (2) Academic year in which the student withdrew, or (3) Educational program from which student withdrew.
- Return of unearned Title IV funds: No later than 45 days after the date SAGU determined the student withdrew.
- Post-withdrawal disbursement to student's account: No later than 180 days after the date SAGU determined the student withdrew.
- Written notification providing the student (or parent) the opportunity to accept all or part of a post-withdrawal disbursement of Title IV loan funds to the student's account: Within 30 days of SAGU's determination that the student withdrew.
- Written notification of student's eligibility for a post-withdrawal disbursement of Title IV loan funds in excess of outstanding current (educationally related) charges: Within 30 days of SAGU's determination that the student withdrew.
- Post-withdrawal disbursement to student for earned Title IV funds in excess of outstanding current (educationally related) charges: From the date SAGU determined the student withdrew, (1) no later than 180 days for loans, and (2) no later than 45 days for grants.
- Notification to student of grant overpayment: Within 30 days of the date SAGU determined that the student withdrew.
- Referral of student to Debt Resolution Services: As soon as possible.
- Student (or parent) deadline to submit response instructing SAGU to make a post-withdrawal disbursement: Deadline is given in writing when SAGU makes the offer of a post-withdrawal disbursement.
- Notification to student (or parent) of outcome of late request for a post-withdrawal disbursement to student: As soon as possible.
- Student's deadline to return any unearned Title IV funds: (1) For loans, according to the terms of the loan, and (2) for grants within 45 days of the date SAGU sent or was required to send notice (whichever is earlier).

Additional Questions

If you have questions about your Title IV program funds, you can contact the Financial Aid Office at financialaid@sagu.edu or (972)825-4730. You may also call the Federal Student Aid Information Center at (800)4-FEDAID [(800)433-3243]. TTY users may call (800)730-8913. Information is also available on Student Aid on the web at www.studentaid.ed.gov.

Satisfactory Academic Progress Policy (SAP) - Undergraduate

Southwestern Assemblies of God University is required by law to formulate standards to gauge the

progress of students receiving financial assistance through federal, state or institutional aid programs by applying both qualitative and quantitative measurements to academic work [34 CFR 668.16(3)]. These measurements shall be used to determine a student’s eligibility for all federal Title IV aid and for other need-based financial assistance, unless the terms of a particular grant or funding source states otherwise.

Time Frame Used in Measuring Progress

All SAP measurements are calculated annually at the end of the spring semester for all programs. Financial Aid Suspension will go into effect at the start of the following fall semester.

Qualitative Progress Measurement: Minimum Cumulative Grade Point Average

A cumulative Grade Point Average (CGPA) of 2.0 or higher must be attained by the end of the student’s first spring semester. Students that transfer credits from other institutions will also have this GPA calculated in the CGPA. This average must be maintained at the end of each subsequent spring semester for a student to continue to receive financial aid. Students who do not meet this minimum CGPA requirement will be placed on Financial Aid Suspension. According to SAGU academic grading policy, only the latest grade for a repeated course is calculated into the CGPA. More detailed information on how the CGPA is calculated can be found under the Academic Policies in the catalog.

Quantitative Progress Measurement No. 1: Number of Credit Hours Required to Complete

When students enroll for classes and receive financial aid to pay for them, students are expected to complete those classes. If students do not complete at least 70 percent of the credit hours that are attempted during the year, the student will be placed on Financial Aid Suspension. Only passing grades count as successful completions. Incomplete or other grades that do not result in earned credits will not count as completions.

Hours Attempted	Hours Required to Complete	Hours Attempted	Hours Required to Complete
24	18	23	16
22	15	21	14
20	14	19	13
18	12	17	12
16	11	15	11
14	10	13	9
12	8	11	8
10	7	9	6
8	5	7	5
6	4	5	4
4	3	3	3

Quantitative Progress Measurement No. 2: Maximum Time to Complete a Degree

Students must select a program/degree of study before they can receive financial aid. When students receive financial aid to help pay a program/degree of study, they are expected to complete that

program without taking a lot of time.

A student's progress may be evaluated for only one program at a time. Each financial aid applicant must select a primary program/degree of study prior to receiving financial aid payments. A student who is concurrently completing more than one program or major may request additional time to complete the program. A request for additional time must be submitted in writing to the Financial Aid Office.

To make sure that students complete their program in a reasonable amount of time, a limit set by law has been placed on the number of hours that students can attempt in order to complete the program/degree. That limit is 150 percent of the minimum number of hours required to complete the program/degree. (For example, if you are in a program/degree that takes 66 hours to complete, you must finish your program within 99 attempted hours. If you are in a program/degree that takes 120 hours to complete, you must finish your program within 180 attempted hours.)

Once students reach the 150 percent limit, they will no longer be able to receive additional financial aid payments. There are many variables that go into calculating that limit, including, but not limited to:

1. All attempted credit hours are counted regardless of whether or not financial aid was received to pay for them.
2. Any transfer hours that are accepted from other colleges toward completion of the program are counted. If you are a transfer student, you must submit transcripts from all previous colleges.
3. If a course is repeated, all attempts are counted.
4. If a student withdraws from a course, it is still counted as an attempt.

Note: If a student cannot complete the program within the 150 percent limit, they will be placed on Financial Aid Suspension when that determination is calculated. Students have the ability to submit an appeal for this determination.

Financial Aid Suspension

If a student fails to meet any one of the SAP measurements described above, they will be placed on Financial Aid Suspension. While on suspension, students will not be eligible to receive any financial aid. Students will be notified of this via their campus email address.

Reinstatement Procedures

To regain financial aid eligibility, a student must pay the expenses related to at least half-time enrollment (6 or more hours in a semester) during the period of suspension and satisfy all SAP requirements. After meeting all SAP requirements, the student must request reinstatement of eligibility in writing to the Financial Aid Office.

Appeal Process

Students placed on Financial Aid Suspension may petition the Financial Aid Department to consider mitigating (special) circumstances that resulted in inability to meet the SAP requirements. The appeal must be typed and must include the Suspension Appeal Form, an explanation with supporting documentation (i.e., medical statements, divorce documents, letters of unemployment, etc.) of the reason(s) the minimum academic standards required by SAP policy were not achieved. Additionally, each appeal must be submitted with a letter of endorsement from an SAGU faculty/staff member. The appeal narrative and documentation should also demonstrate that the adverse circumstances have been resolved.

All appeals will be reviewed within 7 business days of the Financial Aid Office's receipt of a complete

appeal (appeal form, student's appeal letter, endorser letter and supporting documentation). Notification of the review will be sent via SAGU email.

For appeals that have been approved, students will be placed on Financial Aid Probation for one academic year, beginning with the next fall semester. SAP will be calculated again at the end of the spring semester; if the cumulative standard is met, students will be placed back in good standing. Students that meet SAP for the academic year, yet are not meeting the cumulative requirement, will remain on Financial Aid Probation until the requirement is met.

For students that have been denied, there is another level of appeal. The student must request, in writing, a review by the Financial Aid Committee. Appeals that have been approved at this level will be required to see an academic counselor in order to tailor the class schedule for student success.

Developmental Course Work

Students may take up to 30 hours of developmental course work and receive financial aid to pay for those costs. These hours do not count toward the 150 percent limit to complete the student's degree, but the student will be measured against Quantitative Measurement No. 1 described above. Once the student has attempted 30 developmental hours, he/she will only be paid for attempts of credit hours toward their program. The student cannot receive financial aid to pay for extra developmental hours.

Summer Enrollment and the SAP

When calculating the SAP status, summer attempted hours will be counted toward the 150 percent maximum, and summer grade points earned will be calculated as part of the cumulative grade point average. The rule pertaining to completion of a minimum number of attempted credit hours will not be calculated for summer enrollment.

Financial Aid Will Not Pay For:

- Any credit hours in excess of the 150 percent maximum program limit (see discussion of Quantitative Measurement No. 2 above)
- Courses taken by audit
- Credit hours earned by placement tests
- Courses registered for after the official certification date of the semester (last day to receive 100% refund)

FINANCIAL ASSISTANCE

A number of scholarships, grants, loans, and work opportunities are available to help students. Further information and applications are available through the Financial Aid Office. Funding sources are subject to change without notice.

FEDERAL ASSISTANCE PROGRAMS

General Eligibility Requirements and Deadlines

A student seeking financial aid must be a U.S. citizen or an eligible non-citizen; be seeking a degree, diploma or certificate; have a high school diploma, GED, or prove ability to benefit by passing an approved test; not be in default on any educational loan; not owe a refund on a federal grant; agree to use federal aid solely for educational purposes; and make satisfactory academic progress.

Applications for federal student aid must be submitted on an annual basis. The Free Application for Federal Student Aid (FAFSA) and the Institutional Financial Aid Application should be filed as soon after the first of the year as possible. Priority consideration is given to students who submit these documents by March 1 and complete their files by April 15 for the next academic year. Financial Aid packets are available in the Financial Aid Office.

Federal Pell Grant: This is a federally funded grant based on financial need. A Free Application for Federal Student Aid (FAFSA) must be filed annually to determine eligibility. The FAFSA may be completed online at www.fafsa.gov. The amount of the grant depends on the student's (a) family contribution, (b) enrollment status, and (c) length of time enrolled during the academic year.

Federal Supplemental Educational Opportunity Grant (FSEOG): The FSEOG program is a federally funded grant program. FSEOG's are awarded first to students with exceptional need. Priority in awarding FSEOG's is given to full-time students who receive Pell Grants and apply by the March 1 deadline.

Federal Work-Study Program (FWS): The FWS program is federally funded. This program provides employment opportunities for students to assist them in earning the funds necessary to meet college costs. The student normally works 8-12 hours per week. The student must show financial need as determined by the Free Application for Federal Student Aid. Employment is not guaranteed. There are more eligible students than there are positions.

Federal Stafford Loan Program (Subsidized and Unsubsidized): The Stafford Loan is a low-interest loan made by a participating lender such as a bank, credit union, or savings and loan association. Students may borrow an annual maximum of \$3,500 per year as a freshman, \$4,500 per year as a sophomore, and \$5,500 per year as a junior and senior. Additional unsubsidized loan money is available under certain circumstances. Minimum monthly payment is \$50 per month and payment begins six months after the student ceases to be enrolled at least half time. Maximum repayment period is ten years.

Federal Parent Loan for Undergraduate Students (PLUS): PLUS Loans are meant to provide additional funds for educational expenses at a current rate of interest. Parents may borrow up to the cost of attendance minus any other aid for each child who is attending at least half time as a dependent undergraduate student. Normal repayment options require payments beginning within 60 days of the final disbursement. However, repayment options vary; contact your lender regarding these options. Parents can apply online at www.studentloans.gov.

Bureau of Indian Affairs Grant (BIA): Students should contact the area BIA Office in which they are registered to determine eligibility. Students may be required to submit a FAFSA.

Veterans Benefits: Veterans and veteran dependents may be eligible for Educational Benefits through the Department of Veterans Affairs. Contact your area Veterans Affairs Office to see if you meet eligibility requirements. Veterans are certified for enrollment through the Registrar's Office. Student eligibility for VA Rehabilitation is processed through the Financial Aid Office.

STATE ASSISTANCE PROGRAMS

Tuition Equalization Grant (TEG): TEG is a need-based state grant. In order to be eligible, students must be full-time Texas residents, meet certain financial need and academic requirements, not be a ministry major pursuing a degree program that leads to a career in church work, and must not receive an athletic scholarship. Funding is very limited. Not all Texas residents will be eligible and some eligible students will not receive TEG because of limited funds.

College Access Loan: Established by the 70th Legislature, this loan program was created primarily to help families who do not qualify for the need-based loans. The amount the student can receive cannot exceed the cost of attendance. Promissory notes must be co-signed, notarized, and a credit check of the co-signers will be administered. Applications are available online at www.hhloans.com.

Vocational Rehabilitation: Students with disabling conditions may be eligible for assistance. Contact your Area Rehabilitation Commission Office. Student may be required to file a FAFSA.

INSTITUTIONAL SCHOLARSHIPS AND GRANTS

SAGU provides various institutional scholarships and grants for undergraduate students. Examples of such are as follows: Academic Scholarships based on GPA and ACT/SAT test scores, Departmental Scholarships for prospective or current students, Fine Arts and Bible Quiz Scholarships based on certain levels of achievement in the Assemblies of God Fine Arts and Bible Quiz programs, Athletic Scholarships given through SAGU's Athletic Department based on athletic ability, Assemblies of God Minister and Missionary Dependents Grants, Sibling Grants, and SAGU Faculty Dependents Grants. Please refer to the Financial Aid Handbook for a complete listing of all Institutional Scholarships and Grants as well as details regarding eligibility requirements and the application process for each.

DONOR SCHOLARSHIPS

Several Donor Scholarships are awarded annually. Applications are available in the Financial Aid Office. The application deadline is February 15 unless specified otherwise. Scholarship presentations are made at the annual Awards Banquet for the next academic year. Applicants must also file the FAFSA to determine need. Recipients for most Donor Scholarships are selected by the Financial Aid Committee, which is comprised of faculty and staff chosen from the different areas of the University.

***Denotes scholarship is open to new and returning students.*

Allen Poldson Memorial Scholarship: This scholarship is in the memory of Allen Poldson and is awarded with preference to a senior Pastoral or Music major with financial need.

Alumni Class of '47: This scholarship is made possible by an endowment from the SBI class of 1947. The scholarship is awarded to an upper-level student actively involved in church and planning on entering full-time ministry.

Andrea McKnight Memorial Scholarship: This scholarship is given in memory of Andrea McKnight, who passed away in 2005, the wife of Irby McKnight, current SAGU Vice President of Development.

Assemblies of God Credit Union Scholarship: This scholarship is made possible by the Assemblies of God Credit Union. The Assemblies of God Credit Union is proud to be a part of the campus family, proud to support SAGU, its students, and all of its programs and does so by way of this annual scholarship.

Assemblies of God District Councils Scholarship: This scholarship includes the combined funds for the Mississippi District Scholarship, the South Texas District Scholarship, the New Mexico District Scholarship, and the Louisiana District Scholarship.

Bob and Kathleen Skipper Academic Scholarship: The Skipper family scholarship is given in memory of Rev. Bob Skipper, an alumnus from 1955 to 1957 and former Executive Presbyter. Preference is given to on campus Church Ministries and Education majors with financial need and exhibiting academic achievement.

C. Lawrence Barnett & Alletha M. Barnett Scholarships: These scholarships provided by C. Lawrence and Alletha M. Barnett are designated for a Music major and two Academic majors.

Career Services Scholarship: This scholarship is provided by SAGU Career Services for a student showing excellence in academics as well as leadership abilities in the marketplace.

Chris Miller Memorial Scholarship: This scholarship is provided by an endowment from Jodie Miller in memory of her husband, Chris, who was an alumnus of SAGU and a missionary to Africa. Preference is given to an undergraduate Missions or Education major with financial need.

Culbreth Family Scholarship: This scholarship was created in honor of Cecil and Wanda Culbreth's personal ministry within the Arkansas District and to train students who share their heart for the church. Preference goes to an on campus Youth Ministry major from the Arkansas District.

Daina Ruth Davis Scholarship: This scholarship is made possible from an endowment in memory of Daina Ruth Davis and also by the West Texas District. It is awarded to a student from West Texas who exhibits academic achievement.

David A. Baker Ministries Scholarship for Ministry: This scholarship is awarded annually by the David A. Baker Ministries to an Oklahoma student who is planning a ministerial career.

David W. and Juliana Barnett Scholarship: This scholarship is provided by Rev. and Mrs. Barnett for a married student with children at home.

Donna Lynn Brammer Memorial Scholarship: This is made possible by an endowment provided by Mr. and Mrs. Larry A. Brammer of Pasadena, Texas, in memory of their daughter, Donna Lynn Brammer. This scholarship is awarded to ministerial and education majors from the South Texas District.

Dr. Edward and Barbara Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has a long-standing relationship with SAGU. Honor is due the Daniel family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

Dr. J. Paul and Mary Savell Scholarship: This scholarship is in memory of former president and first lady Dr. J. Paul and Mary Savell. Under Dr. Savell's leadership, the University received accreditation from the Southern Association of College and Schools to become a full four-year institution.

****Dr. James and Winnie Barnes Scholarship:** This scholarship is in honor of Dr. James and Winnie Barnes. Dr. Barnes came to the University in 1974 as the Dean of Students. He has served in various capacities under six presidents of SAGU. The student center, dedicated in 2002, is named in his honor. The scholarship was set up to help offset tuition expenses for Education majors.

Dr. James K. Bridges Scholarship: This scholarship was created by the Bridges family and funded through individuals touched by James K. Bridges and his ministry.

Dr. James K. and Joyce Bridges Scholarship: These scholarships were created by the Bridges on behalf of their alma mater to invest in deserving students. Dr. Bridges was a champion for the University and served as Chairman of the Board. Joyce founded a ministry which brought multiple church teams on campus annually to pray for the University and remains a loyal supporter. Bridges Residence Hall is named in their honor.

Dr. Robert R. Bayless Scholarship: This scholarship is available to ministerial students who have made a lifetime commitment to full-time ministry and maintain satisfactory grades. Dr. Robert Bayless is a 1947 alumnus.

Dr. Thomas F. and Louise K. Harrison Scholarship: This scholarship is made possible by an endowment provided by Dr. and Mrs. Thomas F. Harrison, who dedicated many years of their lives as professors at SAGU. A scholarship is awarded annually to a Church Ministries major.

****Earl and Joyce Banning Endowment Scholarship:** This scholarship is in honor of Earl and Joyce Banning. Preference is given to a student from Braeswood Assembly of God, pursuing a degree in Church Ministries and exhibiting academic achievement.

Earl G. & Roena Vanzant Memorial Scholarship: This scholarship is made possible by family and friends of the Vanzants. Preference is given to a student from New Mexico.

Earl L. Ayres Memorial Scholarship: This scholarship was created to honor the memory of Earl L. Ayres. It is awarded to a Church Ministries major.

Edward and Isabelle Haupt Scholarship: This scholarship was established to honor the lives and ministries of Edward and Isabelle Haupt, as well as to train missionaries in the field.

Elaine Godwin Memorial Scholarship: This scholarship is made possible by an endowment established to honor the memory of Elaine Godwin, a long time resident of Oklahoma.

Eleanor R. Guynes Scholarship: This scholarship was created by Delmer and Eleanor Guynes and is awarded to a student who exhibits academic achievement, demonstrates a high level of morals, and potential leadership abilities.

Fannie Brown Memorial Scholarship: This scholarship is in memory of alumna Fannie Brown. Preference goes to a student showing academic excellence and financial need.

George and Anna Brazell Scholarship: This scholarship is provided from an endowment fund honoring the Brazells for their many years of dedicated work as Dr. Brazell served as the Vice President of Development and Mrs. Brazell taught. It is awarded to a student with high academic achievement, financial need and bearing evidence of high spiritual standing.

Glen and Ann Ahlf Scholarship: This scholarship is made possible by an endowment provided by Rev. Glen and Ann Ahlf of Springfield, Missouri. The scholarship is awarded on the basis of attitude, ability and need.

Gregory Paul Neill Memorial Scholarship: This scholarship was created by the Neill family to honor the memory of Gregory Paul Neill. The Neill family's heart is to make provision for students who actively portray Christ's love through Christian Education.

H.C. and Dorothy Noah Scholarship: This scholarship was created to honor the memory of H.C. and Dorothy Noah. The scholarship is awarded to an on campus junior or senior who has completed two years in the Oaks School of Leadership.

****Harding Regents Scholarship:** This scholarship is made possible by a grant from Robert and Shawnee Griffith Harding of Waxahachie, Texas. The scholarship will annually provide for an outstanding Ellis County (Texas) student attending SAGU as a freshman. The scholarship is awarded based on high academic achievement.

Harold and Mary Maxine Gookin Scholarship: This scholarship is provided by Harold and Mary Gookin. Harold was an ordained AG minister. He ministered in a county jail for thirty years. Mary graduated and received a license to preach from Raymond T. Richey, one of the three founders of the University. It is awarded to a student who exhibits academic achievement.

Horace and Jeretta Hardwick Scholarship: This scholarship is given to enable a missions student to achieve the calling God has placed on their heart and who also exhibits academic achievement.

Howard Bryan (Sonny) Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has a long-standing relationship with SAGU. Honor is due the Daniel family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

Hubert Frank Hyman International Scholarship: This scholarship is provided for international undergraduate students with good academic standing in Business, Music, or Education. Preference is given to students from Belize.

J.B. and Louise Calame Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has a long-standing relationship with SAGU. Honor is due the Daniel family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

J.R. and Carmen Goodwin Scholarship: This scholarship was created by E.A. and Letha Gruver to honor the memory of J.R. and Carmen Goodwin. It is awarded to a student who displays academic excellence.

Jamie Norton Lund Scholarship: This scholarship is in memory of Jamie Norton Lund who was pivotal in the inception of TESOL training (Teaching English to Speakers of Other Languages) at SAGU. Her ability to see education as an open door for sharing the Gospel in other countries has broadened the scope of missions for the students of the University. It is awarded to students who share this vision.

Jerrold & Cheryl Young Scholarship: This scholarship is for students who have a heart for music ministry, children's ministry, or a missionary calling. The Bible says we are to give as we are able. We pray this is a perpetual blessing for the students of Southwestern.

Jill Dodd Memorial Scholarship: This scholarship is provided by an endowment given in memory of alumna Jill Dodd. The scholarship is awarded to an on campus Education major.

Karen Rayleen Marshall Memorial Scholarship: This scholarship is provided from an endowment created by Rev. and Mrs. Jackie Marshall and the Southern Idaho and Wyoming Districts. The scholarship is awarded each year to a student planning to enter full-time missionary work in Latin America.

Klaude and Mable Kendrick Scholarship: This scholarship is provided by Klaude and Mable Kendrick. SAGU honors their memory for their leadership and love, especially as former president and first lady of the University.

L.W. Diesman and Dorothy Rook Scholarship: This scholarship is provided by an endowment given in memory of Mr. Diesman and his sister, Dorothy Rook. It is awarded to students with strong and well-defined ministerial goals, leadership potential, and who must maintain a 3.0 GPA, with preference given to students directly involved in missions.

Larry Edwards Memorial Scholarship: This scholarship is made possible by an endowment provided by Mrs. Larry Edwards in memory of her husband. It is awarded annually to an upper level Church Ministries major planning on full time missions work.

LaVerna Stafford Dudley Memorial Scholarship: This scholarship is made possible from an endowment provided by the family of Laverna Stafford Dudley. Interest from the endowment is awarded annually to a graduating ministerial student actively involved in ministry.

Loretta Jane and John Wayne Wyckoff Memorial Scholarship: This scholarship is made possible by an endowment provided by John and Judy (Wyckoff) Crozier and Dr. John and Myrna Wyckoff.

Luther and Juanita Dulaney Scholarship: This scholarship is provided by an endowment. Preference is given to students from Magnolia Assembly of God church in Port Neches or from the South Texas District.

M. E. Collins Memorial Scholarship: This scholarship is made possible from an endowment provided by family and friends of former University president M.E. Collins. The scholarship is awarded based on need and academic achievement.

Marcus Brooks Pastoral Ministries Endowed Scholarship: This scholarship is made possible by an endowment by Mr. and Mrs. Marcus H. Brooks. The scholarship is awarded to outstanding seniors enrolled in "Principles and Practices of Pastoral Ministry." Application should be made by October 15.

Marie (Watkins) Edwards Scholarship: This scholarship is provided in memory of Marie Watkins Edwards, whose love for God and education will live on in the lives of those who will be helped financially as they train to make a difference for good.

Marshal M. Hammack Memorial Scholarship: This scholarship is awarded annually to a deserving Pastoral Ministries major. The scholarship is provided by the endowment funds from Mrs. M.M. Hammack.

Mary Nell Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has a long-standing relationship with SAGU. Honor is due the Daniel family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

Melissa Asbill Memorial Scholarship: This scholarship is awarded annually to a female full time student majoring in Education and maintaining a high GPA. Mr. and Mrs. David Block make this scholarship possible in memory of their daughter, Melissa, who was a former SAGU student.

Melvina Lakey Memorial Music Scholarship: This scholarship is in memory of Melvina Lakey and is to be awarded to a student who shares Mrs. Lakey's love for music and who is pursuing music as a degree.

Nina Hills Scholarship: This scholarship is made possible by an endowment provided by Drs. Gary D. and Julie A. McElhany. Nina Hills, the maternal grandmother of Julie McElhany, served God faithfully in her local church, leaving a spiritual legacy for the generations that follow.

North Texas District Council Scholarship: This scholarship is made possible by the North Texas District Council and is awarded to a student from North Texas who exhibits academic achievement.

Oklahoma District Council Scholarship: This scholarship is awarded to students from Oklahoma, provided by the Oklahoma District Council of the Assemblies of God.

Pauline Wheeler Harden Scholarship: This scholarship is made possible from Dr. Robert and Liz Harden and the Harden family. This scholarship is in memory of Pauline Wheeler Harden, Dr. Harden's mother, because of her love for SAGU and its students.

Pearl Ellis Scholarship: This scholarship is provided by an endowment from Pearl Ellis. The scholarship is open to all students with academic achievement.

Rev. Arthur E. and Elizabeth Galley Wilson Scholarship: This scholarship is provided by an endowment in memory of Arthur and Elizabeth Wilson. Rev. and Mrs. Wilson were veteran missionaries and Mrs. Wilson taught at the University for many years. Applicants must be planning a career in missions.

Rev. E.R. Foster Memorial Scholarship: This scholarship was made possible in 1987 by Rev. Robert G. Slaton from donations which came into San Jacinto Assembly of God to honor the memory of Emmitt Ralph Foster, Jr. The scholarship fund has been extended to include E.R. Foster as well. It is awarded to a West Texas District student who exhibits academic achievement.

Richmond Phillip Tadlock Memorial Scholarship: This scholarship is made possible by an endowment provided by the Tadlock family. Interest from the endowment is awarded annually, preferably to a ministerial student from the Oklahoma District.

SAGU Alumni Association Scholarship: An annual scholarship is provided by an endowment from the SAGU Alumni Association and is awarded based on need and academic achievement.

Southwestern Women's Auxiliary Scholarship: The Southwestern Women's Auxiliary provides an annual scholarship to female interdisciplinary majors for their senior year of study.

Summit Industrial Coatings Inc. Scholarship: This scholarship is made possible by an endowment provided by Bill Holland. The annual scholarship is based on need and academic achievement.

Suzanne Gebby Scholarship: This scholarship is provided by Suzanne Gebby, a friend of SAGU.

T. W. Hobbs Scholarship: In honor of the donor, the T. W. Hobbs Endowed Scholarship awards to students whose attendance at the University would not be possible without such a scholarship.

The Impact-Your-World Evangelism Scholarship: This scholarship is designed for a student majoring in Management, Music Education, or Secondary Education who, upon graduation, plans to devote his or her life to working for God while pursuing a career in Management or Education.

The Impact-Your-World Leadership Scholarship: This scholarship is awarded to a student majoring in Youth Ministries or Missions who, upon graduation, plans to devote his or her life and career to a leadership role in either Youth/Campus Ministries or Foreign Missions.

The Impact-Your-World Writer Scholarship: This scholarship is designed for a student who has a true God-given talent for the written word...and who has repeatedly shown they plan to devote their life and career to using this gift of writing as a ministry to impact people's lives for Jesus.

Tom & Lois Russell Scholarship: This scholarship is provided by Tom and Lois Russell and is awarded for an Education student's sophomore year, granted that they exhibit academic achievement.

Troyce Pearson Memorial Scholarship: This scholarship is provided annually by our Assemblies of God churches in the Longview Section.

Vada Swick Hagee Scholarship: This scholarship was created to honor Vada Swick Hagee, a 1932 alumnus of Southern Bible College, one of the three original schools that formed SAGU. Her son, John Hagee, later attended Southwestern High School and Southwestern Bible Institute.

Valley Hi Assembly of God Ministry Scholarship: This scholarship is provided by Valley Hi Assembly of God church in San Antonio, Texas. Preference is given to students from Valley Hi Assembly of God or a member of any Assemblies of God church with a pastor's recommendation. A Church Ministries major with a minimum grade point average of 3.0, who is a Spirit-filled Christian involved in ministry. Open to sophomore, junior, senior or graduate students.

Verne J. and Marietta Crews Mission Scholarship: This mission scholarship is provided from the estate of Verne and Marietta Crews for a missions major, specifically call to the Latin field.

William and Deloris Maupin Scholarship: This scholarship is provided by William and Deloris Maupin. It is awarded to a student majoring in Missions who exhibits academic achievement.

World Harvest Scholarship: This scholarship is provided by Chad Germany, an SAGU graduate. It is provided for a Missions major.

DISTRICT SCHOLARSHIPS

Students who attend Assemblies of God churches within Districts that provide scholarships may explore their eligibility with their District Office.

GENERAL COUNCIL SCHOLARSHIPS

General Council of the Assemblies of God Endowed Scholarships for Minority Students: Representatives from both the Christian Higher Education Department and the Intercultural Ministries Department serve on the committee that awards these scholarships. Applications are available in the Financial Aid Office and the deadline is February 1.