

Introduction to Financial Aid



Resources and Instructions for Obtaining Financial Aid at Sam Houston State

[What is Financial Aid?](#)

[What are the types of Aid?](#)

[How and when do I apply?](#)

[Avoiding Processing Delays](#)

[Essential Documents](#)

[Do I reapply each year?](#)

Financial Aid & Scholarships

[Home](#)

[Types of Financial Aid](#) ▾

[General Financial Aid Information](#)

[Cost of Attendance](#)

[Steps to Follow](#)

[Getting Your Money](#)

[Bearkat Promise](#)

[SHSU CODE: 003606](#)

[FAFSA Priority Deadlines](#)
[Fall and Spring: March 15](#)
[Spring only: Sept. 30](#)

[Scholarship application](#)
[priority date:](#)
[November 1st. Recipient](#)
[selections through February](#)

[Getting Your Money](#)

[Where to Get Information](#)

[Document Do's and Don'ts](#)

[Other Important Information](#)

[Financial Aid Options for Graduate Students](#)

[Verification Policy](#)

What is Financial Aid?

Financial aid consists of grants, scholarships, loans and work study. Most aid, except for scholarships, is based upon individual need and eligibility. It is intended to supplement, rather than replace, student and parental financial contributions toward the [Cost of Attendance \(COA\)](#). The COA includes typical expenses such as tuition and fees, books and supplies, room and board, transportation and miscellaneous expenses.

[:: back to top ::](#)

What are the Types of Aid?

- [Grants](#) - are gift aid and do not have to be repaid.
- [Scholarships](#) - are generally merit-based gifts that do not require repayment.
- [Loans](#) - have to be repaid with interest.
- [Work Study](#) - provides wages for part-time employment.

[:: back to top ::](#)

How and when do I apply for Financial Aid?



The application period begins January 1 of each year for award consideration for the upcoming academic year (fall, spring, summer). The Free Application for Federal Student Aid (FAFSA) is available each January. FAFSA packets can be obtained from high school guidance counselor or at any college or university financial aid office. For faster processing we recommend that you apply online at <https://www.fafsa.ed.gov>. Review the helpful "Tips for completing the FAFSA" below.

For optimum consideration for grants, send your completed FAFSA to the federal processor in time to be processed and returned to SHSU by the following priority dates:

- Fall/Spring: **March 15**
- Spring only: **September 30**

Tips for completing the FAFSA

1. Apply as early as possible by completing the FAFSA which is available each January for the following year
2. The fastest, easiest and most accurate way to apply is through the Internet at <https://www.fafsa.ed.gov>.
3. If you complete a paper application, write neatly. Sloppy handwriting may cause scanning errors.
4. List your school choices and their Title IV school codes. SHSU's school code is 003606.
5. Complete the income and asset information. Do not leave it blank.
6. Fill in your enrollment plans for the fall, spring and summer semester. If you will not be enrolled for a particular semester, shade in the "Not Enrolled" oval.
7. Remember to fill in the housing code for each school listed.
8. Appropriate individuals must sign the FAFSA. Missing signatures will delay your processing.
9. Verify your answers and check for accuracy. Errors will delay the process.
10. Do not enclose tax returns or other materials when mailing in your FAFSA.
11. Make a copy of your completed FAFSA application. Retain the copy for your records.

[:: back to top](#)

Avoiding Processing Delays

FAFSA & Renewal Applications



- **Qualifying for Independent Student Designation:** Many students fail to recognize the federal government's strict definition for what is termed an independent student. Those who do not qualify under that definition must submit parental information. Be advised that students who fail to include accurate and complete information regarding parents are subject to lengthy delays and/or rejection of their applications.
- **Include Step-parent's Income Information**

You must include the required information about your step-parent. Read instructions carefully and complete accordingly.
- **Amount of U.S. Income Tax Paid** This area causes some of the most common errors result in lengthy delays. U.S. income tax paid is not the same thing as income tax withheld. The FAFSA will direct you to the specific tax line for the answer to the income tax question.
- **Earned Income Credit is Untaxed Income** Another common error causing application processing delays is failing to include earned income credit as untaxed income. This is an oversight on the part of many students and parents, causing a processing delay.
- **Never Abbreviate College References (School Code)** On Step 6 of the FAFSA (list of colleges selected to receive the data), students often list colleges by initials and/or list the incorrect address. Errors in this area mean that the colleges may not receive you information.

To ensure that Sam Houston State University received your application, write out the name "Sam Houston State University" (do not abbreviate SHSU or shorten to Sam Houston). Additionally, you should list the college code number "003606" for Sam Houston State University.

- **Housing Status in Step 5** You are asked to indicate your living arrangements while attending college. If you leave the housing question blank, you will automatically be assigned the lowest Cost of Attendance (COA) expense budget.

Therefore, if you are uncertain as to where you will live (at the time you are filling out this form), choose the most likely option.

- **Federal Deadline** The date listed on the [FAFSA](#) is the absolute last day that the Federal Processor will process your application. Do not confuse this deadline with SHSU's priority award deadline (April 1st) which is over a year (13 months) earlier.

[:: back to top :](#)

Who is eligible to apply for Financial Aid?

To apply for federal financial aid (grants, loans, work-study), students are required to:

- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security number.
- Have a high school diploma or a GED (General Equivalency Diploma).
- Be accepted for admission by the university and enrolled in a degree program.
- Not be in default on any Title IV loan (Federal Perkins Loan or Federal Stafford Loan) or owe a refund or repayment on educational funds received at **any** institution.
- Be registered with the Selective Service, if required.
- Enroll and maintain at least a half-time class load at SHSU and demonstrate satisfactory academic progress toward a degree.

Non-Discrimination Policy

No person shall be excluded from participation in, denied the benefits of, or be subject to discrimination under any program or activity sponsored or conducted by Sam Houston State University on any basis prohibited by applicable law, including, but not limited to race, color, national origin, religion, sex, or handicap.

How is Financial Need Determined?

Expected Family Contribution (EFC) is calculated by the Federal Processor using information submitted by the applicant on the Free Application for Federal Student Aid (FAFSA), regarding parents' and student income and assets, taxes paid, family size, number of family enrolled in college and age of the older parent. Financial need is determined by subtracting EFC from Cost of Attendance (COA).

Satisfactory Academic Progress (SAP) Requirements

Federal regulations stipulate that institutions must evaluate the entire academic history of each financial aid applicant, regardless of whether or not the student has previously received financial aid. The SHSU Financial Aid policy requires applicants to maintain [Satisfactory Academic Progress \(SAP\)](#) standards as follows: