



FINANCIAL AID

HANDBOOK ■ 2019-20



Financial Aid Handbook

TABLE OF CONTENTS

Making Your SAGU Education Affordable	3
How is Financial Need Determined?	4
How and When Do I Apply For Financial Aid?	5
You Filed Your FAFSA – What’s Next?	6
What Are My Rights and Responsibilities?	7
Financial Aid Policies.....	8
Federal and State Financial Aid.....	9
Student Employment	11
Student Loans	12
Your Guide to Sensible Borrowing.....	13
Frequently Asked Questions.....	14
SAGU Scholarships.....	15
SAGU Tuition Grants	27

WE’RE HERE TO SERVE YOU!

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Location:
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Monday through Friday
8:00 a.m. to 12:00 p.m.,
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Visit our website at www.sagu.edu/financialaid
Contact us by email at financialaid@sagu.edu

Disclaimer: While this publication was prepared on the basis of the best information available at the time, all information is subject to change without notice. An offer of financial aid is conditional upon receipt of funds from all funding sources including the SAGU Financial Aid Budget. The Financial Aid Office reserves the right to revise offers of financial aid any time during the academic year or during a student’s college career based on availability of funds, changes in regulations, procedures mandated by federal or state authorities, and/or changes in SAGU financial aid policy.

Making Your SAGU Education Affordable

Finding the resources to finance a Christian higher education might seem insurmountable. Although you and your parents have the primary responsibility to provide for your education, you may need some extra help. That help is available. It just requires a little planning on your part. SAGU's Financial Aid Office encourages you to complete the necessary steps to apply for financial assistance.

So get started NOW! Take advantage of the information provided and apply by the DEADLINES. If you have questions, feel free to call. Financial aid counselors are ready to help.

What is Financial Aid?

Financial aid is money in the form of grants, scholarships, work-study, loans, or a benefit from completing community service or military service to help students pay for education after high school.

Who Provides Financial Aid?

You've heard the advertisements from Scholarship Search Companies that millions of dollars in private scholarships go unclaimed each year. The truth is that the major source of student aid is the U. S. Department of Education. The State of Texas also provides financial aid to Texas residents. Additionally, SAGU makes a major commitment to students by providing institutional scholarships and grants. This assistance reached over \$8.1 million in the 2018-2019 school year. Other public and private sources like clubs, organizations, banks, businesses and employers are all sources of potential money to help you pay for college.

What Types of Assistance are There?

Gift aid is money that doesn't have to be paid back. This comes in the form of scholarships, tuition allowances and grants. This is the most desirable type of financial assistance because it does not have to be repaid.

Work-study is money that you earn by working a part-time job while you are in school.

Loans are funds that you borrow that must be paid back, usually after you leave school or drop below half-time status. There are student loans and parent loans available to help finance your education. Rarely does gift aid meet the full cost of attending college. Most students rely on part-time employment and loans to pay for school.

What's the Difference between Merit Aid and Need-based Aid?

Merit aid is based on merit, such as academics, athletics, music, etc. Many scholarships are merit-based.

Need-based aid depends on how much aid you need and how much you and your family can afford to contribute toward your education.

How is Your Financial Need Determined?

What is Financial Need?

Financial need is the difference between what it costs to attend a certain school and what the family can reasonably be expected to contribute toward the cost of attendance.

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Need} \end{array}$$

What is Included in the Cost of Attendance?

The cost of attendance includes fixed costs such as tuition, fees, room & board and personal expenses such as books and supplies, transportation, off-campus room and board, and miscellaneous personal expenses.

The Department of Education requires that each university prepare 9-month cost of attendance budgets based on average costs of its students living at home with parents, on-campus housing, and off-campus housing. These cost of attendance budgets are adjusted depending on the number of semesters enrolled and the enrollment status (full time, 3/4 time, 1/2 time and less than 1/2 time).

Your actual fixed expenses for tuition, fees, room & board depend on what courses you take and what dorm you live in. Please refer to a current price list of charges to determine what your actual charges will be.

Contact SAGU's Student Billing Office at studentbilling@sagu.edu, or visit www.sagu.edu/studentbilling for help in projecting your costs.

Your actual personal expenses will depend on how far you live from school and your lifestyle.

How is the Expected Family Contribution (EFC) Calculated?

Your EFC is calculated using a standard congressional formula. The Free Application for Federal Student Aid (FAFSA) collects information such as family size, number in college, whether you are dependent or independent of parents, and you and your family's income and assets. This information is used by the federal government to determine what the family can reasonably be expected to contribute toward your education.

Example of 2019-2020 Student Budget

Based on full-time enrollment for 2 semesters (Fall 2019 & Spring 2020) *

*Note: This is not your direct cost. This is an estimate of expenses, both direct and indirect, that a student may incur over the 2019-2020 school year. The budgets below serve as examples for most SAGU students including undergraduate on campus, distance education and graduate students. Students in special programs like School of Ministry or Doctoral students have different budgets. Please contact financialaid@sagu.edu for more information.

Living Arrangements	Dorm	Off Campus	With Parents	Graduate Off-Campus [†]
Tuition*	\$18,874	\$18,874	\$18,874	\$10,710
Fees	\$960	\$960	\$960	\$960
Books & Supplies	\$1,324	\$1,324	\$1,324	\$1,324
Room & Board**	\$7,500	\$13,968	\$3,750	\$13,968
Miscellaneous	\$2,716	\$2,716	\$2,716	\$2,716
Transportation	\$3,048	\$2,062	\$2,062	\$2,062
Loan Fees	\$78	\$78	\$78	\$78
TOTAL***	\$34,500	\$39,982	\$29,764	\$31,818

* Full-time tuition budget is based on 30 hours per year for undergraduate students and 18 hours per year for graduate students at an average 2019-2020 tuition rate. Divide by two to determine an estimate of cost of attendance for one semester.

** For dorm students, your actual cost for room and board depends upon which dorm and meal plan you choose.

*** Totals are provided for example purposes only. Actual direct and indirect costs vary depending on enrollment status, selection of classes, living arrangements and personal lifestyle. Students are encouraged to save and live frugally in order to limit costs as much as possible.

† The Graduate student budget above is representative of most of our graduate student programs. A small number of SAGU's graduate degree programs have a different student budget because they are considered full time at 6 hours per semester. These include the D.Min., MOL and MBA programs.

NOTE: Refer to the schedule of tuition and fees online at www.sagu.edu/studentbilling for additional information on cost.

How and When Do I Apply For Financial Aid?

How and When Do I Apply for Financial Aid?

Step 1

Apply for Admission to SAGU. Financial aid is awarded only after students have begun the official admission process. Returning SAGU students who have not attended in the past year must reapply for admission.

Step 2

Complete the Free Application for Federal Student Aid (FAFSA) available at www.fafsa.gov. Make sure to select SAGU to receive your FAFSA results, school code **003616**. Paper FAFSAs are available through the financial aid office upon request. SAGU does not accept completed FAFSA forms. These must be submitted to the Federal Processor.

Step 3

Complete and submit all scholarship and grant applications by the published deadlines. All applications can be downloaded from the SAGU website (www.sagu.edu/financialaid)

Tips for Getting Money When You Need It

- Don't procrastinate! File for financial aid now! Convince your parents to complete their federal income tax returns early so you can meet the priority deadline.
- Don't be afraid to ask questions. For FAFSA questions call 1-800-4-FED-AID or the SAGU Financial Aid Office. It's better to do it right the first time! Errors cause delay in time and money.
- Keep copies of all your paperwork and keep them in a file. Complete your admissions file with high school and/or college transcripts. Loan limits are based on official grade level. Some grants are based on high school curriculum. Be sure your intended major and grade levels are correct in the Registrar's Office.
- Explore outside scholarship sources, but think twice before laying down big bucks to a company when you can get the information free on the internet.
- Save money by checking with the registrar about credit by examination.

DEADLINES

You should apply for financial aid just as soon after October 1 as possible! You will need your completed federal income tax forms from last year to file the FAFSA.

PRIORITY CONSIDERATION DEADLINE: Many student aid funds are limited and demand is usually greater than funds available. Priority status is given to students who apply and have a complete file by the following dates.

You must apply by: **MARCH 1**. You must have a complete and accurate file by: **APRIL 15**.

REGULAR FILING DEADLINES: Observe the following schedule if you want aid to be approved by registration:

Terms	You must apply by:	You must have a complete file by:
Fall	May 1	July 1
Spring	September 1	October 15
Summer	February 2	March 15

LATE APPLICANTS: If you do not apply by the above deadlines you should be prepared at registration to pay the initial down payment and pay applicable service charges while waiting for aid to be processed. After registration, Financial Aid staff have to change focus from processing applications to disbursing all of the student aid. Late applications are processed on a rolling basis as time and volume permit.

TRANSFER STUDENTS: If you already have a FAFSA on file at another school for the same financial aid year, you do not need to file a new FAFSA. You may have SAGU school code (003616) added and have the federal processor send the results of the FAFSA to SAGU by the above posted deadlines. Call 1-800-433-3243 (Federal Processor). Once your file is complete and correct, you will be awarded by SAGU.

(Financial Aid packages do not transfer between schools.)

You Filed your FAFSA – What's Next?

Be Proactive in the Process

Watch for FAFSA Results

Don't just assume that everything is okay. If you have not received a Student Aid Report (SAR) from the Federal Processor within 3 weeks, you need to call the Federal Processor at 1-800-433-3243.

Review Your Student Aid Report (SAR)

Don't just open the SAR and lay it aside! Read it carefully for any missing or incorrect information. Make online corrections or correct the paper SAR, affix the required signatures and send the SAR to the SAGU Financial Aid Office or the Federal Processor for re-processing. If the SAR is correct, you may keep it for your records.

Respond to All Requests for Additional Documents and Information

Examples of things you might be asked to supply are you and your parents' federal income tax returns and verification worksheets. Other types of documentation that may be required are proof of registration with Selective Service, documentation to clear up discrepancies with your name and social security number, proof of citizenship or Permanent Resident Alien status. No aid offer can be made until your file is complete and correct.

Be Sure You Get Your Mail

If you are not at your home address during the summer (away on some exotic vacation or an overseas missions trip) be sure someone sends you your mail. Better yet, apply for Financial aid early so that you get your award notification before you go away for the summer.

Watch for an Official Financial Aid Award Letter

Once your file is complete and correct, and you have been accepted for admission, the financial aid office will prepare an offer of financial aid. This document shows grants, scholarships, loans and work-study offered. This will be mailed to you. Review the award letter and all included documents. Total all financial aid you wish to accept and compare your offer to the base cost of SAGU to determine what portion of your school bill will be covered.

Accept Your Student Loans in the MySAGU Student Portal (if you desire a student loan)

You will receive an award letter that details the amount of financial aid, including student loans, that you are eligible to receive. If you wish to receive those student loans, there are several important steps for you to complete.

1. Login to your MySAGU Student Portal at <https://estudent.sagu.edu>. Click on the link "My Financial Aid" and accept or decline your student loans. If you would like to accept your student loans but for an amount less than what you have been awarded, please contact the Financial Aid Office.
2. Complete a Master Promissory Note (MPN) online at www.studentloans.gov. You will need to use the same FSA ID you used to complete your FAFSA to login to this site.
3. If you are a first-time borrower, you will also need to complete Loan Entrance Counseling online at www.studentloans.gov.
4. Loans that have not been accepted in the MySAGU Student Portal cannot be used towards payment at registration. Borrowers that have not completed a MPN and Entrance Counseling will not be able to receive funds from their loans until these items are completed.

What Are My Rights and Responsibilities?

Rights

- Know accrediting information about the school (catalog and SAGU website).
- Know what academic programs the school offers (catalog and SAGU website).
- Know what it costs (enrollment services or Student Billing and SAGU website).
- Know what aid programs are available (catalog, financial aid handbook and SAGU website).
- Know the financial aid guidelines (financial aid handbook and SAGU website).
- Know the terms and conditions of aid programs (financial aid handbook, loan counseling sessions, and SAGU website).
- Know the refund policy (catalog and SAGU website).
- Know the Satisfactory Academic Progress policy (catalog and SAGU website).
- Know you have the right to appeal (contact the appropriate SAGU office).
- Know your right to privacy. Your financial aid information is kept confidential. We must have a written release to discuss your financial aid application with a parent, friend, family member, pastor, etc. Please contact the registrar at registrar@sagu.edu for details on how to assign a password to your account that will allow you to give access to the information in your education record to anyone you choose.

Responsibilities

- Start a loan file to keep all your loan paperwork together. You need to keep track of who your lender is and how much you have borrowed.
- Keep in touch with your lender. It is your responsibility to notify them of any changes in your name, address, phone number, enrollment status and school.
- Use the aid only for educational purposes.
- Report any anticipated outside scholarships or benefits to the financial aid office. Such awards are considered aid and may affect your financial aid package.
- New borrowers are required to complete loan entrance counseling before their first loan is disbursed. This may be done online at www.studentloans.gov.
- Loan borrowers must complete a loan exit interview during your last semester of at least half-time attendance. Academic records are frozen until you meet this requirement.
- You must maintain Satisfactory Academic Progress according to the printed policy to continue receiving financial aid.
- You may owe a refund to the aid programs if you withdraw from school.
- You must maintain the enrollment status for which aid was based on the census date, which follows the last day to withdraw with a 100% refund. If you drop hours before the census date, your aid may be adjusted.

Financial Aid Policies

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 is 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.

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.

Satisfactory Academic Progress

Students must make Satisfactory Academic Progress (SAP) 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. Undergraduate students must successfully complete at least 70% of the courses that they attempt and maintain a cumulative GPA of at least 2.0. Graduate students must maintain a cumulative GPA of at least 3.0 and complete their degree within 6 years of enrolling in the graduate school. Failure to maintain SAP will place a student on financial aid suspension. Please see the SAGU catalog or website for the complete SAP policy.

Enrollment Status

Enrollment status is determined as of the census date each semester. Enrollment status is determined as follows:

Undergraduate Students

- Full Time = 12+ hours
- Three Quarters Time = 9-11 hours
- Half Time = 6-8 hours
- Less Than Half Time = 1-5 hours

Graduate Students*

- Full Time = 9+ hours
- Half Time = 6-8 hours
- Less Than Half Time = 1-5 hours

*The graduate programs below have a different definition of enrollment status.

Master of Arts in Organizational Leadership (MOL),

Master of Business Administration (MBA) & Doctoral Students

- Full Time = 6+ hours
- Half Time = 3-5 hours
- Less Than Half Time = Less than 3 hours



Federal and State Financial Aid

Federal and State Financial Aid

Federal and State Financial Aid

Financial aid is paid according to student enrollment as of the official census date. All aid is disbursed to student accounts as soon as possible after official enrollment has been determined.

Federal Pell Grant

DESCRIPTION: Need-based grant for undergraduates only.

ANNUAL AMOUNT: Maximum award is \$6,195. Actual amount is based on enrollment status and Expected Family Contribution (EFC) on the FAFSA.

APPLICATION: FAFSA

Federal Supplemental Educational Opportunity Grant (FSEOG)

DESCRIPTION: Need-based grant for undergraduate students who are eligible for a Pell grant and have exceptional need. Graduate students are not eligible. Funding is very limited.

ANNUAL AMOUNT: \$1,000

APPLICATION: FAFSA, Apply by March 1

Tuition Equalization Grant (TEG)

DESCRIPTION: 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.

ANNUAL AMOUNT: Maximum award is \$3,000 annually.

APPLICATION: FAFSA, Apply by March 1

State Vocational Rehabilitation

DESCRIPTION: Contact your home state rehabilitation office for eligibility requirements

ANNUAL AMOUNT: Varies

APPLICATION: Contact state agency

Out-of-State Grants

DESCRIPTION: Contact your local state's department of education concerning state grants and their ability to transfer to SAGU.

ANNUAL AMOUNT: Varies depending upon state and type of grant.

APPLICATION: Contact state agency

Bureau of Indian Affairs Grant (BIA Grant)

DESCRIPTION: Contact the area BIA office where you are registered to determine eligibility. Students may be required to submit a FAFSA.

ANNUAL AMOUNT: Varies

APPLICATION: Enrollment is certified through the SAGU Financial Aid Office.

Veterans Benefits

DESCRIPTION: 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.

ANNUAL AMOUNT: Varies

APPLICATION: Student eligibility is certified through the Student Billing Office. Contact studentbilling@sagu.edu with any questions.

Student Employment

Federal Work Study

DESCRIPTION: Part-time employment on SAGU campus and community service jobs. Awards are based on need. Positions are limited and there are more eligible applicants than positions. The Financial Aid Office does not place students in jobs. Students must be interviewed and compete for positions.

AWARD: Based on current minimum wage. The maximum amount is generally \$2,176 (\$1,088 per semester).

APPLICATION/DEADLINE: Complete FAFSA by May 1 and submit Work Study Interest Form at www.sagu.edu/workstudy.

Texas Work Study

DESCRIPTION: Need-based, part-time employment

AWARD: Based on current minimum wage. The maximum amount is generally \$2,176 (\$1,088 per semester).

APPLICATION/DEADLINE: Complete FAFSA by May 1 and submit Work Study Interest Form at www.sagu.edu/workstudy.

SAGU Student Worker

DESCRIPTION: Part-time employment on SAGU campus. Not based on need.

AWARD: Based on current minimum wage.

APPLICATION/DEADLINE: Contact the Career Services Office at careerservices@sagu.edu.

Off-Campus Employment

DESCRIPTION: There are many jobs available off campus in Waxahachie and throughout the DFW metroplex.

AWARD: Varies depending on place of employment.

APPLICATION/DEADLINE: Contact Career Services Office at careerservices@sagu.edu.

Student Loans

Federal Stafford Loan (subsidized and unsubsidized)

DESCRIPTION: Loan for undergraduate and graduate students enrolled at least half-time (6 credit hours). Students can get a loan regardless of income, but the federal government pays interest only on need-based subsidized loans while a student is enrolled at least half time. The interest accrues on unsubsidized loans while the student is in school. Interest rates are variable. Students must sign a Master Promissory Note with the Department of Education, and new borrowers must complete loan entrance counseling online at www.studentloans.gov.

ANNUAL AMOUNT:

Student Classification	Subsidized	Unsubsidized	Annual Total
DEPENDENT STUDENTS			
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior/Senior	\$5,500	\$2,000	\$7,500
INDEPENDENT STUDENTS			
Freshman	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500
Graduate	\$0.00	\$20,500	\$20,500

Loans may be prorated for part-time, partial year enrollment.

REPAYMENT: Up to 10-year repayment period. Repayment begins 6 months after graduation or when enrollment drops below 6 hours. Monthly payment depends on amount borrowed.

Federal Parent Loans for Undergraduate Students (PLUS)

DESCRIPTION: Parents borrow for dependent children. Loans are not based on income, but parents must undergo credit check. Application and promissory note are available at www.studentloans.gov. If a parent is denied a PLUS loan, then the student is automatically eligible for additional unsubsidized loan. The amount of additional unsubsidized loan depends on grade level. Contact the Financial Aid Office for more information.

ANNUAL AMOUNT: May borrow up to the difference between school costs minus other aid.

REPAYMENT: Several options available for repayment. Contact lender for options.

College Access Loan (CAL)

DESCRIPTION: State loan program for Texas residents enrolled at least half time. Students must undergo a credit check and/or provide a cosigner. Students can find out more information and apply for a CAL loan online at www.hhloans.com.

ANNUAL AMOUNT: May borrow up to the difference between school costs minus other aid.

REPAYMENT: There is a 6-month grace period before repayment begins. Length of repayment and monthly payments depend on the amount borrowed.

Private/Alternative Loans

DESCRIPTION: Private/alternative loans are applied for directly from the lender by a student or parent. Borrowers must be credit worthy. A list of lenders that offer private education loans is available through the financial aid website.

ANNUAL AMOUNT: Varies

REPAYMENT: Varies

Your Guide to Sensible Borrowing

Although loans are the least attractive financial aid program, 75% of SAGU students rely on student loans to finance their education. If by borrowing you can acquire the skills and degree you need for your chosen career, your lifetime earning power will be increased. You should, however, always remember that borrowing could have long-term effects on your financial future.

Borrow Only What You Need

Most students take advantage of low-interest student loans to help finance the cost of a Christian higher education. However, it is important to borrow only what you need for your educational expenses. You will have to pay back, with interest, what you borrow. When you get out of school, you may want to purchase a new car, get married, start a family, etc. One of the benefits of federal student loans is that they are offered at low interest rates. Students should be careful of accumulating other types of debt. For example, credit cards can seem like a quick and easy option to purchase items that you need or want while you are a student, but credit card debt is one of the worst kinds of debt. Excessive debt can hinder a student's ability to pursue God's direction for their life following graduation.

Create a Financial Budget and Stick to It

Budgeting is a great way to stretch your finances. Your budget should include all necessary expenses and sources of income. If you prepare for your projected educational costs and how you plan to pay for them, you will be better equipped to make wise financial decisions. If you have the lifestyle of a professional while you are in school, you may have the lifestyle of a student while you are a professional.

Read Your Master Promissory Note Carefully

All students must complete a Master Promissory Note (MPN) if they choose to receive student loans. You can complete your MPN online at www.studentloans.gov. It is important to remember that what you don't know or understand regarding student loans can hurt you. Read the fine print on the MPN. It is a legal binding document. You will have to repay the debt whether or not you finish school. Understanding repayment, deferment, consolidation and cancellation provisions can make life a lot easier after school.

Frequently Asked Questions

Q. How do I know if I am dependent or independent?

- A.** For each school year, the United States Department of Education determines you are independent of your parents if:
- you are 24 years old or older;
 - or if you:
 - are an orphan;
 - are a ward of the court or were until age 18;
 - are a veteran of the U.S. Armed Forces;
 - have legal dependents other than a spouse;
 - will be enrolled in a graduate school;
 - are married; or
 - can prove to the school extremely unusual circumstances that would warrant a dependency override.

Q. Will I get more financial aid if I am “independent” of my parents?

- A.** Not necessarily. Sometimes you’ll get less.

Q. Is aid available if I already have a bachelor’s degree?

- A.** Federal grants are not available once you obtain your first bachelor’s degree, but some loans are still available.

Q. What aid is available to graduate students?

- A.** Loans are the main source of aid for graduate students, but some scholarships are still available.

Q. Is there aid available for summer school?

- A.** Yes, there is limited aid available for summer school, but you need to plan ahead. We typically offer your annual loan limits split evenly between fall and spring semesters. If you need loans for summer, you may want to borrow less for fall/spring.

Q. Is aid available to international students?

- A.** Federal and state aid is available to citizens and permanent resident aliens but not for students on a student visa. International students may compete for scholarships. There are some private loans available for international students.

Q. Do I have to be seeking a degree to get financial aid?

- A.** Yes, you must be seeking a degree at SAGU to receive financial aid. An exception is post baccalaureate teacher certification.

Q. Can I receive aid from two schools at once?

- A.** You may be enrolled in two schools simultaneously, but you can receive government aid at only one school at a time. You must apply for aid at the school in which you are actually seeking the degree.

Q. Where can I get more information about financial aid?

- A.** SAGU’s Financial Aid website at www.sagu.edu/financialaid has a lot of great information about financial aid including scholarships, grants, loans, and other outside resources.



SAGU Scholarships

Institutional Scholarships

General Policies and Requirements

SAGU provides many institutional scholarships and grants. The following is important information regarding policies and requirements to receive institutional aid at SAGU.

- Scholarship and grant applications are available at www.sagu.edu/financialaid.
- 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.
- All institutional scholarships and grants are subject to available funding. It is possible for a student to not receive a scholarship/grant that they would have otherwise been eligible to receive simply because there is no more funding available. Students are encouraged to apply as soon as possible. In addition, students must be accepted, pay any required enrollment deposit, and select courses at least 60 days before the start of the next semester or risk having their institutional financial aid cancelled.
- Students must maintain Satisfactory Academic Progress in order to receive institutional, federal, or state financial aid.
- Students can generally receive more than one institutional scholarship at a time, though some scholarships cannot be combined. Please see notes under each scholarship for details.
- Students may only receive one institutional grant at a time.
- Institutional aid is capped at 100% off tuition for students living on campus in SAGU housing.
- Institutional aid is capped at 75% off tuition for students living off campus.
- Institutional aid cannot cover fees of any kind. This includes the general fee, deferred payment plan fee, graduation fee, applied music fees, etc.
- Institutional aid cannot cover the cost of textbooks at any time.
- Special program students (School of Ministry and Dual Credit) are not eligible to receive any institutional aid other than their program discount.
- The maximum institutional aid offered to doctoral students is 50% off tuition.
- SAGU will not issue overpayment checks for students receiving only institutional aid, federal grants, and/or state grants. In a case like this, institutional aid will be reduced as needed to make sure an overpayment check is not issued from only institutional aid, federal grants, and/or state grants.
- If you have any questions about these policies, please email financialaid@sagu.edu for assistance. We are happy to answer your questions.

Academic Scholarships—New First Time Freshmen

- There are different levels of Academic Scholarships. See each individual scholarship below for more information.
- The amount of Academic Scholarship is based on a student's High School GPA and ACT or SAT test score. When determining an Academic Scholarship amount, SAGU will convert all SAT scores to its ACT score equivalent. In order to be eligible for any Academic Scholarship, a student must have a minimum ACT of 18 and High School GPA of 2.50.
- Contact your admissions counselor for assistance in determining which academic scholarship you may be eligible to receive.
- Students must enroll full-time to be eligible for an Academic Scholarship. Academic Scholarships are renewable each semester for the same amount if the student maintains minimum cumulative GPA requirements and continues to enroll full-time.
- In order to receive an Academic Scholarship, students must complete a FAFSA. There is not a separate Academic Scholarship Application that you have to submit. SAGU will award the Academic Scholarship automatically along with FAFSA aid once the required High School GPA and ACT/SAT scores are received.

Presidential Academic Scholarship

- \$28,000 scholarship over 4 years
- Awarded for \$7,000 annually (\$3,500 per semester)
- The Presidential Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 3.25.

Vice Presidential Academic Scholarship

- \$20,000 scholarship over 4 years
- Awarded for \$5,000 annually (\$2,500 per semester)
- The Vice Presidential Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 3.00.

Professor Academic Scholarship

- \$16,000 scholarship over 4 years
- Awarded for \$4,000 annually (\$2,000 per semester)
- The Professor Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 2.75.

Opportunity Scholarship (On-Campus Students Only)

- \$12,000 scholarship over 4 years
- Awarded for \$3,000 annually (\$1,500 per semester)
- The Opportunity Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 2.00.

NOTE: The Opportunity Scholarship is only available to undergraduate on campus students. Online Distance Education students cannot receive the Opportunity Scholarship, but online students can receive the Presidential, Vice Presidential, or Professor Academic Scholarship mentioned above.

Academic Scholarships—New Transfer Students

- Students transferring in 21 or more college hours can be awarded a Transfer Academic Scholarship based solely on their previous college(s) cumulative GPA. Minimum GPA requirements are based on a 4.0 GPA scale.
- There are different levels of Transfer Academic Scholarships. See each individual scholarship below for more information.
- Students must enroll full-time to be eligible for any Academic Scholarship.
- Transfer Academic Scholarships are renewable each semester for the same amount if the student maintains minimum cumulative GPA requirements and continues to enroll full-time.
- In order to receive a Transfer Academic Scholarship, students must complete a FAFSA. There is not a separate Academic Scholarship Application that you have to submit. SAGU will award the Academic Scholarship automatically along with FAFSA aid once the required college transcripts have been received and evaluated by the Admissions Office.

Presidential Transfer Academic Scholarship

- Awarded for \$4,000 annually (\$2,000 per semester) to new students transferring in at least 21 hours with a cumulative previous college GPA of at least 3.50.
- The Presidential Transfer Academic Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 3.25.

Vice Presidential Transfer Academic Scholarship

- Awarded for \$3,000 annually (\$1,500 per semester) to new students transferring in at least 21 hours with a cumulative previous college GPA from 3.20 – 3.49.
- The Vice Presidential Transfer Academic Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 3.00.

Opportunity Scholarship (On-Campus Students Only)

- Awarded for \$2,000 annually (\$1,000 per semester) to new on campus undergraduate students transferring in at least 21 hours with a cumulative previous college GPA from 2.50 – 3.19.
- The Opportunity Scholarship automatically renews each year when you enroll full time and maintain a cumulative GPA of 2.00.

NOTE: The Opportunity Scholarship is only available to undergraduate on campus students. Online Distance Education students cannot receive the Opportunity Scholarship, but online students can receive the Presidential or Vice Presidential mentioned above.

Academic Scholarships—New Graduate Students

SAGU provides three levels of academic scholarships for incoming graduate students. This is based on their final undergraduate GPA at the school where the undergraduate degree was earned. Students must have applied and been accepted to the graduate school and have submitted undergraduate transcripts to the registrar. Students must submit the application to the Financial Aid Office. All requirements should be met by July 15 for fall or November 15 for spring entry.

This scholarship is renewable if the student maintains a cumulative GPA of at least 3.5 GPA and continues to enroll in at least 6 hours per semester.

President: 3.90–4.00 \$2,000 annually (\$1,000 per semester)

Vice President: 3.75–3.89 \$1,500 annually (\$750 per semester)

Professor: 3.50–3.74 \$1,000 annually (\$500 per semester)

Athletic Scholarships

CRITERIA: Scholarships offered by the athletic department to students participating on a varsity athletic team. Not all student athletes will be offered a scholarship. Athletic scholarships cannot be stacked on top of other SAGU institutional aid.

Eligibility and amounts may vary. Contact the athletic department for details. First-year students must have a good Christian character; meet two of the following three academic standards of the NAIA: ACT score of 18 or SAT score of 1300, a GPA of 2.0, and ranked in the fiftieth percentile of your high school graduating class. Students must also display athletic ability, obtain references from their current pastor and coaches, and be involved in their church and community. Institutional athletic scholarships apply only to SAGU tuition and fees, and donor athletic scholarships may be awarded in the amount equal to or less than one-half of the current room and board amount. These scholarships are granted through the athletic department and approved by the Financial Aid Committee. Federal financial aid must be finalized before an athletic scholarship is disbursed.

Continuing students must be favorably evaluated by their coach, maintain a high spiritual standard by meeting attendance requirements for chapel, maintain the NAIA academic standard of a 2.0 GPA, pass 24 total hours in the previous two semesters, making normal progress toward a recognized Bachelor's degree, maintain a high social standard, and maintain an amateur status in the sport in which one participates. Federal financial aid must be finalized before an athletic scholarship is disbursed each semester.

NOTE: In case of athletic related injury, the student athlete remains on scholarship but under different covering. Other injuries will be dealt with on advisement of certified medical personnel. He/she must still meet all scholarship requirements. For further details, contact the athletic department.

AG Ministries Scholarships

The AG Ministries Scholarship offers a scholarship to eligible students that have participated in Senior Bible Quiz, district or national AIM trips, received the AG Girls Ministries Gold Medal of Honor or Royal Rangers Gold Medal of Achievement.

GENERAL CRITERIA: AG Ministries Scholarships are only for full time on campus undergraduate students. Please see the details below for criteria on each individual scholarship category.

AMOUNT: All eligible scholarships from the categories below will be added together to come up with one AG Ministries Scholarship total. That amount will be split and awarded over the course of 4 years. The minimum

award is \$500 for any given semester.

Senior Bible Quiz Scholarship

CRITERIA: First-time or transfer on-campus undergraduate students who have competed in the Assemblies of God Senior Bible Quiz program. Junior Bible Quiz is not eligible. Student must be enrolled full time (12 credit hours or more).

APPLICATION DEADLINE: Application and verification must be submitted by July 15.

Team Competition

First place at district competition - \$600
Second place at district competition - \$400
First place at regional competition - \$1,000
Second place at regional competition - \$850
First place at national competition - \$1,500
Second place at national competition - \$1,300

Individual Competition

First – fifth place at district competition - \$800
Sixth – tenth place at district competition - \$500
First – fifth place at regional competition - \$1,200
Sixth – tenth place at regional competition - \$1,000
First – fifth at national competition - 50% off 1 year tuition
Sixth – tenth at national competition - \$1,500

National Memorization Award: Any participant who receives the National Memorization Award is also eligible for an additional \$500 scholarship.

Limitations

Recipients are limited to one Bible Quiz Scholarship in a specific year of participation. Recipients can receive up to four scholarships. This must be during four different years of participation. For those participating for more than four years, the four highest levels of achievement will be acknowledged.

Mark McGrath AIM Participation Scholarship

CRITERIA: First-time or transfer undergraduate students who have participated in an approved District or National AIM trip. Student must participate in AIM trip prior to their first semester of enrollment at SAGU. Student must be on-campus, enroll full-time, and present letter of verification from district or national office.

SCHOLARSHIP AMOUNT: Students who participated in a district led AIM trip will receive \$1,000. Students who participated in a nationally led AIM trip will receive \$2000. Students can earn up to a maximum of \$5,000.

APPLICATION DEADLINE: July 15

Assemblies of God Girls Ministries Scholarship

CRITERIA: A one-year scholarship awarded to students that have earned the Assemblies of God Girls Ministries Gold Medal of Honor within five years prior to enrollment. Must be a first-time SAGU on-campus student.

AMOUNT: \$1,000

APPLICATION DEADLINE: Student should provide proof of Gold Medal of Honor to the Financial Aid Office by July 15.

Royal Rangers Scholarships

CRITERIA: A one-year scholarship awarded to students that have earned the Assemblies of God Royal Ranger Gold Medal of Achievement within five years prior to enrollment. Must be a first-time SAGU on-campus student.

AMOUNT: \$1,000

APPLICATION DEADLINE: Students should provide proof of Gold Medal of Achievement to the Financial Aid Office by July 15.

Fine Arts Scholarships

CRITERIA: First-time or transfer undergraduate on-campus students enrolled full time (12 hours per semester) who have competed in the Assemblies of God Fine Arts Program are eligible. Only National Fine Arts official “senior” categories are eligible for scholarships. Fine Arts junior categories and exhibition categories do not qualify.

Fine Arts scholarships are available to participants who achieve a Superior rating (2010 and following) or Superior with Invitation (2009 and previous) at a district competition. Scholarships are available for participants who achieve at least an Excellent rating at a national competition. Applicants competing in Fine Arts in a given year may receive one scholarship per year of participation. The highest level of achievement in a given year is used to select the scholarship amount for that year. The top four years of achievement will be used to create the total Fine Arts scholarship package.

APPLICATION/DEADLINE: Application and verification must be submitted by July 15. (Students competing in the summer after their senior year in high school may submit documents after the National Fine Arts Convention.) Applicant criteria includes acceptance as a student at SAGU and the maintaining of satisfactory academic progress as a full-time student. Applicants must also submit a photocopy of each award certificate. If no certificate is available, the district must submit verification.

AMOUNT: Applicants competing in Fine Arts in a given year may receive one scholarship per year of participation. Recipients can receive up to four scholarships, but this must be during four different years of participation. The highest level of achievement in a given year is used to select the scholarship amount for that year. The top four years of achievement will be used to create the total Fine Arts Scholarship package. Scholarships are only offered for official categories. Exhibition categories are not eligible for a scholarship.

Fine Arts Ratings & Scholarship Amounts	
Ratings & levels are based on National Fine Arts Rating System Beginning in 2010	
Award Rating/Level	Amount
District Competition: Superior (36-40 points)	\$600
District Competition: Award of Merit	\$850
Regional Competition: Excellent (31-35 points)	\$1,000
Regional Competition: Superior (36-40)	\$1,200
Regional Competition: Top Ten	\$2,000
Regional Competition: Group Award of Merit	\$4,000
Regional Competition: Individual Award of Merit**	\$16,000 awarded at \$4000 per year
National Competition: Excellent (31-35 points)	\$1,000
National Competition: Superior (36-40)	\$1,200
National Competition: Top Ten	\$2,000
National Competition: Group Award of Merit	\$4,000
National Competition: Individual Award of Merit**	\$16,000 awarded at \$4000 per year

****Note:** The National/Regional Individual Award of Merit scholarship recipients include those who have competed in Assemblies of God National Fine Arts official categories only. Fine Arts Official Jr. Categories and Fine Arts Exhibition Categories do not qualify for any SAGU fine arts scholarship. National/Regional Individual Award of Merit scholarships are awarded \$16,000 (\$4,000 per year), and students must live on campus in SAGU housing to be eligible for the full amount. Students living off campus would receive an \$8,000 scholarship (\$2,000 per year) For more information on Fine Arts categories, please refer to the National Fine Arts website (www.finearts.ag.org).

Limitations

Fine Arts scholarships are limited to full-time residential, undergraduate students (dorm or commuter). Recipients are limited to one Fine Arts Scholarship in a specific year of participation. Recipients can receive up to four scholarships. This must be during four different years of participation. For those participating for more than four years, the four highest levels of achievement will be acknowledged. In order to receive a scholarship, the award must have been earned prior to enrolling in college. Students may receive scholarships for Fine Arts awards earned the summer after their senior year in high school but not beyond that. SAGU does not offer scholarships for Kappa Tau awards. Scholarships will be disbursed one per year beginning with the largest scholarship and will be evenly divided between fall and spring semesters.

Students must remain continuously enrolled to be eligible for the total amount of the scholarship. Applicants must attend SAGU within two years of high school graduation. Recipients may apply for other institutional scholarships and tuition grants. However, the total may not exceed the tuition for a given semester.

Institutional Scholarships - Continuing Students

CRITERIA: Students must be full time and live on campus in SAGU housing to be eligible for the following scholarships. Students receiving a RA, SMA, Student Congress or Traveling Ministry Group scholarship cannot receive more than 150% off tuition in total institutional aid.

Resident Assistant in Dorms

AMOUNT: Varies

APPLICATION/DEADLINE: Contact your Dorm Pastor for details.

Southwestern Missions Association (SMA) Officer Scholarship

AMOUNT: Varies

APPLICATION/DEADLINE: Contact SMA at smaofficer@sagu.edu for details.

Student Congress Executive Officer Scholarship

AMOUNT: Varies

APPLICATION/DEADLINE: Contact Student Congress at scongress@sagu.edu for details.

Traveling Ministry Groups

AMOUNT: Varies

APPLICATION/DEADLINE: By audition only. Contact the group sponsor for the ministry group you are interested in joining.

Donor Scholarships

Students may apply for Donor Scholarships annually beginning in early February in their MySAGU Student Portal. See the academic calendar for the application deadline. Scholarship presentations are made at the annual awards banquet for the next academic year. Applicants must also complete a FAFSA to determine financial need. Recipients for most Donor Scholarships are selected by the Scholarship Committee, which is comprised of faculty and staff chosen from the different areas of the University.

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 SAGU 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 Council Scholarship: This scholarship includes the combined funds for the Mississippi District, the South Texas District, the New Mexico District, and the Louisiana District.

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.

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.

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.

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. Preference is given to an undergraduate missions or education major with financial need.

C. Lawrence Barnett & Alletha M. Barnett Scholarship: These scholarships provided by C. Lawrence and Alletha M. Barnett are designated for a music major and two academic majors.

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.

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

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 held 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 Colleges and Schools to become a four-year institution.

Dr. James and Winnie Barnes Scholarship: This scholarship is in honor of Dr. James and Winnie Barnes. Dr. Barnes came to Southwestern 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 a 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 Endowed Scholarship: This scholarship is provided by Earl and Joyce Banning. Preference is given to a student from Braeswood Assembly of God, pursuing a degree in church ministries, and exhibits academic achievement.

Earl G. and Roena Vanzant Memorial Scholarship: This scholarship is made possible from 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 is provided by Delmer and Eleanor Guynes and is awarded to a student who exhibits academic achievement, demonstrates high level of morals, and potential leadership abilities.

Fannie Brown 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.

George and Jessie Kappaz Scholarship: This scholarship is provided by an endowment from George and Jessie Kappaz. It is awarded to a graduate student who is enrolled for at least six hours and has exhibited high academic achievement.

Glen and Ann Ahlf Scholarship: This scholarship is made possible by an endowment provided by Reverend 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. & Dorothy Noah Scholarship: This scholarship was created to honor the memory of H.C. and Dorothy Noah. The scholarship is awarded to a 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. The scholarship will annually provide for an outstanding Ellis County student attending SAGU as a freshman. This 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 Assemblies of God minister. He ministered in a county jail for 30 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 held 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 held 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 building of the TESOL (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 Jill Dodd. The scholarship is awarded to an on-campus Education Major.

Karen Rayleen Marshall Memorial Scholarship: This scholarship is provided 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.

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 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 mission 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 Christian Center in Port Neches or from South Texas District.

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.

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.

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.

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 held 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, who is Dr. Harden's mom, 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 Rev. E.R. Foster as well. It is awarded to a West Texas 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 to an education major, who will be a sophomore, and has demonstrated 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 an 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. & Marietta Crews Mission Scholarship: This mission scholarship is provided from the estate of Vern and Marietta Crew for a missions major, specifically called 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, a SAGU graduate. It is provided for a missions major



SAGU Tuition Grants

SAGU Tuition Grants

General Policies and Requirements

SAGU provides many institutional scholarships and grants. The following is important information regarding policies and requirements to receive institutional aid at SAGU.

- Scholarship and grant applications are available at www.sagu.edu/financialaid.
- 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.
- All institutional scholarships and grants are subject to available funding. It is possible for a student to not receive a scholarship/grant that they would have otherwise been eligible to receive simply because there is no more funding available. Students are encouraged to apply as soon as possible. In addition, students must be accepted, pay any required enrollment deposit, and select courses at least 60 days before the start of the next semester or risk having their institutional financial aid cancelled.
- Students must maintain Satisfactory Academic Progress in order to receive institutional, federal, or state financial aid.
- Students can generally receive more than one institutional scholarship at a time, though some scholarships cannot be combined. Please see notes under each scholarship for details.
- Students may only receive one institutional grant at a time.
- Institutional aid is capped at 100% off tuition for students living on campus in SAGU housing.
- Institutional aid is capped at 75% off tuition for students living off campus.
- Institutional aid cannot cover fees of any kind. This includes the general fee, deferred payment plan fee, graduation fee, applied music fees, etc.
- Institutional aid cannot cover the cost of textbooks at any time.
- Special program students (School of Ministry and Dual Credit) are not eligible to receive any institutional aid other than their program discount.
- The maximum institutional aid offered to doctoral students is 50% off tuition.
- SAGU will not issue overpayment checks for students receiving only institutional aid, federal grants, and/or state grants. In a case like this, institutional aid will be reduced as needed to make sure an overpayment check is not issued from only institutional aid, federal grants, and/or state grants.
- If you have any questions about these policies, please email financialaid@sagu.edu for assistance. We are happy to answer your questions.

Achieve Grant

CRITERIA: SAGU offers a generous Achieve Grant to all new Graduate students in ministry, education, and history graduate programs. The Achieve Grant is added on automatically, and no application is required. Students cannot receive any other grants on top of the Achieve Grant. If eligible for another grant that is worth more than the Achieve, the student will always receive the grant worth the highest amount.

AMOUNT: Achieve Grant is equal to 20% off tuition with a maximum amount of \$1,000 per semester.

Assemblies of God Ministers and Dependents Grant

CRITERIA: The Minister's Grant is for a credentialed AG minister, spouse, or dependent child. Non-AG ministers are not eligible. (See page 33 for the definition of a dependent child.)

AMOUNT: The grant is 10% off a student's tuition. The grant will be initially awarded based on the number of hours indicated on the application but will be adjusted to reflect actual hours enrolled. In addition, dependent children who are enrolled full time and live on campus will receive grants and scholarships equal to at least 50% of tuition. This includes a combination of federal, state, and institutional financial aid. To be eligible, students must complete a FAFSA. Contact financialaid@sagu.edu with any questions.

NOTE: If the minister is deceased and the spouse has not remarried, the initial grant amount is increased to 50% off tuition for dependent children who are enrolled full time.

Assemblies of God Missionaries and Dependents

CRITERIA: Grant is for nationally appointed Assemblies of God foreign or home missionaries, spouses and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Nationally appointed Assemblies of God missionaries and spouses that are undergraduate or graduate students are eligible for the grant. Missionary Associates (MA) that have been designated by AGWM to be “Career Missionaries” can appeal for the grant but must receive special approval. MA should contact the financial aid at financialaid@sagu.edu with additional questions. District-appointed missionaries are not eligible for a grant.

NOTE: If the missionary is deceased and the spouse has not remarried, the grant may still be applied to dependent children that are enrolled full time.

AMOUNT: The grant is 50% off tuition for a missionary, spouse or on campus dependent student. If the dependent student lives off campus, the grant is 25% off tuition.

Assemblies of God Student Grant

CRITERIA: Students must attend an AG church prior to enrollment at SAGU. The grant is only available to new full time undergraduate on campus students. The AG Student grant is not stackable with other grants. If a student receives another grant for a higher amount (minister, sibling, missionary, etc.), then he/she cannot also receive the AG Student Grant at the same time.

AMOUNT: \$1,000 per year (\$500 per semester)

Family Grant

CRITERIA: The Family Grant offers a tuition discount to eligible students. This includes siblings, spouses and a parent/child that are enrolled as SAGU students during the same semester. Please see the details below for criteria on each individual Family Grant category.

AMOUNT: 15% off tuition for eligible students

Sibling Grant

CRITERIA: For families with more than one dependent, undergraduate on campus student attending SAGU. (See page 33 for the definition of a dependent child.) Students are not required to live on campus, but must enroll in on campus courses. All siblings must be enrolled full time in order to receive the grant. Each sibling receives the same tuition discount no matter how many siblings are enrolled.

APPLICATION/DEADLINE: Each sibling must complete a separate grant application. Applications must be submitted prior to the start of the semester.

Spouse Grant

CRITERIA: When both husband and wife are enrolled, each spouse receives the same discount off of their tuition. At least one spouse must be enrolled full time. The second spouse must be enrolled at least half time.

APPLICATION/DEADLINE: Spouses must complete an application prior to the start of the semester.

Parent/Child Grant

CRITERIA: When a parent and dependent children are both enrolled, each one can receive the same discount off of their tuition. (See page 33 for the definition of a dependent child.) The dependent child must be enrolled full time. The parent must be enrolled at least half time. Because of limited funding, there is a cap on the number of parent/child grants offered each year.

APPLICATION/DEADLINE: The parent and child must complete an application prior to the start of the semester.

SAGU Grant

CRITERIA: Need-based grant designed to complement the existing financial aid that new full time on campus students already have to assist them in affording the cost of a Christian higher education.

AMOUNT: SAGU uses both financial need and academic information to determine the goal scholarship/grant for each new on campus student. If traditional federal, state and institutional grants and scholarships are not enough to reach the goal, SAGU commits to make up the difference with SAGU grant.

APPLICATION/DEADLINE: New students should submit a FAFSA and turn in copies of their high school transcript and ACT/SAT scores to their admissions counselor by June 15.

Students from Children's Homes

CRITERIA: Grant is for full-time undergraduate students from a certified Assemblies of God children's home or other chartered orphanage. Contact the Financial Aid Office to determine if specific homes/orphanages qualify for grant.

AMOUNT: The grant is 50% off a student's full-time tuition. The grant is not available for students who are enrolled less than full-time. The grant will be initially awarded based on the number of hours indicated on the application, but will be adjusted to reflect actual hours enrolled.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Life School Faculty/Administration Grant

CRITERIA: Faculty and administration of Life School (www.lifeschools.net)

AMOUNT: 25% off tuition

APPLICATION/DEADLINE: Student's should provide verification of employment including position/title to the Financial Aid Office prior to the start of the semester.

Church Of God Of Prophecy Minister Grant

CRITERIA: Ordained COGOP ministers, spouses and dependent children are eligible to receive a tuition discount. (See page 33 for the definition of a dependent child.) The discount is limited to one per family at a time.

AMOUNT: 10% off tuition

APPLICATION/DEADLINE: Students should submit a Minister Grant Application and proof of ordination prior to the start of the semester.

Christ for the Nations Institute (CFNI) Grant

CRITERIA: Tuition grant to undergraduate students transferring from CFNI that are enrolled full time at SAGU. A student can earn the grant for a maximum of five semesters or until graduation. In addition, CFNI faculty and administrators can receive a 25% off tuition grant.

AMOUNT: The amount depends on how many years you completed at CFNI and whether you live on campus in SAGU housing or off campus.

<u>CFNI Program Completed:</u>	<u>On Campus in SAGU Dorms</u>	<u>Off Campus</u>
One Year	\$2,000 per year	\$1,000 per year
Two Year	\$3,000 per year	\$1,500 per year
Three Year	\$4,000 per year	\$2,000 per year

APPLICATION/DEADLINE: Students should provide proof of CFNI enrollment/graduation to the Financial Aid Office by July 15.

Latin American Bible Institute (LABI) Grant

CRITERIA: Tuition grant to undergraduate students transferring from LABI that are enrolled full time at SAGU. A student can earn the grant for a maximum of five semesters or until graduation.

AMOUNT: The amount depends on how many years you completed at LABI and whether you live on campus in SAGU housing or off campus.

<u>LABI Program Completed:</u>	<u>On Campus in SAGU Dorms</u>	<u>Off Campus</u>
One Year	\$2,000 per year	\$1,000 per year
Two Year	\$3,000 per year	\$1,500 per year
Three Year	\$4,000 per year	\$2,000 per year

APPLICATION/DEADLINE: Students should provide proof of LABI enrollment/graduation to the Financial Aid Office by July 15.

Teacher Enhancement Grant

CRITERIA: When a teacher's school employer will pay one-third of a student's tuition and the teacher pays their one-third, then SAGU will provide a grant that pays for the final one-third. Grant only applies to tuition. Fees are not included. Payment must be received from the school and student before SAGU can disburse the grant.

AMOUNT: Maximum amount is equal to one-third of a student's tuition, when both a school and teacher pay their one-third.

APPLICATION/DEADLINE: Student's should provide a written statement from the school on letterhead showing the amount that the school will pay by August 1 for fall semesters, November 15 for spring semesters, and April 15 for summer semesters.

Executive Institutional Tuition Grants

Alumni Executive Council Grant

CRITERIA: Grant is for Alumni Executive Council members, spouses and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Alumni Executive Council members and spouses full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Alumni Association presidents and spouses are eligible for 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Faculty or Administration of Other AG Colleges/Universities Grant

CRITERIA: Grant is for faculty/administrators of other Assemblies of God college/universities, spouses and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Faculty/administrators and spouses that are full-time undergraduate or graduate students are eligible for the grant. Verification of position must be approved by the President's Cabinet.

AMOUNT: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Faculty/administrators and spouses receive 25% off tuition.

APPLICATION PRIORITY DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

National and SAGU Regional District Officers

CRITERIA: Grant is for Executive Officers of the Assemblies of God General Council and SAGU Regional District Councils (Superintendent, Assistant Superintendent, Secretary and Treasurer), their spouse and

dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNTS: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Officers and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

National and SAGU Regional District Youth Directors/Officers

CRITERIA: Grant is for Executive Officers of the Assemblies of God National Youth Department and SAGU Regional District Youth Departments, spouses, and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNTS: Dependent children that live on campus in SAGU housing receive 75% off tuition. Dependent children residing off campus receive 50% off tuition. District officers and spouses receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Non-SAGU Region District Officers

CRITERIA: Grant is for Executive Officers of non-SAGU Regional District Councils (Superintendent, Assistant Superintendent, Secretary and Treasurer), their spouse and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: The grant is limited to one grant per family per semester. Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. District officers and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Non-SAGU Region District Youth Directors

CRITERIA: Grant is for youth directors of non-SAGU Regional District Councils, spouses and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: The grant is limited to one grant per family per semester. Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Youth directors and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Board of Regents Grants

CRITERIA: Grant is for current Board of Regents members, spouse, and dependent children. (See page 33 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Board of Regents members and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: Dependent children that live on campus in SAGU housing receive 75% off tuition. Dependent children residing off campus receive 50% off tuition. Board of Regents members and spouses receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Foundation Board Grant

CRITERIA: Grant is for SAGU Foundation Board Members, spouse and dependent children. (See page 33 for

the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. SAGU Foundation Board Members and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. SAGU Foundation Board Members and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Ex-Board of Regents Grant

CRITERIA: Grant is for full-time, undergraduate dependent children of Board of Regents members who served on the Board for 10 or more years. (See page 33 for the definition of a dependent child.)

AMOUNT: Dependent children that live on campus in SAGU housing receive 75% off tuition. Dependent children residing off campus receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Ex-Faculty Member Grant

CRITERIA: Grant is for full-time, undergraduate dependent children of SAGU faculty who served the university for 10 or more years. (See page 33 for the definition of a dependent child.)

AMOUNT: Dependent children that live on campus in SAGU housing receive 100% off tuition. Dependent children residing off campus receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Church Of God Of Prophecy Executives

CRITERIA: COGOP executives that serve in a full time state or national leadership role are eligible for a tuition discount. The executive's spouse and dependent children are also eligible for a discount. (See page 33 for the definition of a dependent child.) The discount is limited to one per family at a time.

AMOUNT: 25% off tuition. A dependent child can receive 50% off tuition if living on campus in SAGU housing.

APPLICATION/DEADLINE: Students should submit an Executive Grant application and proof of executive position prior to the start of the semester.

Definition of Dependent Student:

- Was the student born before January 1, 1996?
- Will the student be working on a master's or doctorate program?
- Is the student married?
- Does the student have children or other dependents (other than a spouse) who receive more than half of their support from the student?
- Is the student an orphan or was (until age 18) the student a ward/dependent of the court?
- Is the student a veteran of the U.S. Armed Forces?
- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- At any time on or after July 1, 2018, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2018, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- An answer "Yes" to any of the above questions would cause the student to be considered independent and consequently ineligible for any of the dependent grants. Answering "No" to all questions would cause the student to be considered dependent and eligible for the dependent grants.