



## Financial Aid



## Policy & Procedures Manual



# **Sul Ross State University**

## **Financial Aid Office**

### **Mission Statement**

The Financial Aid Office at Sul Ross State University is committed to providing eligible students with federal, state and local financial aid programs in an efficient manner and in accordance with the laws and guidelines governing such programs. Awards are made without regard to sex, race, ethnic origin, handicap or creed.



# **POLICIES & PROCEDURES MANUAL**

## **TABLE OF CONTENTS**

<b>SRSU Financial Aid Office.....</b>	<b>PAGE 4</b>
<b>PURPOSE AND PHILOSOPHY .....</b>	<b>PAGE 6</b>
<b>AWARDS AND FUNDS .....</b>	<b>PAGE 7</b>
<b>STUDENT AWARD PROCESS, CONCEPT MAP .....</b>	<b>PAGE 9</b>
<b>STUDENT AWARD PROCESS, OUTLINE .....</b>	<b>PAGE 10</b>
<b>TYPES OF FINANCIAL AID .....</b>	<b>PAGE 11</b>
<b>SATISFACTORY ACADEMIC PROGRESS POLICY (SAP).....</b>	<b>PAGE 17</b>
<b>RETURN TO TITLE IV POLICY .....</b>	<b>PAGE 18</b>
<b>CONSORTIUM AGREEMENT .....</b>	<b>PAGE 20</b>

### **STANDARD OPERATING PROCEDURE (SOP)**

<b>I SATISFACTORY ACADEMIC PROGRESS CONTROL .....</b>	<b>PAGE 20</b>
<b>II VERIFICATION PROCEDURES .....</b>	<b>PAGE 21</b>
<b>III DEPENDENCY OVER RIDE .....</b>	<b>PAGE 22</b>
<b>IV AWARDING POLICY .....</b>	<b>PAGE 24</b>



# Sul Ross State University Financial Aid

## Introduction to the Financial Aid Office

**Address:** Sul Ross State University  
Center for Enrollment Services  
Financial Aid Office  
PO Box C-2

**Campus:** Alpine, Texas 79830

**Location:** Lawrence Hall 100  
First Floor

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[scholarships@sulross.edu](mailto:scholarships@sulross.edu)

**Hours of operation:** Monday-Friday 8:00am-5:00pm

**Telephone Numbers:** ☎: 432.837.8050  
☎: 432.837.8411

**E-mail address:** [fa@sulross.edu](mailto:fa@sulross.edu)

**Sul Ross website:** [www.sulross.edu](http://www.sulross.edu)

# Rio Grande College

**Address:** Rio Grande College Financial Aid Office  
205 Wildcat Drive  
Del Rio, Texas 78840

**Campus:** Del Rio, Eagle Pass, Uvalde & Castroville

## Meet the Staff:

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Financial Aid Specialist  
Eagle Pass Campus  
[cramirez6@sulross.edu](mailto:cramirez6@sulross.edu)

**Hours of operation:** Monday-Thursday 9:00am-6:00pm  
Friday 8:00am-4:00pm

**Telephone Numbers:**

	Del Rio- 830-703-4824 Eagle Pass- 830-758-5021 Uvalde- 830-279-3008
	Del Rio- 830-703-4810 Eagle Pass- 830-758-5019 Uvalde- 830-279-3009

Email: [rgcfao@sulross.edu](mailto:rgcfao@sulross.edu)

Web Site: [www.sulross.edu/rgc](http://www.sulross.edu/rgc)

# Purpose of the Financial Aid Office

Sul Ross State University participates in Federal and State financial aid programs. The university also offers a number of institutional grants & scholarships to eligible applicants. The Financial Aid Office monitors, implements & coordinates all financial aid programs provided by the US Department of Education, State of Texas & Sul Ross.

## Student Eligibility

**To be eligible for federal financial aid programs a student must complete a Free Application for Federal Student Aid (FAFSA).**

### **Once completed students must:**

1. Be accepted for admission;
2. Be enrolled as a regular student, attending classes in a degree or certificate program;
3. Be a U.S. citizen or eligible non-citizen;
4. Meet the financial aid satisfactory academic progress policy;
5. Males, ages 18-25 must be registered with the Selective Service.
  - a. Male students may register or verify registration at [www.sss.gov](http://www.sss.gov) , male students may also register when completing the FAFSA.
6. Applicants must not be in default on a student loan or owe a repayment of Title IV federal financial aid funds. A repayment could occur if the student receives financial aid funds, then withdraws within the first 60% of the term, officially or unofficially.
7. Meet specific criteria for a particular financial aid program.

### **Federal aid offered from the Sul Ross State University Financial Aid Office (FAO):**

- Federal Pell Grant Program
- Federal Perkins Loan
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work Study Program (FWS)
- Federal Direct Lending Program;
- Federal Direct Parent Loan for Undergraduate Students (PLUS)
  - Parent Loan
  - Grad Plus Loan

# Awards and Funds

All financial aid awards are determined by a combination of the University's estimated cost of attendance (COA), the student's estimated family contribution (EFC-as determined by the FAFSA), and the student's enrollment status. COA is the total estimated amount it will cost a student to attend school. It is determined using rules established by the federal regulations. The COA includes tuition and fees; room and board (on or off campus); with allowances for books, supplies, transportation, loan fees, personal expenses and dependent care, if applicable. A student's financial aid package cannot exceed the total COA.

For academic purposes, undergraduate full-time status is at least 12 credit hours and graduate full time status is 9 credit hours. Generally, an undergraduate student is awarded based on the assumption that they are full time unless informed otherwise. Students are encouraged to discuss award amounts if necessary with the Financial Aid Office so they know their eligibility limits per semester and academic year, especially if summer funding will be needed. Students have the option of accepting or declining any portion of their awards. By accepting their financial aid package, the student is giving his/her permission for accepted awards to be disbursed and credited to the student's school account.

Financial aid programs, rules, and regulations are subject to change. Federal funding is conditional upon congressional appropriations. The Financial Aid Office reserves the right and is sometimes required to adjust or cancel awards because of changes in financial or academic status, change of academic programs, or other extenuating circumstances. Each award is contingent on the receipt of funds by the college. Students must regularly attend classes to receive financial aid.

Students should always notify the Financial Aid Office if any awards such as scholarships or other types of aid are not listed on the award letter. These funds must be counted as a funding resource toward the cost of attendance. When a student receives funds after being notified of or receiving the original financial aid award, adjustments to the original financial aid award may be required. Budgets may be adjusted based on individual need. Federal regulations require the university to prevent over awarding a student's financial aid need and/or cost of attendance. Changing a student's residency classification from on campus to off campus will impact financial aid eligibility and may create an over award. If the student has already

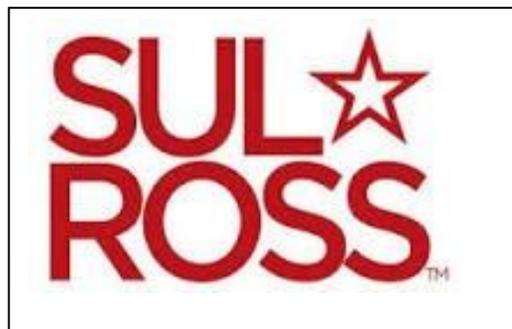
received a refund check the student may owe funds back to the college. The student will be required to repay any financial aid funds received in error.

### **Verification:**

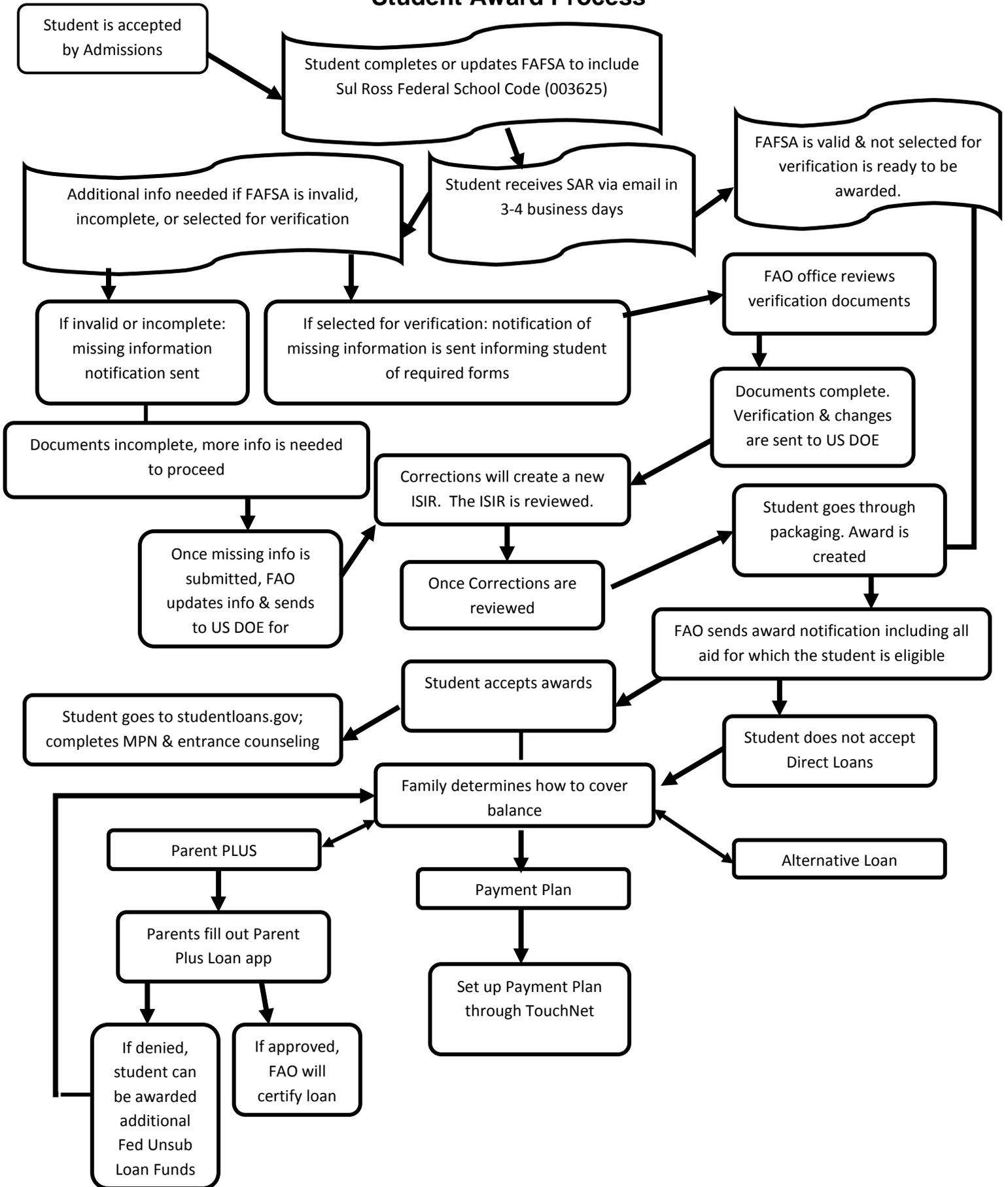
Students are selected for verification by the Federal Student Aid Central Processing System (CPS). Institutions must verify the information submitted on the (FAFSA) by the student, student and parent/s, or student and spouse before an official award can be offered.

Students who are selected for verification will be sent a Missing Information Notification. Additional documentation required may include a Verification Worksheet, a copy of the student's and parent's or spouse's IRS Tax Transcript (from the most recent tax year) as well as all copies of W-2 forms from all employers. Other information may be requested for clarification.

Based on the verification information, if corrections are required the FAO will submit the corrections to CPS. The student will receive a Revised Student Aid Report (SAR). Delays in response or submission of verification documentation will delay the offer of a student's award package. **It is very important to respond promptly to all FAO documentation requests for verification due to the limitation of funding.**



# Student Award Process



## Outline for the Student Award Process

1. Student is accepted for Admission to Sul Ross State University by Admissions Office
2. Student completes the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). and includes Sul Ross State's Federal School Code 003625.
3. Student receives a Student Aid Report (SAR) via email in 3-4 business days.
4. Financial Aid Office (FAO) receives an electronic version of the SAR (ISIR— Institutional Student Informational Record) in 3-4 business days and reviews the student's aid eligibility.
5. Once reviewed there can be 2 possible results
  - a. The FAFSA is valid & has not been selected for verification: the student is ready to package.
    - i. Once packaged the FAO sends out an award notification listing all aid for which the student is eligible.
  - b. The FAFSA is invalid, incomplete or selected for verification
    - i. A missing information notification is sent explaining what is required
    - ii. Once the FAO receives the requested documentation, corrections will be sent to the Department of Education (DOE).
    - iii. School receives an updated ISIR in 3-4 business days. The student is now ready to package & the FAO sends out an award notification listing all aid for which the student is eligible
6. The student will receive an award letter of their award package. Students are instructed to review their award on Lobo-On-Line (student portal) and accept/decline awards.
7. If the student accepts Loan offers, FAO sends instructions to complete a Direct Loan Master Promissory Note (MPN) & Entrance Loan Counseling (ELC) at [www.studentloans.gov](http://www.studentloans.gov).

# Types of Financial Aid

Following is a list of aid programs in which Sul Ross State University participates and a brief explanation of each. Sul Ross participates in federal and state financial aid programs. Sul Ross also offers a limited number of institutional grants and scholarships for students who meet specific award criteria. Please note: Not all students will be eligible for all aid programs.

## **Federal Aid:**

Eligibility for Federal aid is restricted to U.S. citizens or eligible non-citizens with a valid Social Security Number. Applicants must have a high school diploma or a General Education Development [GED] Certificate, or have met other approved state standards for completing high school. Enrollment in an eligible program as a regular student seeking a degree or certificate is required and male students between the ages of 18-25 must register (or have registered) with the U.S. Selective Service. All applicants must have a valid FAFSA to be eligible for any federal aid.

- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Direct Parent Loan (Parent Plus Loan)
- Direct Stafford Loan
- Grad Plus Loan
- Perkins Loan

## **Institutional Aid:**

Sul Ross State University institutional financial aid is funded directly by the university from a variety of programs for students meeting specific eligibility criteria for individual aid programs.

- Lobo Grant
- TPEG Resident Grant
- TPEG Non-Resident Grant
- IE Grant
- Scholarships
- Need Based Work Study Program
- Short Term Emergency Loan

## **State Aid:**

Sul Ross State University offers aid funded by the State of Texas. Specific requirements of state aid programs can be viewed on the Texas Higher Education Coordinating Board's website [www.collegeforalltexas.com](http://www.collegeforalltexas.com).

- Texas Grant
- Texas Work Study Program
- CAL Loan
- B-On-Time Loan

## Grants

**Students must have established financial need to qualify for grants.**

**PELL Grant:** Eligibility for the Federal Pell Grant is determined by the U.S. Department of Education (DOE). Pell Awards are offered to undergraduate students only. PELL Grant amounts will be pro-rated for those students enrolled on a less than full time basis.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** Awarded to those students eligible for **PELL Grant** only. The FSEOG at Sul Ross is limited by Federal funding and is awarded on a first-come, first served basis to those students with exceptional financial need.

**Lobo Grants:** SRSU awards Lobo Grants to both undergrad and graduate students. Lobo Grants are awarded to students enrolled at least half time on a first-come, first served basis to those students with established financial need.

**TPEG Resident Grant:** Awarded to eligible undergraduate and graduate students that are Texas Residents and enrolled at least half time. TPEG Grant is awarded on a first-come, first-served basis to students who have established financial need.

**TPEG Non-Resident Grant:** Awarded to eligible undergraduate and graduate students that are not Texas residents and are enrolled at least half time. Non-Resident TPEG Grant is awarded on a first-come, first-served basis.

**IE Grant:** Awarded to eligible Texas resident undergraduate and graduate students that have established financial need. IE Grant is awarded on a first-come, first served basis.

### **Texas Grant:**

#### **Basic Initial Year (IY) Student Eligibility Requirements**

To receive a basic initial award through the TEXAS Grant Program, a student must:

Be enrolled at least three quarter time as:

An undergraduate baccalaureate student who graduated from an accredited public or private high school in Texas; completed the Foundation, Recommended or Distinguished Achievement high school program (or the equivalent); and enrolled in an undergraduate degree or certificate program at an approved institution within 16 months from high school graduation having not accumulated more than 30 SCH's (excluding credits for dual enrollment or by examination);

OR

An undergraduate baccalaureate student who: earned an associate's degree from a public or private nonprofit institution of higher education in Texas, and enrolled in an eligible institution within 12 months after receiving the associate's degree;

OR

An undergraduate baccalaureate student who: graduated from an accredited public or private high school in Texas May 1, 2013 or later; completed the Foundation, Recommended or Distinguished Achievement high school program (or the equivalent); and enlisted in military service within 12 months of high school graduation and enrolled in an eligible GATI within 12 months of receiving an honorable discharge;

OR

An undergraduate baccalaureate student who: transfers into a public university in Texas with at least 24 SCH's and a minimum 2.5 GPA; and received an initial year (IY) Texas Educational Opportunity Grant (TEOG) in Fall 2014 or later; Be registered with Selective Service, or be exempt Have a 9 month EFC of no more than \$4,800 Be classified by the institution as a Texas resident; and Have not been convicted of a felony or crime involving a controlled substance.

### **Priority Model Initial Year (IY) Student Eligibility Requirements**

To receive priority consideration for an IY award through the TEXAS Grant Program, a student must: Graduate from an accredited high school in Texas May 1, 2013 or later and enroll in a public university or health related institution in Texas Meet the basic initial year (IY) student eligibility requirements (see section above); Meet the state priority deadline of March 15; and Meet at least one requirement in at **least 2** of the following 4 areas:

- **Advanced Academic Program**

12 hours of college credit (dual credit or AP courses), complete the Distinguished Achievement Program

(DAP), or complete the International Baccalaureate Program (IB).

- **TSI Readiness**

Meet the Texas Success Initiatives (TSI) assessment thresholds or qualify for an exemption.

- **Class Standing**

Graduate in the top one-third of the HS graduating class or have a B average.

- **Advanced Math**

Complete at least one math course beyond Algebra II as determined by the Texas Education Agency (TEA)

### **Renewal Year (RY) Student Eligibility Requirements**

To receive consideration for a renewal year (RY) award through the TEXAS Grant Program, a student must:

- Be enrolled at least three-quarter time as:
  1. an undergraduate student at a public 2-year institution who previously received an IY award prior to fall 2014 at a public 2-year institution,
  2. an undergraduate student at a public 4-year or HRI institution who previously received an IY award prior to fall 2014 at a public 2-year, 4-year, or HRI institution, or
  3. an undergraduate student enrolled in a baccalaureate program at a public 4-year or HRI institution who received an IY award fall 2014 or later.
- Be registered with Selective Service, or be exempt;
- Have a calculated financial need;
- Maintain satisfactory academic progress (see the Satisfactory Academic Progress sections below). NOTE: student status information is available to assist institutions with monitoring this requirement via the GSP Information Website (see Additional Program Information below).
- Be classified by the institution as a Texas resident; and
- Have not been convicted of a felony or crime involving a controlled substance.

## Scholarships

A variety of scholarships are offered through Sul Ross State University Financial Aid Office, as well as through college and academic department levels. Scholarships must be established and awarded in accordance with the rules and regulations of the Board of Regents of The State University System.

View the SRSU Scholarship Policy at [LINK](#).

## Work Study Program

**Federal Work Study (FWS)**: Allows students to work on and off campus earning up to a specific award amount over a semester or academic year (2 semesters). Eligible for and are awarded Federal Work Study, they must attend an orientation on campus and complete all required paperwork. Once all paperwork has been completed, it is the student's responsibility to contact participating supervisors to secure a position. Students are required to submit a monthly timesheet to payroll on the 15<sup>th</sup> of every month. Paychecks are available on the first of every month, given that they worked the previous month.

**Need Based Work Study Program**: Awarded to eligible students that have financial need. Student must be enrolled at least half time. This program allows a student to find a job through the work-study program allowing the student to work up to 20 hours per week at minimum wage.

**Texas Work-Study Program**: Awarded to eligible students that have financial need. Student must be enrolled at least half time. This program allows a student to find a job through the work-study program allowing the student to work up to 20 hours per week at minimum wage. The student must be a Texas Resident.

## Loans

**Direct Parent Loan for Undergraduate Students (PLUS)**: Available for parents.

This allows credit worthy parents of dependent students to borrow needed funds to cover the cost of education **after** all funds received from other sources do not cover the student's COA. Parents may borrow annually and defer repayment until the student graduates or is registered less than a half-time (less than six [6] credits). When a parent is approved for a Direct PLUS Loan, they must also complete a Master Promissory Note (PMPN) to secure funds and ensure their disbursement. A notice will be sent to the parents

when the loan funds are received by Sul Ross. This notice will list any obligations the parent must meet before the funds can be credited to the student's account. If any refunds are due from the PLUS loan it will be issued to the student in form of direct deposit or paper check.

Dependent students whose parents are denied a PLUS Loan are eligible to receive additional Unsubsidized Direct Stafford loan funds. Check for current interest rates.

**Direct Stafford Loan** : An interest-bearing loan available to eligible students that does not have to be repaid while the student is at least enrolled half-time (six credit hours). Eligibility ranges from \$5500 for freshman, \$6500 for sophomores and \$7500 for juniors/ seniors each academic year. Independent students and students whose parents cannot obtain a PLUS loan are eligible for additional unsubsidized funding. Check for current interest rates. **All students accepting direct loans for the first time must complete a Master Promissory Note (MPN) and Loan Entrance Counseling online at, [www.studentloans.gov](http://www.studentloans.gov) in order for the loan funds to be disbursed and credited to the student's account.** Each of these will only need to be completed once throughout a student's college career with Sul Ross. The student's signature on the MPN allows for all future disbursements while enrolled in college.

When a student ceases to be enrolled at least half time they are notified by email to complete the exit counseling at [studentloans.gov](http://studentloans.gov).

**Graduate PLUS Loan:** Available to graduate students to assist in paying for their tuition and fees while attending graduate school. Repayment on the Grad PLUS may be deferred until six months after the student graduates or stops attending graduate school. A Master Promissory Note (MPN) must be completed by the borrower in order for the loans to be disbursed to the college. An MPN only needs to be completed once throughout a student's graduate career. Check for current interest rates.

**Perkins Loan:** A loan available to eligible students that carries a 5% interest rate and does not have to be repaid while the student is enrolled at least half-time (6 credit hours). Federal funding for this type of loan is extremely limited at Sul Ross State University. Awards are made by the FAO. Perkins loan application must be filled out every semester.

**Short Term Emergency Loan:** A student has the option to apply for a temporary loan that will have to be repaid within the semester.

**CAL Loan:**(College Access Loan) The College Access Loan Program provides alternative

educational loans to Texas students who are unable to meet the cost of attendance. The CAL may be used to cover part or all of the student's Expected Family Contribution (EFC). Students do not have to demonstrate financial need. However, the amount of federal aid for which you are eligible (regardless of whether actually accepted) must be deducted from the cost of attendance in determining the CAL loan amount.

**Eligibility Requirements** Students must: Be a Texas resident; and Be enrolled at least half-time in: a course of study leading to an associate's, bachelor's, graduate, or higher degree; or an approved alternative educator certification program; Meet the satisfactory academic progress requirements set by the institution; Receive a favorable credit evaluation or provide a cosigner who has good credit standing and meets other requirements. The student must also fill out a Alternative Loan Application for Sul Ross State university located at <http://www.sulross.edu/page/943/financial-aid-forms>.

**B On Time Loan:** Be a Texas resident or be entitled to pay resident tuition rates as a dependent child of a member of the U.S. armed forces; and Meet one of the following academic requirements: Have graduated in the 2002-2003 academic year or later from a high school operated by the U.S. Department of Defense or from a public or private high school in Texas under the recommended high school program, or its equivalent; or Have earned an associate's degree from an eligible institution no earlier than May 1, 2005. Not have been granted a baccalaureate degree; Be enrolled full time in an undergraduate degree or certificate program at an eligible institution; Have completed a FAFSA and be eligible to receive federal financial aid. The student must also fill out a Alternative Loan Application for Sul Ross State university located at <http://www.sulross.edu/page/943/financial-aid-forms>.

**Alternative Loan:** Alternative loans also referred to as a private loan, is a viable source of funding that help students meet college costs. These loans are offered by banks and other lending institutions to credit worthy applicants. Most alternative loans are borrowed in the student's name, but some students may only be eligible with a credit worthy co-signer.

# SATISFACTORY ACADEMIC PROGRES POLICY

Federal regulations require the University to establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose administering financial assistance under the programs authorized by Title IV of the Higher Education Act. Sul Ross students who wish to be considered for financial aid must maintain satisfactory progress in their selected course of study as set forth in this policy.

## Institutional Policy

The Student Financial Aid Office evaluates student academic progress at the end of each semester. Students are evaluated on the basis of grade point average (GPA), completion rate and maximum time frame limit.

**For example:** a student whose program is 120 credit hours in length may not exceed 180 attempted credits hours (120 x 150%) and receive financial aid.

## Institutional Procedures

This SAP information is made available in the FAO. It is also distributed in mailings to students who fall under the SAP criteria.

Detailed SAP policy can be found at [here](#):



## RETURN OF TITLE IV POLICY

When a student is officially or unofficially withdrawn from the University, and the student's last day of attendance occurs before completing more than 60% of the semester, federal regulations require the University to recalculate financial aid eligibility. The funds must be returned to the following sources in a specific order until the total amount of the school's responsibility has been satisfied. The order is:

1. Unsubsidized Direct Stafford Loans
2. Subsidized Direct Stafford Loans
3. Perkins Loans
4. Direct PLUS Loans
5. Federal Pell Grants
6. FSEOG
7. Other Title IV Assistance

After receiving notification that a student has withdrawn, the Financial Aid Office will perform the Return of Title IV calculation (R2T4) using the Treatment of Title IV Funds When a Student Withdraws from a Credit-Hour Program Worksheet using the Department of Ed CPS (Central Processing System) software. The Student Financial Aid Office will then return the appropriate funds as determined by the R2T4 calculations.

Title IV funds must be returned within **45 days** of the Date of Determination of a student withdrawal.

All Institutional and state aid will be canceled if student withdraws before the census date of each semester.

### **Date of Determination:**

**Official Withdrawals:** The date of determination is also the withdrawal date or the date of notification of withdrawal by the student, whichever is earlier.

**Unofficial Withdrawals:** The date of determination is the date that the University became aware that the student has ceased attendance.

If a student begins attendance but does not earn a passing grade in at least one course, the University must assume that a student has unofficially withdrawn. When this occurs, the withdrawal date is the last day we can determine the student attended.

The University uses a grading policy that outlines different scenarios when a grade of F is issued by an instructor:

- F = student completed course, but failed to earn a passing grade.
- FX = student stopped attending the class. The instructor will enter the last date of

attendance or participation when assigning this grade.

- F0 = instructor indicates student never attended the class.

If a grade of F0 is assigned, the Financial Aid Office will review the student's award package and may reduce the Estimated Cost of Attendance and award amounts if warranted.

**Leaves of Absence:** There is no official Leave of Absence Policy at Sul Ross.

# Consortium Agreement

A Consortium Agreement is a written contract between two or more eligible institutions enabling students to take coursework at different institutions simultaneously for the purpose of completing a degree. Under such an agreement, students may take courses at a “host institution” and have those courses count toward the degree or certificate at the “home institution”.

A Consortium Agreement is not an application for “extra” financial aid. It merely allows a student to get the same amount of financial aid at the same enrollment level at Sul Ross State University that he/she would normally receive for registering for classes at Sul Ross. Funds are not automatically sent to host institution on behalf of the student.

Sul Ross State University currently has official Consortium Agreements with:

- Southwest Texas Junior College
- San Antonio Community College
- Midland College

# Standard Operating Procedure Appendix I

## SAP Control

**Goal:** Insure that students eligible for Title IV Aid are making both qualitative and quantitative progress.

Policy: Each semester check Title IV recipients GPA and Completion rate, according to Sul Ross State University's [Satisfactory Academic Progress Policy](#).

Federal regulations require the University to establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose administering financial assistance under the programs authorized by Title IV of the Higher Education Act. Sul Ross State University students who wish to be considered for financial aid must maintain satisfactory progress in their selected course of study as set forth in this policy.

### Institutional Policy

The Student Financial Aid Office evaluates student academic progress at the end of each semester. Students are evaluated on the basis of grade point average (GPA), credit hours completed and maximum time frame limitation at the end of two semesters.

# Standard Operating Procedure Appendix II

## Financial Aid Verification Procedure

**Goal:** To comply with Federal DOE regulations insuring financial aid funding is applied to all students in a manner that is fair and equitable.

Federal regulations require school verify all files that are either selected during the FAFSA submission or institutionally selected. The college is required to verify, or confirm, the data reported by students and their parent (s) on the FAFSA.

**Definition:** Students must submit to the Financial Aid Office requested/necessary documents in a timely manner in order for their aid to be processed and/ or disbursed. Timely manner, for most students, means that their aid will be “Ready to Disburse” (**RD**) before payment to the University is required. The verification process ensures that eligible students receive all the federal financial aid to which they are entitled and prevents ineligible students from receiving financial aid for which they do not qualify.

Verification Policy [LINK](#)

# Standard Operating Procedure Appendix III

## Dependency Override

**Goal:** To give students with special family issues the opportunity to alter their DOE dependency distinction.

Federal regulations have determined that a student who meets just one of the following criteria is considered to be an independent student:

1. **Born before 1/1/???? (Student is 24 years old or older)**
2. **Married**
3. **Working on a Master's or Doctorate program**
4. **Have children and provide more than half of their support**
5. **Have legal dependents other than spouse or children**
6. **Veteran of U.S. Armed Forces**
7. **Serving on Active Duty in the U.S. Armed Forces for purposes other than training**
8. **Orphan or Ward of the Court or in Foster Care after age 13**
9. **Emancipated Minor**
10. **Under Legal Guardianship determined by the Court**
11. **Homeless Unaccompanied Youth**

If you do not meet any of the above criteria which the DOE designed around the belief that families have the primary responsibility to pay for higher education. You have the opportunity to dispute this belief based on extreme circumstances such as physical abuse, sexual abuse, parent's use of drugs or alcohol or other similarly extreme situations that result in the separation of a family.

None of the conditions listed below, singly or in combination qualify as an unusual circumstance that merit a dependency override.

1. **Parents refuse to contribute to the student's education;**
2. **Parent unwillingness to provide information for the FAFSA or verification;**
3. **Parents do not claim the student as a dependent for income tax purposes;**
4. **Student demonstrates total self-sufficiency.**

When the university grants a dependency override, the student can apply for aid in the same manner as an independent student, using only his or her income and asset information. Each institution is required to institute its own policies regarding the granting of dependency appeals. Students who receive a dependency override from one school do not necessarily receive one from the next school they attend.



Students who wish to do a dependency override must submit the following documentation:

1. A letter of explanation, written by the student explaining the extraordinary family circumstances that led to the student leaving the parent's household. The letter **must** include information on the student's means of support since leaving the parents.
2. Letters from three professionals verifying the family circumstances described by the student. Professionals may include guidance counselors, clergy members, teachers, doctors, family counselors, mental health professionals, and law enforcement. If letters can't be obtained from a person in a professional position letters can be submitted from a family members which explain the situation.
3. Signed copies of the student's IRS Tax Transcript and W-2's for the appropriate tax year.
4. A completed copy of the Sul Ross State University Independent Verification Worksheet for the appropriate award year.
5. Submission of documents **does not guarantee** approval of your request. Approval of your request **does not guarantee** receipt of additional aid.

Please submit all information and documentation by mail, fax or in person to the Student Financial Aid Office. The appeal decision will be sent in written writing; the process may take up to two weeks after receipt of all documentation. Please note that additional information may be requested.

# Standard Operating Procedure Appendix IV

## Awarding Policy

**Goal:** To inform students and parents of how the Financial Aid Office determines, evaluates and creates a financial aid package.

Sul Ross State University uses the "Federal Methodology" when evaluating students and families for financial aid eligibility. Potential aid recipients are instructed to complete the Free Application for Student Aid (FAFSA). Once the FAFSA Information is received it is loaded into our Financial Aid Management (FAM) software BANNER. This software is programmed to comply with accepted packaging practices.

A student's Cost of Attendance (COA) is calculated each award year based on budget information which include:

1. Tuition & Fees (charged by the institution)
2. Room & Board (charged by the institution)
3. Allowances for Expenses
  - a. le: Books, Transportation, Personal, Loan Fees etc

"Financial Need" is then calculated using the following formula:

$$\begin{aligned} & \text{Cost of Attendance} \\ & \text{-ExpectedFamilyContribution(determinedbytheFAFSA)} \\ & = \text{Financial Need} \end{aligned}$$

Packaging rules set up in BANNER are in place for two reasons:

1. To prevent over awarding of financial aid
2. To insure unmet need uses Federal Student Aid (FSA) programs that would reduce the student's need to borrow