



FINANCIAL **INFORMATION**

COSTS

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.

Schedule of Fees

To view the information about charges for tuition and various fees, please visit www.sagu.edu. SAGU reserves the right to change the rates if it is deemed necessary.

PAYMENT

All charges are due and payable in full at registration.

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

Deferred Payment Plan

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

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

The total semester charges will be divided equally among the five installments.

There is a fee of \$60 charged to use the Deferred Payment Plan. A Late Payment Fee of \$20 will be added each month the payment schedule is not followed.

Students taking on campus graduate classes are required to pay in full at registration for summer sessions and special seminars. Students taking distance graduate classes may use the payment plan with the following due dates: Registration day, June 15, and July 15.

Student Account Classifications

CURRENT: All payments made according to the payment schedule.

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

DELINQUENT: Account is 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 Accounts Receivable Office 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 fourteen days after the school has received the financial aid from the vendor and it has been applied to the student's account.

WITHDRAWAL/TERMINATIONS

Upon withdrawal/termination, all amounts due to SAGU are payable in full. No refund is given for fees and charges.

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 or drops a class during the fall or spring semester will be refunded according to the following policy:

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

Week of Late Registration	100%
Third Week of Classes.....	75%
Fourth Week of Classes	50%
Fifth Week of Classes.....	25%

For specific dates, please see the academic calendar.

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

On-Campus Summer Sessions

The following schedule will be used to determine refunds to on-campus students withdrawing/terminating or dropping a class during the summer sessions:

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

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

Distance Education Summer Sessions

The following schedule will be used to determine refunds to DE students withdrawing/terminating or dropping a class during the summer sessions:

Week of Late Registration	100%
Third Week of Classes.....	75%
Fourth Week of Classes	50%
Fifth Week of Classes.....	25%

After five weeks of classes the student will receive no refund.

Return of Institutional Grants and Scholarships

If an institutional grant or scholarship recipient withdraws during the first four weeks of the semester

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in which the grant or scholarship was received, the unearned amount of the grant or scholarship will be returned to the institution according to the following schedule:

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

Return of Texas State Aid

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

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

FINANCIAL AID POLICIES

The following policies and funds are specific to the graduate student. Please see the Undergraduate Academic Catalog for policies and funds related to the Undergraduate student. For further information, please contact the Financial Aid Office or refer to www.sagu.edu/financialaid/.

Application Dates

Applications for financial assistance are available after January 1 of each year for the following academic year (August - May). The Free Application for Federal Student Aid (FAFSA) can be submitted online at www.fafsa.gov and should be completed by March 1. Priority is given to students whose FAFSA's are submitted by March 1 and whose files are accurate and complete by April 15. To have funds ready at registration, the following deadlines are suggested: Apply by May 1 and have a complete and accurate file by July 1. Students planning to attend summer school need a FAFSA filed for the academic year preceding the summer session.

Late Applicants

Students not meeting the above-stated deadlines are considered late applicants. These students should come to registration prepared to pay the initial down payment and 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.

Financial Aid Eligibility

The financial aid lock in date is the last day a student can receive a 100% refund. This date will determine Stafford Loan eligibility. Classes added after this day will not be eligible for additional federal or state aid. Stafford Student Loan eligibility requires a student to be locked into no less than six (6) credit hours. In order to qualify for state financial aid, students must lock into the required number of hours for each program. Please see the Financial Aid Office for these program requirements.

Return of Title IV Federal Funds

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 last academically related activity.

All federal funds are returned to the appropriate source 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 or loan assistance earned. The amount of grant or 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 or loan assistance that was disbursed (or could have been disbursed) to the student for the period of enrollment, as of 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 or loan assistance than the amount earned, SAGU shall comply with the procedures for late disbursement specified by law.

Responsibility of SAGU

SAGU will return the lesser of the amount of grant or 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 or loan assistance that has not been earned by the student.

Responsibility of Student

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; 50% of federal grants.

Order of Return of Title IV Federal Funds

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Federal Perkins Loan
- Other Title IV Federal Funds

Satisfactory Academic Progress Policy (SAP) - Graduate

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

Time Frame Used in Measuring Progress

All SAP measurements are calculated annually at the end of the spring semester for all programs. Financial

Aid Suspension will go into effect at the start of the following fall semester.

Qualitative Progress Measurement: Minimum Cumulative Grade Point Average

A Cumulative Grade Point Average (CGPA) of 3.0 or higher must be maintained. Students that transfer credits from other institutions will also have this GPA calculated in the CGPA. This average must be maintained at the end of each subsequent spring semester for a student to receive financial aid. Students who do not meet this minimum CGPA requirement will be placed on Financial Aid Suspension.

Quantitative Progress Measurements: Maximum Time to Complete a Degree

Students must select a program/degree of study before they can receive financial aid. When students receive financial aid to help pay a program/degree of study, they are expected to complete that program without taking a lot of time.

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

To make sure that students complete their program in a reasonable amount of time, by law an institution must set a maximum time frame for graduate programs. The time frame to complete all graduate degrees is six (6) years from the first day of the first course in a program.

Financial Aid Suspension

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

Appeal Process

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

All appeals will be reviewed within 7 business days of the Financial Aid Office's receipt of a complete appeal (appeal form, student's appeal letter, endorser letter, and supporting documentation). Notification of the review will be sent via SAGU email.

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

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

Summer Enrollment and the SAP

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

Institutional Grants and Scholarships

SAGU provides various institutional grants and scholarships, including academic scholarships and Ordained Minister's grants to graduate students. Please refer to the Financial Aid Handbook for details regarding those grants and scholarships.

Donor Scholarships

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

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

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

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

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

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

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

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

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

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

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Southern Association of Colleges and Schools to become a full four-year institution.

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.

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.

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.

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

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

Howard Bryan (Sonny) Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has 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.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 and 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.

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

L. W. Diesman and Dorothy Rook Scholarship: This scholarship is provided by an endowment given in memory of Mr. Diesman and his sister, Dorothy Rook. It is awarded to students with strong and well-

defined ministerial goals, leadership potential, and who must maintain a 3.0 GPA with preference given to students directly involved in missions.

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

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

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.

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

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

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

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

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

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

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.

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.

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.

Federal/State Assistance Programs

Tuition Equalization Grant (TEG): This program is for Texas residents only. To be eligible a student must enroll full-time, show financial need, hold no athletic scholarships, and complete the FAFSA by March 1. The TEG grant is based on the difference between state tuition and tuition at SAGU, student need, and available funds. The FAFSA must be filed to determine eligibility.

Loans

Federal Stafford Loans

Graduate students who are enrolled at least half time may be eligible for a Federal Subsidized Stafford Loan or a Federal Unsubsidized Stafford Loan. Students must file a Free Application for Federal Student Aid (FAFSA), and a SAGU Financial Aid Application. The initial annual Stafford Loan limit is \$8,500 for subsidized loans and \$12,000 for unsubsidized loans. Application must be made each academic year by the appropriate deadline.

Preparatory Coursework

Students may receive Stafford Loans for a maximum of one academic year while enrolled in prerequisite courses required for acceptance into the graduate program. The undergraduate limit of \$5,500 applies. Verification that the courses taken are prerequisites is required.