



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
Summer	Registration Day	June 15	July 15		

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 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. Students are required to apply for institutional aid prior to the end of late registration each semester. After the end of late registration, students cannot be awarded any additional institutional financial aid even if otherwise eligible.

Financial Aid Eligibility

The financial aid lock in date is the last day a student can receive a 100% refund. This date will determine 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 Financial Aid) Policy

Introduction

The law specifies how SAGU must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs offered at SAGU that are covered by this law are:

Federal Pell Grants, Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Perkins Loans.

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

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

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

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of the semester, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the semester, you earn all the assistance that you were scheduled to receive for that semester. This means that if a student receiving federal Title IV aid withdraws after completing 60% of the semester, no Title IV funds will be returned. The student is considered to have earned 100% of the Title IV aid for the semester.

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

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

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

Unofficial Withdrawals and Earning All Non-Passing Grades

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

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

Post-Withdrawal Disbursement

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, SAGU must get your permission before we can disburse them. We will contact you via LionMail (SAGU email) to offer you a post-withdrawal loan disbursement. Therefore, it is important that you continue to check your LionMail even after withdrawing from a semester. You may choose to decline some or all of the loan funds so that you don't

incur additional debt. SAGU may automatically use all or a portion of our post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). SAGU needs your permission to use the post-withdrawal grant disbursement for all other school charges, and this permission is received each semester by each student when you approve your bill and agree to the terms and conditions of registration in your mySAGU student portal.

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

Returning Title IV Funds

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

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

SAGU must return this amount even if we didn't keep this amount of your Title IV program funds. If SAGU is not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Overpayments

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

Non-Attendance

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

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

Last Date of Attendance Determination for Programs That Take Attendance

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

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

For programs that do not take attendance (distance education and graduate on campus courses), the Financial Aid Office uses the withdrawal date in calculating whether or not Title IV funds have to be returned to Federal Student Aid. When a student in a program that does not take attendance is administratively withdrawn or when a student unofficially withdraws, the Financial Aid Office will use the

midpoint of the semester in calculating whether or not funds have to be returned to Federal Student Aid, unless SAGU can show documentation of the student's last academically related activity.

Federal vs. Institutional Refund Policy

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

Withdrawal Requirements and Procedures

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

When considering withdrawing from the University, students are encouraged to contact the Financial Aid Office first to see how the withdrawal could affect their aid. The Financial Aid Office will assist the student in making an informed decision. Students can contact Financial Aid at financialaid@sagu.edu or by calling (972)825-4730.

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

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

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

- Student's deadline to return any unearned Title IV funds: (1) For loans, according to the terms of the loan, and (2) for grants within 45 days of the date SAGU sent or was required to send notice (whichever is earlier).

Additional Questions

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

Satisfactory Academic Progress Policy (SAP) - 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. While on suspension, students 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 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 inception of TESOL training (Teaching English to Speakers of Other Languages) at SAGU. Her ability to see education as an open door for sharing the gospel in other countries has broadened the scope of missions for the students of the University. It is awarded to students who share this vision.

Jerrold 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 Loan Program

Graduate students who are enrolled at least half time may be eligible for a Federal Unsubsidized Stafford Loan. Students must file a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. The initial annual Stafford Loan limit is \$20,500.