

Financial Policies

Costs & Payment Schedule

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

Cost Schedule

The insert entitled "Cost Schedule" provides information about charges for tuition and various fees. Southwestern reserves the right to change the rates if it is deemed necessary.

All charges are due and payable in full at registration.

Any returned checks not cleared within 10 business days will result in dropped registration.

Deferred Payment Plan

Students are expected to pay in full at registration. If a student is unable to pay in full, they may take advantage of our Deferred Payment Plan which allows them to pay in three installments according to the following chart:

Semester	Down Payment	2nd Payment	Balance Due
Fall	Registration Day	October 1	November 1
Spring	Registration Day	March 1	April 1

The first two payments will be required in the following amounts based on the student's number of hours and residency status:

Down Payment & Second Payment	
Undergraduate Dorm Students	\$2,200
Undergraduate Off Campus and Distance Education Students	\$1,200
Undergraduate Part-time (On campus & Distance Education Students - 11 hours or below) and Graduate Students	1/3 of total semester charges

There is a fee of \$60 charged to use the Deferred Payment Plan. A Late Payment Fee will be added each month the payment schedule is not followed.

Students are required to pay in full at registration for summer sessions and special seminars.

Student Account Classifications

CURRENT: All payments made according to the payment schedule.

PAST DUE: Any payment not made within the specified payment dates.

DELINQUENT: Accounts PAST DUE and student has not made satisfactory arrangements with Accounts Receivable.

Delinquent Accounts Policy

Students owing a balance for any semester at the university are not permitted to register for future semesters. Transcripts and diplomas are not issued until the debt is paid-in-full. If satisfactory arrangements are not made with the Accounting Department concerning the account, the student may also face action from a third-party collection agency.

Refund Policies

Overpayment

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

Withdrawal/Terminations

Upon withdrawal/termination, all amounts due to Southwestern 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 and Spring Sessions

Any student who withdraws/terminates during the fall or spring semester will be refunded according to the following policy.

No refund is given for fees and charges.

Tuition, Room, and Board are refundable based on the following schedule:

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

After the fourth week of classes NO refunds will be made on tuition or room and board charges.

Summer Sessions

The following schedule will be used to determine refunds to students withdrawing/terminating during the summer sessions:

Day 1	100% Refundable
Day 2	75% Refundable
Day 3	50% Refundable
Day 4	25% Refundable

After 4 days of class meetings the student will receive no refund.

Dropped Classes

When classes are dropped during the fall and spring semesters, the following refund policy is used. During the first week of classes - 100%; Second week - 75%; Third week - 50%; Fourth week - 25%. After the fourth week of instruction, no adjustment of tuition charges will be made.

If summer session classes are dropped during the first four days of classes, the student will receive a pro-rated tuition refund.

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 and thereafter	0%

Return of Title IV Federal Funds

If a recipient of federal financial aid withdraws from SAGU during the first 60% of the semester in which grant or loan assistance was received, the

unearned amount of the grant or loan will be returned to the Title IV federal program(s).

Withdrawal Date

It is the student's responsibility to initiate the official written withdrawal process. The date on which a student initiates the withdrawal process is the date the return of funds is based. In cases where a student leaves without officially withdrawing, attendance records will be used to determine the withdrawal date. If no attendance records are available, the withdrawal used will be 50% of the semester, unless SAGU can show documentation of the student's last academically related activity.

All federal funds are returned for students who fail to attend at least one class period.

Determining Percentage and Amounts of Aid Earned and Unearned (up to 60% of semester)

The number of calendar days comprising the semester is divided by the number of calendar days completed as of the day the student withdrew to calculate the percentage *earned*. The total Title IV federal aid is multiplied by this percentage to determine the amount of grant and loan assistance earned. The amount of grant and loan awarded that has not been earned by the student is calculated by determining the complement percentage of grant or loan assistance that has been earned by the student and applying the percentage determined to the total amount of grant and loan assistance that was disbursed (or could have been disbursed) to the student for the period of enrollment, as the day the student withdrew. If the student has received more grant or loan assistance than the amount earned, the unearned funds shall be returned by SAGU or the student, or both as required. If the student has received less grant and loan assistance than the amount earned, SAGU shall comply with the procedures for late disbursement specified by law.

First-time Borrowers Subject to 30-day Delayed Payment

For those students affected by the 30-day delayed payment rule, the students must not withdraw during the first 30 days of the semester in order to be eligible for any of these funds. 100% of loan funds must be recovered if students withdraw prior to the first 30 days of the semester.

Responsibility of SAGU

SAGU will return the lesser of the amount of grant and loan assistance that has been earned, or amount equal to the total institutional charges incurred by the student for the semester of enrollment for which assistance was awarded; and multiplied by the percentage of grant and loan assistance that has not been earned by the student.

Responsibility of Student/Parent

If the student received grant or loan assistance above the institutional charges, the student must return the unearned amount as follows: loans according to the terms of the loan program and 50% of federal grants. In the case of Parent Loan funds, they shall be repaid by the parent according to the payment provisions.

Order of Return of Title IV Federal Funds

Unsubsidized Federal Stafford Loan

Subsidized Federal Stafford Loan

Federal Perkins Loan

Federal Parent Loan

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Other Title IV Federal Funds

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) and the Institutional Financial Aid Application should be completed as soon as the current year tax return is completed, preferably by March 1. Priority is given to students whose FAFSA's and Institutional Financial Aid Applications 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 April 15 and have a complete and accurate file by July 1.

Late Applicants

Students not meeting the above-stated deadlines are considered late applicants. These students should be prepared to pay the initial down payment at registration and pay applicable service charges while waiting for aid to be processed. After registration, the Financial Aid Office must change focus from processing Financial Aid Applications to disbursing aid for enrolled students. Late applications are processed on a rolling basis as time and volume permit.

Standards of Academic Progress for Financial Aid

Students must be making satisfactory academic progress in their course of study to be eligible for financial aid. Federal regulations require schools to develop and apply a consistent and reasonable standard of academic progress, which must contain elements specified in the regulations. The two elements in the standard are qualitative and quantitative progress.

All college course work is considered regardless of whether the student received financial aid at the time. Transfer students are considered to be making satisfactory progress upon initial enrollment at SAGU because only grades of C or above are transferable.

Undergraduate

Qualitative Progress-Grade Point Average

Financial Aid recipients are required to maintain a minimum cumulative grade point average (GPA) as stated in the Academic Section of this catalog.

Hours Attempted	1-15	16-29	30+
Cumulative GPA	1.50	1.75	2.00

Quantitative Progress-Maximum Time Frame to Finish Degree

To quantify academic progress, federal regulations require the school to set a maximum time frame in which a student is expected to finish the various degree programs. The maximum allowed time frame may not exceed 150% of the normal time it takes to finish a degree. SAGU students may attempt up to 98 credits while pursuing an Associate of Arts degree, 189 credits while attempting a Bachelor of Arts/Science degree or a second Bachelor of Arts/Science degree, and 54 credits while attempting a Post-Baccalaureate Teacher Certification..

Cumulative Percentage of Hours Attempted

To ensure that students finish their program within the maximum allowed time- frames, they are required to complete 70% of all course work attempted including both transfer hours and hours at SAGU. Repeated courses are counted as attempted twice.

Required Credits per Semester

Students are required to complete a minimum number of credit hours each semester according to the following chart:

Enrolled Status	Semester Hours	Required Hours of Completion
Full Time	12+	11
3/4 Time	9-11	8
1/2 Time	6-8	6
<1/2 Time	1-5	all

Students receive credits for grades A, B, C, D, and CR (Credit). The following are not considered successful completions: W-Withdrawal, F-Failure, I-Incomplete, and NC (No Credit). Students can receive aid for a repeated course. However, it will be counted as attempted twice and can affect satisfactory progress. Financial aid can be received for the noncredit remedial courses. Successful completion for such courses is a CR.

Financial Aid Warning Status

The first time a student fails to meet one or more of the three requirements, he/she will be placed on Financial Aid Warning status for the next semester of enrollment. A student may receive aid while on Financial Aid Warning Status for one semester. During the semester on warning status the student must meet the stated minimum grade and percentage of work attempted.

Financial Aid Suspension

The second time that a student fails to meet one or more requirements, he/she will no longer be making satisfactory progress and will be ineligible for federal, state, or institutional financial aid until the requirements are met. A student may attend school while on Financial Aid Suspension if allowed by the Vice President for Academics, but must fund his/her education with personal funds.

Reinstatement

A student suspended from receipt of financial aid for failure to maintain satisfactory progress (other than reaching the maximum time frame for receipt of financial aid) must meet the stated minimum cumulative grade point average and required completion rate. Permission by the university for re-admission does not remove one from financial aid suspension.

Appeal Process

A student who wishes to appeal a suspension status due to extenuating circumstances (i.e., medical reasons, death in the family, significant academic improvement, etc.) must submit a written appeal letter to the Director of Financial Aid. These appeals are reviewed by the Financial Aid Committee.

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 noncitizen; 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 obtained from the Financial Aid Office. The amount of the grant depends on the student's: (a) family contribution, (b) cost of attendance, (c) enrollment status, and (d) the length of time enrolled during the academic year.

Federal Supplemental Educational Opportunity Grant (FSEOG): The FSEOG Program is a federally funded grant program. FSEOGs are awarded first to students with exceptional need. Priority in awarding FSEOGs 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 10-15 hours per week, not to exceed 20 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 Perkins Loan: The Federal Perkins Loan is a low-interest government loan. Perkins Loans are awarded based on exceptional financial need. Priority is given to full-time students. Students may receive a maximum of \$4,000 per year up to \$15,000 for four years of undergraduate work. Repayment begins six to nine months after ceasing to be at least a halftime student. Minimum monthly payment is \$40. Maximum repayment period is ten years. There are cancellation provisions for borrowers who teach in schools designated by the Department of Education as eligible schools.

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 \$2,625 per year as freshmen, \$3,500 as sophomore, and \$5,500 a year as a junior and senior plus \$8,500 as a graduate student. 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. Contact the Financial Aid Office for applications. There is no need requirement for this loan. Pending legislation will require PLUS recipients to file a FAFSA. Additionally, these students should complete the Institutional Financial Aid Application prior to the time that the PLUS application is submitted.

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. Students should also complete the Institutional Financial Aid Application.

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): This program is for Texas residents only. To be eligible a student must be enrolled at least half time, show financial need, hold no athletic scholarships, and not be enrolled in a theological or religious degree program. The TEG grant is based on the difference between state tuition and tuition at SAGU, student need, and available funds. Priority is given to full-time students. The FAFSA and Institutional Financial Aid Application must be filed to determine eligibility.

LEAP (formerly SSIG) Grant: The LEAP is a matching grant to the TEG with the same eligibility requirements.

SLEAP Grant: The SLEAP is a matching grant to the TEG with the same eligibility requirements.

Toward Excellence, Access, and Success (TEXAS) Grant: Need-based state grant for Texas residents enrolled full-time. Students must be a graduate of a public or accredited private Texas high school; having completed the recommended or advanced high school curriculum; enrolled as entering undergraduate student not later than the end of the sixteenth month after high school graduation; or earned an AA degree after May, 2001. Continuation grants are available for students who maintain academic progress. Official high school transcript with proper documentation of curriculum should be submitted to the Admissions Office at SAGU as soon as possible after high school graduation. Students must also file the FAFSA and an Institutional Financial Aid Application.

Teach for Texas Conditional Grant: Need-based grant for Texas residents; junior or senior in the teacher education program; recommended by the head of the education department; commitment to teach 5 years in critical shortage teaching field or community. Grant becomes a loan to be repaid with interest if student fails to meet the teaching obligation. Applications are available in the Financial Aid Office. Funding is based on state appropriations and is very limited. Students must also file the FAFSA and an Institutional Financial Aid Application.

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 in the Financial Aid Office. Students must also file the FAFSA and an Institutional Financial Aid Application.

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. Students should also complete the Institutional Financial Aid Application.

Institutional Scholarships and Grants

Southwestern 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, 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, 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 Chapel 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.

New Students

Earl and Joyce Banning Endowed Scholarship: This scholarship is a tribute to the Bannings for their 30 years of pastoral ministry at Braeswood Assembly of God Church in Houston, TX. The scholarship is for a student who has been an active participant of Braeswood for at least one year, is a Church Ministries Major, has a financial need, and has shown Academic Achievement. The scholarship is geared toward freshmen, however sophomores, juniors and seniors can receive this award. Preference will be given to students who are pursuing a traditional degree (versus distance education).

Dr. James and Winnie Barnes Scholarship: This scholarship is given in honor of Dr. James and Winnie Barnes in recognition of their years of service to SAGU. It is awarded annually based on financial need.

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

T. W. Hobbs Scholarship: In honor of the donor, the T. W. Hobbs Endowed Scholarship provides four \$4,000 awards to new or continuing students. Criteria is based on financial need (such that attendance at the University would not be possible without such a scholarship); sincere desire and ability to learn, evidenced by at least a "B" average in high school; demonstrated high standards of morality; and potential leadership abilities. Applications are available in the Financial Aid Office. Scholarship Application Deadline is April 1; however, the Free Application for Federal Student Aid should be filed by March 1 to determine need for the scholarship.

W.A. and Ruth McCann Scholarship: This scholarship is for graduating high school seniors that qualify because of above average grades, character, and dedication to Christian service. Preference is given to students from Pleasant Hills Children's Home, Bethel Assembly of God, Temple, Texas, and First Assembly of God Church, Vernon, Texas. Application deadline is February 15th.

Regional Royal Ranger of the Year: The South Central Region of Royal Rangers has set up a scholarship for the winner of its annual Royal Ranger of the year award. One winner per year is selected. The amount of the scholarship is \$1,000 (\$500 by the Regional Office and \$500 matching from the college). The scholarship is to be payable \$250 per semester for tuition for four semesters. In order to receive the matching funds, the student is required to enroll full-time.

Continuing Students

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

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

Glen and Ann Ahlf Scholarship: This scholarship is made possible by an endowment provided by Reverend Glenn and Ann Ahlf of Springfield, Missouri. The scholarship is awarded annually to an upper-level Pastoral Ministries or Cross-Cultural Missions Ministries specialization. The scholarship is awarded on the basis of attitude, ability and need.

Melissa Asbill Teacher Scholarship: A \$500 scholarship is awarded annually to a female student majoring in Interdisciplinary Studies for Elementary Teachers and maintaining at least a 2.5 GPA. The scholarship is made pos-

sible by Mr. & Mrs. Dave Block, in memory of their daughter, Melissa, who was a former Southwestern student.

David A. Baker Ministries Scholarship for Ministry: A \$500 scholarship is awarded annually by the David A. Baker Ministries to an Oklahoma student who is planning a ministerial career. Junior or senior classification, need, and acceptable academic performance are also criteria for the award.

Earl and Joyce Banning Endowed Scholarship: This scholarship is a tribute to the Bannings for their 30 years of pastoral ministry at Braeswood Assembly of God Church in Houston, TX. The scholarship is for a student who has been an active participant of Braeswood for at least one year, is a Church Ministries Major, has a financial need, and has shown academic achievement. The scholarship is geared toward freshmen, however sophomores, juniors and seniors can receive this award. Preference will be given to students who are pursuing a traditional degree (versus distance education).

Dr. Robert R. Bayless Scholarship: A grant from the Dr. Robert R. Bayless Scholarship is available to ministerial students who have made a lifetime commitment to full-time ministry service and who maintain satisfactory grades. Priority is given to students with financial need and then to those who plan to become pastors and missionaries. Isaiah 62:10.

Donna Lynn Brammer Memorial Scholarship: This scholarship 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. Interest from the endowment is awarded annually to ministerial and education majors from the South Texas District. Preference is given to upper-level students (60 or more hours) who have high academic standing.

Dr. C. C. & Hildreth Brissey and Rev. & Mrs. R. O. Brassfield Memorial Scholarship: The scholarship is provided by Reverend V.O. and Deloris Brassfield in honor of the Brisseys for their dedication to the Lord's work for many years. The student must be from Oklahoma or Texas, must be a Church Ministries major who is a sophomore, junior, or senior with a GPA of 3.0 having financial need and dedication to the ministry.

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 September 15.

Burnette-Exxon Scholarship: Multiple \$500 scholarships are awarded annually to students based on academic achievement (Minimum 3.0 GPA). Funds are provided by R. G. Burnette and the Exxon Corporation.

Talmage Butler Memorial Scholarship: The Talmage Butler Memorial Scholarship is granted each year to two seniors specializing in Cross-Cultural Missions Ministries. The scholarship is given in memory of a great Southwestern

missionary who, after years of successful ministry on foreign fields, died in a plane crash. The scholarship is provided by First Assembly of God in Kilgore, Texas.

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

Daina Ruth Davis Scholarship: This scholarship is made possible from an endowment in memory of Daina Ruth Davis. It is awarded to a student from West Texas.

Woody Diesman and Dorothy Rook Scholarship: This scholarship is provided by an endowment given in memory of Mr. Deisman and his sister Dorothy Rook. Applicants must have strong and well defined ministerial goals, leadership potential, maintain a cumulative GPA of 3.0, with preference given to students directly involved in missions.

Jill Dodd Memorial Scholarship: This scholarship is provided by an endowment given in memory of Jill Dodd. The scholarship is awarded to a Junior or Senior, Education Major, living on campus and must show Academic Achievement and have financial need.

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

Dulaney Scholarship: This scholarship is provided by an endowment. Preference is given to students from Magnolia Christian Center Assembly of God Church, Port Neches, Texas and Pleasant Hills Children's Home. In case there are no students from either place then the students must be from the South Texas District of the Assemblies of God, showing financial need, with certification from their pastor that they have attended church services regularly for at least one year.

Larry Edwards Memorial Scholarship: This scholarship is made possible by an endowment provided by Mrs. Larry Edwards in memory of her husband. Interest from the endowment is awarded annually to an upper-level church ministries major planning on full-time missions work.

Pearl Ellis Scholarship: This scholarship is provided by an endowment from Pearl Ellis. The Pearl Ellis Scholarship is awarded by the Financial Aid Committee based on the following criteria. A student must have a 2.0 grade point average. It is open to all majors and grade levels on campus and distance education.

First Assembly of God Church Lafayette, LA Scholarship: This scholarship is made possible by First A/G in Lafayette, LA and is awarded to a Junior or Senior planning to enter full-time missions work. The student must have participated in at least two semesters of campus ministry.

Dr. Blake and Ramona Freeman Farmer Scholarships: These scholarships are to be given annually in their honor and in the honor of the West Texas District Council. The criteria for determining the students receiving the scholarships shall be that they are from the West Texas District, exhibit excellent character, attitude, personality adjustment, and need.

Elaine Godwin Memorial Scholarship: This scholarship is made possible by an endowment established in memory of Elaine Godwin, long time resident of Oklahoma. Earnings from the endowment are awarded annually to students with financial need and satisfactory academic achievement. The scholarship is open to all degree programs.

Great Commission Trust Scholarship: This scholarship is provided by the sale of livestock raised by volunteers. The annual scholarship is based on need and academic achievement.

Eleanor R. Guynes Scholarship: The Eleanor R. Guynes Endowed Scholarship Fund was established in honor of Eleanor R. Guynes. Annual earnings will benefit institutional scholarships.

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

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 Southwestern. A scholarship is awarded annually to a Church Ministries major.

T. W. Hobbs Scholarship: In honor of the donor, the T. W. Hobbs Endowed Scholarship provides four \$4,000 awards to new or continuing students. Criteria is based on financial need (such that attendance at the University would not be possible without such a scholarship); sincere desire and ability to learn, evidenced by at least a "B" average in high school; demonstrated high standards of morality; and potential leadership abilities. Applications are available in the Financial Aid Office. Scholarship Application Deadline is April 1; however, the Free Application for Federal Student Aid should be filed by March 1 to determine need for the scholarship.

Jeter Missions Scholarship: This scholarship is provided by an endowment from family and friends of Hugh P. Jeter. The Jeter Missions Scholarship is awarded to a Church Ministries Major with a Cross-Cultural Missions Specialization. Students must have financial need and a cumulative grade point average of 2.0. Applications are open to all classifications and degree programs (On campus, Distance Education and Graduate).

George and Jessie Kappaz Scholarship: This scholarship is provided by an endowment from George and Jessie Kappaz. The scholarship is awarded to a Graduate student who is enrolled for at least 6 hours and has a cumulative grade point average of 3.75.

Karen Rayleen Marshall Memorial Scholarship: This scholarship is provided from the accrued interest from an endowment provided by Reverend 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.

Chris Miller Memorial Scholarship: This scholarship is provided by an endowment from his wife, Jodie Miller, in memory of Chris who was an Alumnus of SAGU and a missionary to Africa. Applicants must show financial need, academic achievement and a specific call to missions.

Gregory Paul Neill Memorial Scholarship: This scholarship is provided by Mr. and Mrs. Willett Neill and Rev. and Mrs. Jack Fellers. It is made possible by an endowment provided by the family of Gregory Paul Neill. The interest from the endowment is awarded annually to a student from the South Texas District specializing in Christian Education.

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

South Texas District Christian Education Department Scholarship: This scholarship is provided by the South Texas District of the Assemblies of God. The recipient of this scholarship must be a Sophomore, Junior, or Senior from the South Texas District and a Church Ministries Major with a cumulative grade point average of 2.0.

Southwestern Women's Auxiliary Scholarship: The Southwestern Women's Auxiliary provides an annual scholarship to a female interdisciplinary major for her 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.

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. Selection is made by the Financial Aid Committee and the Tadlock family.

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, Spirit-filled Christian involved in ministry. Open to Sophomore, Junior, Senior or Graduate students.

Earl G. & Rowena Vanzant Memorial Scholarship: This scholarship is provided by family and friends of the Vanzants. This scholarship is awarded annually.

Mary Wagoner Memorial Scholarship: This scholarship is provided by the friends and family of Mary Wagoner. This scholarship is awarded annually.

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

Loretta Jane and John Wayne Wyckoff Memorial Scholarship: This scholarship is awarded to a Church Ministries Major, On Campus or Distance Education student, Sophomore, Junior, or Senior from Oklahoma, Texas, or Louisiana. Students must show financial need and have a cumulative grade point average of 3.0. Preference is given to students who have been through the Royal Ranger or Missionette/Honor Star program, or currently involved as a leader. This scholarship is made possible by an endowment provided by John and Judy (Wyckoff) Crozier and Dr. John and Myrna Wyckoff.

World Harvest Scholarship: This scholarship is provided by Chad Germany, an SAGU graduate, now working with the children in India. The scholarship is for a Missions major who is a sophomore, junior, or senior with a cumulative GPA of 3.0 or higher.

District Scholarships

District scholarships: Students who attend Assemblies of God Churches within Districts which 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.

