TUITION, ROOM & BOARD COSTS

Full-Time Student Package

<table>
<thead>
<tr>
<th></th>
<th>Semester</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (12-17 credit hours)</td>
<td>$5,784</td>
<td>$11,568</td>
</tr>
<tr>
<td>SA Fee</td>
<td>70</td>
<td>140</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>75</td>
<td>150</td>
</tr>
<tr>
<td>Total Tuition and Fees</td>
<td>$5,929</td>
<td>$11,858</td>
</tr>
<tr>
<td>Residence hall room</td>
<td>1,134</td>
<td>2,268</td>
</tr>
<tr>
<td>Required meal plan choices:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>19 meals per week + $50 Rusty Bucket or 1,633 3,266</td>
<td></td>
</tr>
<tr>
<td>A(R)</td>
<td>15 meals per week + $408 Rusty Bucket</td>
<td></td>
</tr>
<tr>
<td>Total Package</td>
<td>$8,696</td>
<td>$17,392</td>
</tr>
<tr>
<td>B</td>
<td>15 meals per week</td>
<td>1,513 3,026</td>
</tr>
<tr>
<td>B(R)</td>
<td>12 meals per week + $224 Rusty Bucket</td>
<td></td>
</tr>
<tr>
<td>Total Package</td>
<td>$8,576</td>
<td>$17,152</td>
</tr>
<tr>
<td>C</td>
<td>10 meals per week</td>
<td>1,392 2,784</td>
</tr>
<tr>
<td>C(R)</td>
<td>07 meals per week + $209 Rusty Bucket</td>
<td></td>
</tr>
<tr>
<td>Total Package</td>
<td>$8,455</td>
<td>$16,910</td>
</tr>
</tbody>
</table>

The Rusty Bucket is a snack shop within the cafeteria that is open between regularly scheduled meals.

Please note these guidelines before choosing a meal plan:
1. No change in meal plans after registration week.
2. Refunds are on pro-rata basis only when withdrawing from school or moving from residence hall.
3. Meals do not accrue from week to week.
4. Meals over the chosen plan are cash only, at walk through price.

Student Package includes:

Tuition for a 12-17 hour class load.
Cap and gown for graduation
Diploma
*A room in one of the residence halls
*Meads at the cafeteria
Fall Semester - Sunday of registration through the last day of exams
Spring Semester - Sunday of registration through graduation
Reduced hours during Thanksgiving and Spring break
*Local telephone service.

Use of the following:
1. Library
2. PC Laboratory
3. Science Laboratory
4. Gymnasium
5. Student Center
6. Nurse’s Health Service on campus
7. Band Instrument

* These items are included in the Residence Hall Student Package only.

RESIDENCE HALL REQUISITES

All unmarried students under 21 years of age, taking six or more hours, are required to live in one of the university’s residence halls. Residents are also required to select from one of three meal plans offered through the cafeteria. Students who officially withdraw from SWAU will not be permitted to live in the residence halls after their official withdrawal date.

Off-Campus Living: Must meet the following requirements and be approved by the Dean of Students
- Must be 21 years of age, a senior (90+ earned credits), taking five or less credits, or live with immediate family.
- Must be in good and regular standing.
- Must live with the same gender, unless living with immediate family members.

Residence Hall Deposit
To reserve a room, students are required to pay a general deposit of $100 to the respective residence hall. The deposit will be held until the student graduates, moves out of the residence hall, or withdraws from the university. The deposit is refundable on condition that the checkout procedure of the residence hall is followed (see Residence Hall Handbook). Should a student cancel an application for admissions before August 22, the deposit will be refunded.

Private Room Fees
Private room fees are an additional $567 per semester subject to space availability, dean approval, and financial clearance.

OTHER TUITION AND ACADEMIC FEES

Adult Degree Program
Adult Degree Program tuition must be covered at registration. There are no payment plans for this program. For further information contact the ADP Office.

Audit Tuition
Audit tuition is $20 per credit hour, which is in addition to any package plan. For students taking less than a full load some courses may be audited only at the full tuition rate. ADP, ESL, graduate or certain classes specified by the Records Office may not be audited.

Credit Hour Charge
Courses taken above or below the 12-17 hour package will be charged at $482 per credit hour.

Graduate Program
Graduate Program tuition is $482 per semester hour. Graduate hours are charged separately from the undergraduate tuition package. For further information about the Graduate Program and available scholarships, please refer to the Graduate Bulletin.

English as a Second Language (ESL)
English as a Second Language is designed to assimilate the student into an English-speaking environment which includes not only classroom instruction, but also living in the residence hall and eating in the cafeteria. The ESL package ($9,065) includes tuition, room, board, SA fee, and technology fee. With a room/board discount of $2,892, the cost for this program is $6,173. When a married student chooses to enroll in this program and not stay in the residence hall, (s)he will be charged
the regular tuition package amount of $5,784 plus $70 SA fee and $75 technology fee. Students who take ESL courses outside of the ESL package will be charged the regular tuition rate. ESL courses cannot be audited. International students should refer to ESL Admissions on page 9 for required deposit and pre-payment information.

Laboratory/Supply Fees
Fees are non-refundable after close of registration.
Anatomy & Physiology fee $40.00
Biology lab fee $40.00
Genetics lab fee $40.00
Photography lab fee $150.00
Photography supply fee $50.00
Mammology lab fee $40.00
Microbiology lab fee $40.00

Medical Technology Student
Medical Technology students will be charged an administrative fee of $100 per semester during their clinical year. Check with the advisor regarding tuition and fees at the affiliated hospital.

Music Lessons
Music lessons are $200 per semester above the cost of tuition (based on 10 1/2 hour lessons). No refunds after the second week.

Nursing Tuition Surcharge/Application Fee
Nursing students’ tuition surcharge is $150 for each AS nursing class. A $300 surcharge is assessed baccalaureate nursing students when enrolled in courses NRSB 350 or 375.
A $100 non-refundable application fee is required for admission to the Nursing Program.

Post-baccalaureate Student (PBS)
Post-baccalaureate students receive a 50% tuition discount for undergraduate courses. This does not include classes in nursing, student teaching, ESL or Graduate Programs. See page 32 for definition of PBS student.

Senior Citizens
The tuition rate for senior citizens (65+) is $20 per semester hour. This does not apply to the Adult Degree Program, nursing classes or other discounted programs.

Study Abroad Program
Study abroad students (other than ACA) will be charged an administrative fee of $100.00 per semester of study abroad.

Student Missionary/Task Force Program Charges
Students who are spending one year of their education as a student missionary or task force worker may choose one of the following options for up to two semesters:
Six non-credit hours of UNIV 103 each semester charged at $10 per semester.
Six credit hours of UNIV 211 each semester charged at 1/2 of the regular hourly tuition rate.
Any combination of the above up to six hours per semester.

Summer Charges
A discount of 25% is applied to summer tuition. This does not apply to independent study, graduate classes, or the summer biology trip. Residence halls charge by the week and the cafeteria charges by the meal.

OTHER EXPENSES
Books
Books and class supplies will cost approximately $390 per semester. Students must pay cash for books.

Cafeteria
Off-campus students and guests pay cash at the door. Guest meals are not included in student meal plans.

Checks
Returned checks not honored by the bank will carry a $20 charge.

Examinations
AP examinations — recording fee is $25 per exam.
Career, Aptitude, and Personality Tests — $5-$12.
CLEP examinations — $50. The recording fee is $25 per exam.
Proficiency examinations — $75 each.
SAT examinations — approximately $30.
Special examinations, such as GRE, TASP, MCAT, and LSAT, carry a fee.

Fees
A Student Association fee of $70 and a technology fee of $75 per semester is required of all students. These fees are nonrefundable.
A late registration fee of $100 cash is required for requests to hold classes beyond registration day. This fee is non-refundable.

Field Trip Costs
Students will pay for their own food and lodging on class trips.

Fines
An assembly fine of $10 will be assessed for each absence beyond the one allowed.
The cafeteria will assess fines for infractions of cafeteria policy.
The library will assess fines for overdue library materials and lost items.
Residence halls will assess fines for improper checkouts, lost keys, and infractions of residence hall policies.
Miscellaneous fines may be assessed as deemed appropriate by the administration.

Identification Card
An I.D. card is provided to the student for cafeteria, library, and gym use. The first card is provided free of charge and is valid as long as the student is enrolled. There will be a $5 cash replacement charge for a lost, stolen, or damaged card.

Insurance
Automobile insurance is the responsibility of the student. The University does not carry insurance covering theft, loss, or damage of any kind.
Medical insurance is required for all students registered for 6 or more credit hours. Medical insurance can be purchased at registration for approximately $162 per academic year if the student is not covered by another plan. No refunds will be made after the second week of classes.
Medical insurance coverage for International students will be charged at the following rate: Fall semester $290, Spring semester $406. (This is the INS required twelve-month coverage.)

Personal property insurance is the responsibility of the student. The University is not responsible for the loss of personal property by fire, theft, or other causes. It is recommended that students arrange for insurance coverage of their personal belongings with an insurance agency of their choice. Residence hall students are advised not to keep money in their rooms. Students may deposit money in the student bank at the Business Office. Students may withdraw this money any time during the regular office hours.

Low Balance Write-Offs
Credits or debits of less than $5 will be written off at the end of the semester.

Senior Class Dues
Senior class dues are a mandatory fee voted by the Senior class each year to cover expenses such as class gift, announcements, flowers, and miscellaneous class activities. If graduation dues were paid as a two-year graduate, only half of the dues will be required of the four-year graduate.

Transcripts
Requests for expedited delivery of transcripts will be assessed the following charge: $20 for express mail service, $5 for same day office service, and $5 for fax service. Transcripts and diplomas are not released if a student's account and/or FSB note is not paid in full, if government loans are not current in repayment, or if the academic file is incomplete. If a check to pay off a student account or First State Bank balance accompanies a transcript request, the transcript will be held for two weeks until the check is cleared. Requests accompanied by a money order or a bank draft are processed more quickly. Accounts may be paid by credit card. (See Transcripts, Requesting on page 24.)

PAYMENT PLANS
SWAU offers three payment plans to help students manage their university expenses.

Plan I — Cash
When the total charges for a semester are paid on registration day, a discount of 3% is given on the cash paid for tuition, room, and board. (Before this discount is figured, all scholarships, loans, grants, awards, other discounts, and university aid funds are subtracted.) Students using this plan must bring with them at registration time the full amount of the package plan, plus miscellaneous charges such as music lessons and private room fee. A cash discount is not given on ESL, PBS, or other discounted programs. This discount does not apply to payments made by credit card.

Plan II — Bank Financing
Students choosing Plan II will be required to have a minimum of 50% of the semester's charges covered at registration. The 50% can include aid the student is receiving. The balance will be financed through First State Bank of Keene with a short-term loan. When the bank note (and any amount due the University) is paid by the maturity date, the University will give the student a 3% rebate on cash paid during the semester. This rebate is not given on fees, scholarships, loans, grants, awards, discounts, university aid funds, educational sub-

sidy, or credit card payments. This rebate on the note will be returned to the student in the form of a credit against the next semester's charges. Rebates will be applied to the student's account.

Bank notes paid after the maturity date (December 1 for fall semester, April 18 for spring semester) will not qualify for the rebate. If an unpaid balance remains after the due date, arrangements for payment must be made with Student Financial Services. The bank balance must be paid in full before a student can receive a diploma or academic transcript.

This is a short-term loan payment plan, and is due in full on the date specified. When making payments on this loan please note that any balance owed at SWAU is deducted from the payment first. Any remaining credit will then be sent to FSB (around the 10th and 23rd of each month). Payments you specifically want paid on a FSB loan should be sent directly to First State Bank of Keene, P.O. Box 676, Keene, TX 76059. Always include the student's full name and social security number with the payment.

Plan III — Contract with SWAU
This plan is a two-payment contract with the University. One payment, half the semester charges, is due at registration and one payment is due six weeks after registration. No rebate or cash discount will be given under this plan.

The second payment is due:
- Fall semester ... October 11
- Spring semester ... February 22

Wiring Money
Contact the Admissions Office, Business Office, or Student Financial Services for instructions on wiring money to a student's account.
REFUNDS

Tuition, Room & Board

Institutional Refund

Tuition charges for students dropping classes will continue until the drop voucher is filed at the Records Office. Room and board charges will continue until the student’s personal belongings have been removed from the residence hall and clearance has been filed with the residence hall dean.

Refunds to students dropping all, or some, classes will be prorated on a weekly basis as shown in the chart below. The same is true for room and board refunds.

<table>
<thead>
<tr>
<th>WEEK</th>
<th>REFUND % TUITION</th>
<th>REFUND % ROOM &amp; BOARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Week</td>
<td>100%</td>
<td>93.75%</td>
</tr>
<tr>
<td>Second Week</td>
<td>84%</td>
<td>87.50%</td>
</tr>
<tr>
<td>Third Week</td>
<td>72%</td>
<td>81.25%</td>
</tr>
<tr>
<td>Fourth Week</td>
<td>60%</td>
<td>75.00%</td>
</tr>
<tr>
<td>Fifth Week</td>
<td>48%</td>
<td>68.75%</td>
</tr>
<tr>
<td>Sixth Week</td>
<td>36%</td>
<td>62.50%</td>
</tr>
<tr>
<td>Seventh Week</td>
<td>24%</td>
<td>56.25%</td>
</tr>
<tr>
<td>Eighth Week</td>
<td>12%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Ninth Week</td>
<td>12%</td>
<td>43.75%</td>
</tr>
<tr>
<td>Tenth Week</td>
<td>12%</td>
<td>37.50%</td>
</tr>
<tr>
<td>Eleventh Week</td>
<td>12%</td>
<td>31.25%</td>
</tr>
<tr>
<td>Twelfth Week</td>
<td>12%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Thirteenth Week</td>
<td>12%</td>
<td>18.75%</td>
</tr>
<tr>
<td>Fourteenth Week</td>
<td>12%</td>
<td>12.50%</td>
</tr>
<tr>
<td>Fifteenth Week</td>
<td>12%</td>
<td>6.25%</td>
</tr>
</tbody>
</table>

Refunds are not made on these items:
- Absences
- Insurance
- Music Lessons after two weeks
- SA fee
- Technology Fee
- Vacations
- Weekend Leaves

Return of Federal/State Funds

When a student receives federal student aid funds and subsequently withdraws from the university, a portion of these funds may have to be returned to the Federal Government. The return amount is based upon the percentage of assistance earned up to the date of withdrawal within the enrollment period. No return is required after the 60% point in time. Repayment to federal student aid funds will be made in the following order: Unsubsidized Federal Stafford Loan, Federal Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Federal SEOG. If it is determined that the student must return funds which were received directly, the student may set up a repayment plan through Student Financial Services. The University will apply this policy to all federal student aid recipients.

Return of state aid funds is calculated independently of the federal funds, according to state guidelines.

Contact Student Financial Services for information regarding this policy, including examples of the application of this policy.

STUDENT FINANCIAL AID

Federal Grant Programs

Eligibility for the following programs is based upon receipt and evaluation of the Institutional Student Information Record (ISIR), which is the result of the Free Application for Federal Student Aid (FAFSA). To be considered for all federal/state grants for the next academic year, the priority deadline for filing this application is April 1. Students are automatically considered for all grants for which they may be eligible.

Federal Pell Grant. This is a federally funded grant available to undergraduate students enrolled in a program leading to a degree. The actual award for each student is determined by the U.S. Department of Education through evaluation of the FAFSA application. The annual award ranges from $400 to $4,050.

Federal Supplemental Educational Opportunity Grant (FSEOG). This grant is funded through a combination of federal and university funds and is dependent on funding levels approved by the federal government. Annual awards at SWAU range from $100 to $2,000.

State Grant Programs

Information about grants available through your state of residence may be viewed at www.ed.gov/index.jhtml.

Eligibility for the following programs is based on the results of the Free Application for Federal Student Aid (FAFSA). Some individuals who are not U.S. Citizens or U.S. Resident Aliens may have established residency in the state of Texas and may be eligible for Texas grants. Contact Student Financial Services for more information.

Tuition Equalization Grant (TEG). The State of Texas has established a program to help equalize tuition between state-sponsored institutions and independent universities. To qualify for this program a student must establish eligibility through the FAFSA, be a Texas resident, not be a recipient of an athletic scholarship, and not be enrolled in a theological or religious degree program. Annual awards at SWAU range from $200 to $3,652.

Leveraging Educational Assistance Partnership (LEAP). These federal funds match TEG awards and have the same eligibility requirements as for TEG. Annual awards range from $100 to $1300.

SLEAP Grant Program. SLEAP funds are federal funds that match state TEG. Eligibility requirements are the same as for TEG. Awards cannot exceed $1,786.

TEXAS Grant Program. The State of Texas has established a program for students who graduate from a Texas public or private accredited high school (NOT students who Home School or get their GED) and are bona fide Texas residents. Students must have completed the Recommended or Advanced Curriculum while in high school, established eligibility through the FAFSA, and enroll in college within 16 months of high school graduation. An Associate Degree recipient from an eligible institution in May 2001 or later may be eligible to enter the TEXASGrant Program. You must be a bona fide Texas resident, establish eligibility through the FAFSA, and enroll in a baccalaureate program no later than 12 months after receiving your Associate Degree.

Students may receive the TEXAS Grant in succeeding years of college provided they continue to meet Satisfactory Academic Progress standards, continue to be a bona fide Texas resident, establish eligibility through the FAFSA, enroll at least on a 3/4 time basis, and have NOT received a baccalaureate degree. The annual award for the TEXAS Grant is $3,590.
**Finances**

B-On Time Loan Program. The Texas B-On-Time Loan Program provides eligible Texas students no-interest loans to attend colleges and universities in Texas. Eligibility requirements are as follows: Texas resident; Graduated 2002-2003 academic year or later, under the recommended high school program from public or accredited private high school in Texas or received an associate's degree from an eligible institution no earlier than May 1, 2005; Has not earned a bachelor's degree; Enrolled full time in an undergraduate degree program; and, Has completed a FAFSA and is eligible to receive federal financial aid. A Texas B-On-Time Loan shall be forgiven if the student meets certain academic requirements. Contact Student Financial Services for additional information.

Federal/State Employment Programs

Eligibility for the following programs is based upon the results of the FAFSA. These programs are designed to give students work opportunities to help with university expenses and obtain experience that will compliment each recipient's educational program or career goals. The student applies for these programs on the SWAU Financial Aid Application.

Federal Work-Study Program (FWS). This is a federal program. Students work on campus, or in a community service job, and are paid at least minimum wage. Students receive paychecks monthly through the Business Office.

Texas Work-Study Program (TWS). This is a state-sponsored program. Students receive monthly paychecks through the Business Office for their on-campus jobs.

Student Loan Programs

Eligibility for the following programs is based upon results of the FAFSA. Loan programs require completion of an initial master promissory note. Students receiving any of the following loans (except the PLUS Loan) must complete entrance counseling before receiving the first disbursement of their loan and must have exit counseling before graduating or withdrawing from the University. Loans normally have a ten-year repayment period.

Federal Stafford Loan. This is a federally regulated loan program. A student may make this loan with any participating bank, savings and loan, or credit union. Student Financial Services provides a list of lenders to help the student locate a lender. For new borrowers, the interest rate is variable and caps at 8.25%. Undergraduate students may borrow up to $2,625 at the freshman level, $3,500 at the sophomore level, and $5,500 at the junior and senior levels, up to a maximum of $23,000. Repayment begins six months after the student ceases to be enrolled on at least a half-time basis. Because of limited funding for this program, SWAU requires that a student first apply for the Stafford Loan. Students must sign a master promissory note at the time of their initial Perkins loan.

Federal PLUS Loan. Parents of dependent students may borrow under this loan program. The parent may choose to make this loan with any participating lender, savings and loan, or credit union. A parent may borrow up to the cost of attendance minus any other aid the student is receiving. Repayment begins on the date of the last disbursement for that loan period. Interest is variable not to exceed 9%.

Applying for Federal/State Aid

(Priority Deadline: April 1)

1. Complete Free Application for Federal Student Aid (FAFSA)
   - Request paper application from Student Financial Services
   - Access new application on the Internet at: www.fafsa.ed.gov
   - Access renewal application by using your PIN # at: www.fafsa.ed.gov
   - PIN #s for new or renewing applicants may be requested at www.pin.ed.gov

2. The following forms are required to complete your file:
   - Results of your FAFSA
   - SWAU Financial Aid Application
   - The Federal Processing Center flags some aid applications for additional verification. Copies of '03 tax returns and other documentation will be requested.

Determining Financial Need

Financial need is calculated by subtracting the student's financial resources from the cost of attending the University:

\[
\text{Cost of Education} - \text{Family Contribution} = \text{Financial Need}
\]

Cost of Education includes tuition, fees, books, supplies, room, board, transportation, and personal expenses.

Family Contribution is the amount a family can be expected to contribute to educational costs. The federal processing center arrives at this figure by evaluating the answers given by parents and students on the Free Application for Federal Student Aid (FAFSA).

Financial Need is the maximum amount of aid a student may receive from all sources when the student accepts any federal or state aid. Aid that is considered a part of the student's aid package includes: Federal loans, grants, and work-study; state loans, grants, and work-study; private scholarships, educational subsidy, and cash discounts. PLUS Loans and Unsubsidized Stafford Loans can be considered as a part of the Family Contribution.
Financial Aid Availability

Federal Pell Grants, Federal Stafford Loans and Federal PLUS Loans are available to all students who have been determined eligible for these programs through the federal application process. SWAU receives limited allocations for the following programs:

- TEG (Tuition Equalization Grant)
- FSEOG (Federal Supplemental Educational Opportunity Grant)
- FWS (Federal Work-Study Program)
- TCWS (Texas College Work-Study Program)
- Federal Perkins Loan
- TEG (Tuition Equalization Grant)
- FSEOG (Federal Supplemental Educational Opportunity Grant)
- FWS (Federal Work-Study Program)
- TCWS (Texas College Work-Study Program)
- Federal Perkins Loan
- TEXAS Grant/LEAP Grant/SLEAP Grant

Because of the limited allocations, some students who qualify for these programs may not be awarded these funds because they have not completed their financial aid file before the funds are depleted. Students are encouraged to submit all required forms early to receive the maximum in available grant money.

Financial aid commitments are made only after the student is accepted for admission to the University and the financial aid file is complete.

Study Abroad and Financial Aid

Adventist Colleges Abroad - Enrollment in ACA is approved for credit by Southwestern Adventist University and may be considered as enrollment at SWAU for purposes of applying for federal student financial aid.

Contractual Agreements - A student may solicit a contractual agreement between SWAU and a foreign university for a year of study abroad. The Contractual Agreement form may be obtained from Student Financial Services. A limited number of applicants will be approved in this program each year. A fee of $100 will be assessed by SWAU each semester of study abroad.

Financial Aid Disbursement

Federal Pell Grant/FSEOG — award is divided over two semesters. The Business Office transfers funds directly to the student's account.

TEG/LEAP/SLEAP/TEXAS Grant — award is divided over two semesters. The Business Office transfers funds directly to the student's account.

Federal Stafford Loan, Unsubsidized Stafford Loan — two disbursements for each loan period. The Business Office transfers funds directly to the student's account.

Federal PLUS — two disbursements for each loan period. Funds from the lender are electronically transferred to the student's account or a check is mailed to the parent for endorsement.

Federal Perkins Loan — two disbursements for each loan period. The Business Office transfers funds directly to the student's account.

Federal and State Work Study — student receives a monthly paycheck through the Business Office.

Financial Aid Academic Progress Standards

SWAU's Satisfactory Academic Progress (SAP) policy specifies the standards a student must maintain to be considered making progress in his/her course of study. The policy also establishes the criteria by which a student who has failed to maintain satisfactory progress may reestablish his/her eligibility for financial assistance.

SWAU's satisfactory progress policy for undergraduate students contains a qualitative component which requires a cumulative grade point average of 2.0 at the end of each semester for undergraduate work. The quantitative satisfactory progress policy specifies a maximum time frame in which a student must complete his/her educational program measured in academic semesters. Education, Nursing and Social Work majors have additional GPA requirements. Students in these programs must maintain eligibility to remain in the respective program for continuation of federal and state aid.

<table>
<thead>
<tr>
<th>Associate Degree</th>
<th>Bachelor's Degree</th>
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<tbody>
<tr>
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<td>Minimum Credits</td>
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<tr>
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<tr>
<td>.5</td>
<td>6</td>
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<tr>
<td>1.0</td>
<td>8</td>
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<td>11.5</td>
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<td>12.0</td>
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Semester Number
- = 1.0 for 12 or more attempted credit hours within a semester
- = 0.5 for 6-11 attempted credit hours
- = 0 for fewer than 6 attempted credit hours

For purposes of SAP, credit hours taken during the summer sessions are counted as one semester.

Transfer hours are considered in the qualitative and quantitative standards after the student has completed 12 credit hours at SWAU.

Progress will be reviewed at the end of each semester. Freshman students who do not meet these standards during their first semester will be given a probationary semester. All other students who do not meet the progress standards will be placed on financial aid suspension.
Finances

This suspension will result in loss of federal and state aid until the student again attains the required standard according to the schedule.

A student who has not previously received aid must be making satisfactory progress to be considered for federal or state funds.

Financial Aid Appeal Process

A student may submit a written appeal to the Student Finance Committee describing the circumstances which attributed to his/her failure to make academic progress. A Financial Aid Suspension Appeal Form may be obtained at Student Financial Services. Appeal may be made under these conditions:

1. The student has experienced serious illness (chronic, long-term, hospitalization, etc.).
2. The student has a degree plan change; individual schedule will be considered.
3. The student, out of financial necessity, carried an extremely heavy full-time workload over an extended period of time.
4. Upon recommendation of the Academic Vice President.
5. At the discretion of the Assistant Financial Vice President for Student Finance.

Veteran's Benefits

Students with previous military experience may be eligible for certain benefits. Contact the Department of Veterans Affairs (VA) records center and obtain a certificate of eligibility before school begins. Bring the certification to the SWAU Records Office. After registration, notification of enrollment will be sent to the VA.

Student Employment

SWAU is committed to providing a campus job to any student desiring work. Students apply for a job by going directly to the department for which they wish to work, or by contacting the Student Employment Office. Many campus jobs will require that the student arrange a class schedule that will allow them to work all morning or all afternoon each weekday. Departments that hire students include:

- Academic Departments
- Administrative offices
- Bookstore
- Building maintenance
- Cafeteria
- Custodial
- Grounds
- KJCR/KGSW Channel 46

The Student Employment Office is located next to the University Bookstore. You may also reach this office by calling (817) 645-3921, ext. 290, during office hours.

Students who work for the University may pick up their earnings checks at the cashier's window on the first day of each month. Students who have any unpaid charges on their school bill will have their institutional earnings (not federal/state work-study) automatically applied to their accounts. Students may only receive up to 20% of their earnings if a balance is owed at SWAU or on Payment Plan II FSB loan.

Awards

To give formal and public recognition for outstanding scholastic achievement, loyalty to University standards, and exemplary citizenship, the University conducts an Awards Convocation each spring. Described on pages 18-20 are some of the awards and scholarships given to students during the convocation.

Gold Award

Students who have completed 75 hours of college credit with a GPA of 3.90+ will receive Gold Awards of $600. Recipients of this award must be currently enrolled in at least 12 hours for the spring semester and must have earned (in residence) a minimum of 12 hours of credit in the fall. Students who have been under citizenship probation any time during the school year automatically forfeit all eligibility for this award. This award is given to returning students during the following academic year.

Silver Award

Students who have completed 75 hours of college credit with GPAs of 3.70 to 3.89 will receive Silver Awards of $400. The same enrollment, residency, and citizenship stipulations apply to the Silver Award as stated under the Gold Award. This award is given to returning students during the following academic year.

An eligible student will receive either a Gold or a Silver Award one time.

Need-Based Scholarships

3-Way Match Scholarship

A 3-Way Scholarship allows a student's family, church or a concerned person, and Southwestern Adventist University scholarship funds to assist with payment of the SWAU student account. It is the responsibility of the student to obtain a commitment from two different sources. Thus, two contributions of $500 may be matched by $500 from the University. While $500 is the maximum award, smaller 3-Way donations can also be matched.

It is important to note that application for these funds does not mean automatic approval of the SWAU matching portion. This is a need-based scholarship, and the scholarship will not be awarded to create a credit on the student's account. The following criteria must be met to receive SWAU's match: a) application for federal/state grants and loans, or foreign student aid application b) contribution of student's work earnings to the school account, c) unmet need by the federal aid calculation and d) unmet expenses after all other aid. A student who has a private residence hall room or receives educational allowance is not eligible to receive a 3-Way Scholarship.

Pechero Scholarship

The Pechero Scholarship is need-based, and offered to residents of the following Texas counties: Bee, Bexar, Calhoun, Cameron, Galveston, Harris, Hidalgo, Jackson, Nueces and Willacy. A limited number of these scholarships are available, and applicants will be individually evaluated as to eligibility. Applicants must also be working, placing earnings on their accounts, have applied for federal grants and loans for which they are eligible, and have a minimum GPA of 2.0. Award amounts will vary, and SWAU will match the scholarship second semester for returning students.
Callicott Scholarship
The Callicott Scholarship is available to students who may need assistance after federal, state, and institutional aid. This scholarship is awarded late in the semester, taking into account earnings placed on the account, as well as the student's GPA.

SWAU Need-based Scholarship Credit Policy
If after being awarded an SWAU need-based scholarship the student receives additional aid or resources that cause a credit on the student's account, the SWAU portion of the scholarship may be forfeited. SWAU does not pay its scholarships in cash to the student.

FRESHMAN AWARDS
A student may qualify for one award from this category. Full-time enrollment is required.
Trustee $4,000 + $1,000
Presidential $3,000 + $1,000
Achievement $2,000 + $1,000
Recognition up to $500 + $1,000
The Trustee, Presidential, and Achievement Awards are determined through a combination of the senior mid-year high school cumulative GPA + SAT/ACT scores.
GPA multiplied by 12.5 plus [ACT multiplied by 1.4 or SAT divided by 32] Trustee Award 85-100; Presidential Award 70-84.9; Achievement Award 60-69.9.
Recognition Award - up to $500 from the following:
$500 President of Student Body, Class, Men's Club, Women's Club,
National Honor Society or Yearbook or Newspaper Editor-in-Chief, or Vice President of Student Body or Class,
Interscholastic Team Captain, or Master Guide
$300 All other offices
$250 Short-term Mission Trips
$200 National Honor Society Member
$200 Who's Who
$500 Church/Community Leadership
Contact the Enrollment Office for information on the renewal of scholarships.

Southwestern Scholars
The Southwestern Scholars Award is given to students who achieve the level of Finalist, Semi-finalist, or Commended Scholar in the National Merit Qualifying Test. Students must take the Pre-SAT test their junior year and the SAT test their senior year to qualify. Selection is determined by SAT officials.
Finalist 100% tuition (renewable 3 years)
Semi-Finalist 50% tuition (renewable 3 years)
Commended 25% tuition (renewable 3 years)

This scholarship is renewable IF the student maintains a 3.5 cumulative GPA and enrolls for 12 or more hours each semester. Transfer students who were recognized by the National Merit organization as a Semi-finalist or Finalist and who have at least a 3.5 cumulative GPA are also eligible for this award. These awards are determined after all grant money and/or assistance is applied for and received. Students who qualify for both the Freshman Award and the Southwestern Scholars Awards, receive the higher of the two.

GENERAL SCHOLARSHIPS
Scholarships in this section have specific eligibility criteria as indicated below. Some of these scholarships require enrollment of at least 12 credit hours for the semester, others will be adjusted for less than full-time study.
The combination of scholarships, grants, subsidies and SWAU discounts cannot exceed charges. SWAU does not pay its scholarships in cash to the student.
SWAU encourages students and parents to search for scholarships through local service clubs or employers. Scholarship sources can also be found by searching the Internet.

Family Discounts
When parents are supporting three or more students from the same family at SWAU, each of these students may receive a 10% discount on tuition, provided each student of this family is taking at least 12 hours of class work. When students marry, they are no longer eligible for this special discount, even if they had been entitled to it while members of their parents' household. This discount does not apply to ESL, PBS, or other discounted programs.
The spouse of a full-time student is eligible for free tuition up to $500 per semester. All admission procedures still apply. When both students are full-time, the couple may choose which one will receive the $500 scholarship. This scholarship does not apply to the PBS, or other discounted programs.

Lab School Scholarship
Students who teach for one of the University's lab schools will receive a 50% tuition scholarship for graduate classes.

Summer Work Scholarship
Students who pay rent for campus housing during the summer and work a certain number of hours at a campus job, may be eligible for a scholarship the following year. Applications are available at Student Financial Services.

Student Missionary & Task Force Worker Scholarships
SWAU awards scholarships to students who successfully complete a full term of service no shorter than 8 months in an approved student missionary or task force program. These awards are evenly divided over the two semesters of the school year immediately following the return of the student missionary or task force worker.
Student Missionary $1,200
Taskforce $1,200

Summer Ministries Scholarships
SWAU students who work between school years in a summer ministries program (such as at a summer camp or as a literature evangelist) will receive a scholarship worth 100% of whatever portion of their net earnings they apply to their account, up to $2,000. The student's earnings are applied to the fall semester and the SWAU match is applied to the spring semester. If the student does not return for the second semester, this scholarship is forfeited. This scholarship does not include PBS students. To receive the full scholarship, a student must be enrolled for 12 or more credit hours in the semester.

Transfer Scholarship
Transfer students are eligible for the following scholarships: $1,000 if cumulative GPA from prior colleges is 3.0+ and/or $1,000 scholarship if living in the Residence Hall. To receive these scholarships, a student must be enrolled for 12 or more credit hours each semester.
ENDOWED AWARDS & SCHOLARSHIPS

Southwestern Adventist University is grateful to the donors who have made endowed scholarship funds possible. The funds have an accumulated principal greater than two years' annual tuition at the time the scholarship was established. Anyone interested in establishing a named scholarship may contact the Advancement Vice President.

Students do not apply for these scholarships and awards, unless otherwise noted. The scholarships and awards are given to returning students and are awarded at a convocation in the spring for the following academic year. The recipients are chosen by department chairs, faculty, and administrative committees, based on one or more of the following criteria: academic achievement, citizenship, contribution to campus life, and financial need.

Students do not apply for these scholarships and awards, unless otherwise noted.

Frank H. Abel Student Aid Fund
This scholarship is given at the discretion of the administration to a student who faces the possibility of being unable to continue his studies without financial help, owing to a change in his financial situation.

Adventist Health System Healthcare Management Scholarship
This scholarship is given to graduate or undergraduate students pursuing careers in healthcare management, financial management or related academic disciplines supportive of healthcare-related professions. Department chairs in these disciplines make recommendations to the administration.

Alumni Homecoming Honoree Scholarship
Recipients of this award are chosen by the chairs in honor of each year's Homecoming honorees.

Isaac Baker Scholarship
This scholarship fund is established specifically for ministerial students. The recipient is chosen by the Religion Department.

Norma Bartolome Scholarship
This scholarship is awarded to a nursing student selected by the Bartolome family.

Nathan L. Beebe Scholarship
Based on academic achievement and financial need, this scholarship is given at the discretion of the administration.

Thelma Beem Scholarship
This fund is established specifically for education students. Recipients of this award are chosen by the Education Department.

Jessie Casey Belz Scholarship
This scholarship fund is established specifically for senior ministerial students. Recipients are chosen by the Religion Department.

Irene Black Scholarship
This scholarship will be given at the discretion of the administration and is based on academic achievement and/or financial need.

Board of Trustees Scholarship
This scholarship will be awarded to a currently enrolled student or to an incoming freshman. The administration will select the recipient(s) based on academic achievement and leadership experiences.

Frances Draper Brennan Nursing Scholarship
This scholarship is awarded on the basis of academic achievement and financial need. Priority is given to single parents who are studying for the A.S. degree in nursing. Recipients are recommended to the donor by the Nursing Department.

Edward and Sylvia Brickman Scholarship
This scholarship is given to students with academic achievement and financial need. Recipients are recommended by the Executive Advisory Committee.

Raleigh and Edith Burchfield Scholarship
This scholarship fund is given at the discretion of the administration on the basis of financial need and/or scholastic achievement.

Frances I. Clark Scholarship
This scholarship is given to an education major. Recipients are chosen by the donor and the education department faculty, based on an application form detailing academic achievement, financial need, and future plans for teaching.

Jimmie C. Culpepper Scholarship
This fund is based upon financial need and awarded to a student minister or church worker. The recipient of the award is chosen by the Religion Department.

John and Joan Curnow Student Missionary Scholarship
This scholarship is given, at the discretion of the administration in consultation with the donors, to a student missionary returning from an assignment overseas.

Clarence Dortch Memorial Scholarship
This scholarship is given at the discretion of the administration to a musically talented student. Criteria also include academic achievement and financial need.

Edwards-Wiest Scholarship
This scholarship is based upon financial need and/or scholastic achievement. The scholarship is given at the discretion of the administration.

El Jean Scholarship
This scholarship fund is established to aid nursing students. Awards are based on character, academic achievement, leadership, and financial need. Recipients are chosen by the Nursing Department.

Entrepreneurship Scholarship
This award is given to promising students who have been members of the Profiles of Entrepreneurship class. It is given on the recommendation of the Business Administration Department.
R. T. and Grace Hadley Scholarship
This scholarship fund is established specifically for ministerial students and nursing students. It is based upon character, leadership, and academic achievement. Recipients are chosen by the Nursing and Religion Departments in cooperation with the donors.

Lessie Culpepper Hagen Scholarship
This scholarship is given to women pursuing degrees in English or business. Recipients are chosen by the English and Business Administration Departments.

Orville Lee and Laura Judge Hayes Scholarship
This scholarship is given to students from East Texas at the discretion of the administration and the donor.

Alvin C. Heinrich Memorial Scholarship
This scholarship is awarded to an elementary education major who is planning to teach in a Seventh-day Adventist school. It is given at the recommendation of the Education Department faculty.

Dale Heinrich Music Scholarship
This scholarship fund is established for musically talented students who share their talents with the University and community. The recipient is chosen by the Music Department in cooperation with the donors.

Victorine Zaidan Kafrouni Scholarship
This scholarship is awarded to a nursing student with the potential of being compassionate and altruistic in providing nursing care. The student must excel in meeting the patient's physical and spiritual needs. The Nursing Department faculty will select the recipient based on academic achievement (evidenced by a GPA of 3.25 or above) and financial need.

George R. Leffler Theology Scholarship
This scholarship is awarded to theology majors entering their junior or senior year. The Religion Department will select the recipient based on academic achievement and financial need.

George Mathews Scholarship
This scholarship fund is established for education students. The recipient is chosen by the Education Department.

Daniel A. and Ruth M. McAdams Scholarship
This scholarship is given to a student planning a career in denominational work for the Seventh-day Adventist Church. The administration will select the recipient based on academic achievement and financial need.

Jason Mickley Scholarship
This scholarship fund is established specifically for nursing or premedical students. It is based upon financial need and/or academic achievement. Recipients of this award will be required to write a paper on cystic fibrosis from personal research at a CF center or hospital. The Nursing Department and premed advisor make recommendations to the administration.

Fred B. and Blanche Gilbert Moore Scholarship
This scholarship fund is given at the discretion of the administration on the basis of financial need and academic achievement.

Sheree Parris Nudd Communication Scholarship
This scholarship is awarded to a student who has “star” quality and outstanding potential for serving the church and impacting his/her community and the world. It is given on recommendation of the Communication Department.

Odyssey Harbor Scholarship
This scholarship is given to a social work major; the recipient is selected by the Social Work Department faculty.

Ruben and Norma Pechero Scholarship
This scholarship is given to graduates of private and public schools in the Rio Grande Valley of Texas. Each semester, the scholarship is awarded to five students selected by the Student Finance Office and the donors.

Charles Popejoy Scholarship
This scholarship is awarded by recommendation of the Religion Department to ministerial students based on academic achievement and/or financial need.

Bruce Prindle Scholarship
This scholarship is given to an education major, based on academic achievement and financial need. The administration chooses the recipient.

The Reifsnyder Family Scholarship
Criteria to be provided.

Vincent L. and Alga Bland Roberts Scholarship
Recipients of this scholarship will be selected by the Executive Advisory Committee, based on academic achievement and financial need.

Herbert and Irene Roth Scholarship
This scholarship will be awarded to a student entering the junior or senior year with a major or minor in English, based on academic achievement and/or financial need. The recipient will be recommended by the English department faculty and will be chosen by the donors in consultation with the Administration.

Alma Saylor Sandefur Business Scholarship
This is a scholarship for worthy business students based on financial need and/or academic achievement. It is awarded on the basis of an application form reviewed by the administration and the donor.

Cree and Mildred Sandefur Scholarship
This scholarship is awarded to theology majors based on academic achievement, financial need, and the recommendation of the Religion Department faculty.

School of the Prophets Scholarship
This scholarship is awarded to students who are service-oriented for ministry to the world church. It is given on the recommendation of the Religion Department faculty.

E. Frank and Joy Hargrove Sherrill Scholarship
This scholarship is given to theology majors, based on academic achievement and financial need. It is given on the recommendation of the Religion Department faculty.
Villa Gillis Sierk Scholarship
This scholarship is given to Johnson County residents based on academic achievement and financial need. The recipient is chosen by the administration.

Marc Simpson Memorial Scholarship
This scholarship is given to returning student missionaries and is based on academic achievement and financial need. The Simpson family has final say on recipient.

Spells Family Scholarship
This scholarship is awarded to a science major and is based on academic achievement, employment, and the recommendations of the science department.

Wes Stoops Memorial Scholarship
The departments of math and physical sciences and computer science nominate candidates for this scholarship -- well-rounded students with a love of learning and an imagination and innovation that extends into the areas of work, problem-solving and human relations. A committee of donors, in cooperation with the administration, chooses the recipient.

Student Association Presidents' Scholarship for Leadership
The recipient of this scholarship is selected by a committee of administrators, current S.A. officers and former S.A. presidents, who consider the demonstration of leadership, as well as participation in campus life, of the scholarship nominees.

Eugene V. Thomsen Memorial Scholarship
This scholarship will be given to students with junior class standing who have demonstrated academic excellence in the classroom, broad interests in the arts, humanities, and sciences, and a commitment to serving with their talents. Recipients will be chosen by the administration in consultation with the donor.

Trixie Pearl Memorial Scholarship
This scholarship is given to computer science or computer information systems majors or minors. It is given at the discretion of the computer center director and a selection committee, based on academic achievement and/or financial need.

Weis Heritage Scholarship
This scholarship goes to a Weis family member. If there is no Weis family member attending SWAU, the family will appoint the recipient of their choice.

William V. Wiist Scholarship
This scholarship is awarded to a business major and based on academic achievement and financial need. The recipient is selected by the business department.

Brandon Michael Williams Scholarship
This scholarship is given to a nursing student and to a pre-occupational therapy student. These awards are given on the recommendations of the nursing faculty and the pre-occupational therapy advisor.

Paul Harlan and Jean Heinbaugh Wilson Scholarship
The administration will select the recipient of this scholarship based on financial need, employment, and academic potential.

Paul L. and Dorothea Wilson Scholarship
This scholarship is given on the recommendation of the administration and is given on the basis of academic achievement and financial need.

George Washington and Mary Alice Winn Scholarship
This scholarship is given based upon financial need and/or scholastic achievement. The recipient is chosen by the administration.

Wisdom Nursing Scholarship
This scholarship is awarded to a nursing student based on the recommendation of the nursing faculty and on academic achievement and/or financial need.

Ernest and Vera Wolfe Scholarship
This scholarship is given at the discretion of the administration on the basis of academic achievement.

Perfil and Pauline Zapara Scholarship
This scholarship is awarded to a communication major and is based on financial need and/or scholastic achievement. The recipient will be chosen by the Communication Department.

The following scholarships are awarded on the basis of an application form reviewed by the administration and the donor.

Marvin and Dee Anderson Scholarship
This scholarship is given to a student who has completed 36 semester hours, has a GPA of at least 2.75, works at least 10 hours a week, and is a full-time student in a four-year program. It is awarded on the basis of an application form reviewed by the administration and the donor.

John and Remy Cabansag Scholarship
This scholarship is given in alternate years to premed and accounting majors. The recipient is chosen by the premed advisor or the Business Administration Department chair, in cooperation with the donors and the administration. The recipient will be chosen based on academic achievement (evidenced by a GPA of 3.25 or above) and financial need.

Kim and Jim Hopps Scholarship
Recipients of this scholarship are selected by the donors from candidates recommended by the departments and the administration, based on academic achievement, financial need, and potential for leadership and ministry. The recipient will have completed the freshman year.