

Finances

TUITION, ROOM & BOARD COSTS

Full-Time Student Package

	Semester	Year
Tuition (12-17 credit hours)	\$7,428	\$14,856
SA Fee	90	180
Technology Fee	100	200
Total Tuition and Fees	\$7,618	\$15,236
Residence hall room	1,475	2,950
Required meal plan choices for resident hall student:		
A 19 meals per week <u>or</u>	1,896	3,792
A(R) 15 meals per week + \$380 Rusty Bucket		
Total Package	\$10,989	\$21,978
B 14 meals per week <u>or</u>	1,612	3,224
B(R) 11 meals per week + \$320 Rusty Bucket		
Total Package	\$10,705	\$21,410
C 10 meals per week <u>or</u>	1,327	2,654
C(R) 08 meals per week + \$265 Rusty Bucket		
Total Package	\$10,420	\$20,840

The Rusty Bucket is a snack shop within the cafeteria that is open Monday-Thursday 8:30-6:30 pm and Friday 8:30-5:00 pm.

Please note these guidelines before choosing a meal plan:

1. No decrease in chosen 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, posted cash rate.

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 beginning the Friday before registration
- *Meals at the cafeteria
 - Fall Semester - Friday before registration through the last day of exams
 - Spring Semester - Friday before 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.

Summer School

Residence halls charge a weekly rate and the cafeteria charges for each meal.

RESIDENCE HALL REQUISITES

All unmarried students under 21 years of age, taking six or more credit 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 hall 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 credit hours, or live with immediate family.
- Must be in good and regular standing.
- Single students 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 admission before August 18, the deposit will be refunded.

Private Room Fees

Private room fees are an additional \$738 per semester subject to space availability, dean approval, and financial clearance.

OTHER TUITION AND FEES

Adult Degree Program

Adult Degree Program tuition is \$495 per credit hour. There are no payment plans for this program. All charges must be covered at the time of registration. For further information contact the ADP Office. ADP Prior Learning Assessment recording fee is \$75 per course.

Audit Tuition

Audit tuition is \$20 per credit hour, regardless of the full-time student packages. 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.

Clinical Laboratory Sciences Student

Clinical Laboratory Sciences 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.

Credit Hour Charge

Courses taken above or below the 12-17 hour package will be charged at \$619 per credit hour.

Freshman Orientation (Cricket Camp) Fee

Attendance at Cricket Camp is required of all freshmen students. This is scheduled to begin Wednesday evening before the Sunday of fall registration and continue through the weekend. A fee of \$95 will be assessed for this orientation.

Graduate Program

Graduate Program tuition is \$619 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*.

Fees

Laboratory/Supply Fees

Each Biology lab course fee \$40.00
Each Chemistry lab course fee \$40.00
Ceramics supply fee \$40.00
Digital Audio Production lab fee \$50.00
Documentary Production lab fee \$50.00
Photography lab fee \$150.00
Photojournalism supply fee \$50.00
TV Field Production & Reporting lab fee \$50.00
Video Production lab fee \$50.00

Student Association Fee - \$90 each semester
Required of all students.

Technology Fee - \$100 each semester
Required of all students.

Fees are non-refundable after close of registration.

Music Lessons

Music lessons with a course number in the one hundreds or three hundreds are \$200 per semester above the cost of tuition (based on a minimum of ten half-hour lessons). No refunds after the second week of the semester.

Music lessons with a course number in the two hundreds or four hundreds are required for music majors and are \$300 per semester above the cost of tuition (based on a minimum of ten one-hour lessons). No refunds after the second week of the semester.

Nursing Tuition Surcharge/Program Admission Fee

A \$150 tuition surcharge is assessed for each clinical nursing course.

A \$100 non-refundable fee is required upon acceptance to the Nursing Program.

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 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.

Summer Program

Summer school tuition is \$436 per credit hour. Exceptions: Independent Study and graduate classes are charged at regular \$581 per credit hour rate. Summer biology trip tuition is \$581 for the course.

Student Missionary/Task Force Program Charges

Students who are spending one year of their education as a student missionary or task force worker will be enrolled in 12 credit hours each semester. By this the university recognizes the legitimate full-time educational value of this experience. Six of these credit hours will count as elective credit toward graduation, while six will be non-credit hours. The student will be charged \$300 tuition each semester.

OTHER EXPENSES

Books

Books and class supplies will cost approximately \$432 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 carry a \$25 charge.

Examinations

AP examinations — recording fee is \$25 per exam.

Career, Aptitude, and Personality Tests — \$5-\$14.

CLEP examinations — \$65. The recording fee is \$25 per exam.

Proficiency examinations — \$75 each.

SAT examinations — approximately \$36.

Special examinations, such as THEA, MCAT, and LSAT, carry a fee.

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 absence 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. No student ID is issued to students who are auditing classes only.

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 \$200 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 approximately the following rate: Fall semester \$425, Spring semester \$600. (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.

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Late Registration Fee

A late registration fee of \$100 cash is required for requests to hold classes beyond registration day. This fee is non-refundable.

Low Balance Write-Offs

Credits or debits of less than \$5 will be written off at the end of the semester.

Graduation Dues

Graduation 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 previous SWAU graduate, only half of the dues will be required of the current graduate.

The non-refundable class dues are charged when a student makes application for graduation. If a student does not graduate in that year and applied for graduation in a subsequent year, the applicant will be charged for dues again.

Transcripts/Diplomas

Requests for expedited delivery of transcripts will be assessed the following charge: \$20 for express mail service; \$5 for same day service, and \$5 for fax service. A transcript is collateral for any unpaid student account balance and/or Payment Plan II FSB short-term loan. 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 until the check is cleared. Requests accompanied by credit card information, a money order or a bank draft are processed more quickly. (See Transcripts, Requesting on page 24.)

PAYMENT PLANS

SWAU offers three payment plans for fall and spring semesters to help students manage their university expenses. Classes taken during the summer require full payment at the time of registration for each module.

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 calculated, 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, post-baccalaureate student, ADP, 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 60% of the semester's charges covered at registration. The 60% 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 subsidy, or credit card payments.** Rebates will be applied to the student's account after the semester has ended.

Bank notes paid after the maturity date (December 10 for fall semester, April 10 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 four payment contract with the University. A minimum of 60% will be paid at the time of registration, with financial aid as a part of that payment. The remaining balance will be divided into three payments due on the 10th of each month, as follows:

Fall Semester

Registration Day	First payment, minimum of 60% of semester charges
October 10	Second payment
November 10	Third payment
December 10	Final payment, which is the remaining balance owed.

Spring Semester

Registration Day	First payment, minimum of 60% of semester charges
February 10	Second payment
March 10	Third payment
April 10	Final payment, which is the remaining balance owed.

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. **Room and board** refunds are prorated on a daily basis.

WEEK	REFUND % TUITION
Registration Week	100%
Second Week	84%
Third Week	72%
Fourth Week	60%
Fifth Week	48%
Sixth Week	36%
Seventh Week	24%
Eighth Week	12%

Refunds are not made on these items:

- Absences
- Insurance
- Music Lessons two weeks after registration day
- 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, other federal funds. 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 results of the Free Application for Federal Student Aid (FAFSA). To be considered for all federal/state grants for the next academic year, SWAU's priority date for filing this application is March 15. 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 \$4,731.

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.

Federal Academic Competitive Grant (ACG). This grant is available to first-year students who completed high school after January 1, 2006 and second-year students who completed high school after January 1, 2005. The student must be eligible for a Pell Grant, have completed a rigorous high school curriculum, be a full-time student, and be a U.S. citizen. In addition, second-year students must have attained a 3.0 GPA in their first year of undergraduate education. First-year students receive \$750 and second-year students \$1,300.

Federal SMART Grant. This grant is available to third- and fourth-year students who major in mathematics, science, or critical foreign languages. The student must be eligible for a Pell Grant, be enrolled full-time, maintain a 3.0 GPA or higher, and be a U.S. Citizen. Qualifying majors at SWAU include Computer Information Systems, Computer Science, Biology, Mathematics, Chemistry, Physics, and Mathematical Physics. The award is up to \$4,000 for each of the third and fourth years of study.

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 degree program. Annual awards at SWAU range from \$200 to \$3,331. Students who received their first TEG award after September 1, 2005 must be enrolled full time, obtain a 2.5 GPA by the end of their second year of study, and complete 24 credit hours each year.

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

SLEAP Grant Program. SLEAP grants are federal funds that match state TEG. Eligibility requirements are the same as for TEG. Awards cannot exceed \$1786.

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: 1) Texas resident, 2) 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, 3) Has not earned a bachelor's degree, 4) Enrolled full time in an undergraduate degree program, and, 5) Has completed a FAFSA and is eligible to receive federal financial aid. A Texas B-On-Time Loan shall be forgiven if the student completes the bachelor's degree in four years.

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 complement 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.

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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. The interest rate is variable and caps at 8.25% for loans disbursed before July 1, 2006. Loans disbursed on or after July 1, 2006 carry a 6.8% fixed rate. Undergraduate students may borrow up to \$3,500 at the freshman level, \$4,500 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 is no longer enrolled on at least a half-time basis. The lender deducts up to a 1.5% origination fee from the proceeds at the time of disbursement.

Unsubsidized Federal Stafford Loan. Students who have limited or no eligibility for the Federal Stafford Loan may apply for the unsubsidized Federal Stafford Loan. In combination with the Stafford Loan maximums, independent students may borrow \$7,500 at the freshman level, \$8,500 at the sophomore level, and \$10,500 at the junior and senior levels with a maximum of \$46,000. The terms for this loan program are identical to the Subsidized Stafford Loan Program with the exception that the interest payments must be made during the in-school period or interest will accrue and be added to the loan principal when repayment begins.

Federal Perkins Loan Program. SWAU is the lender for this federal program. Freshmen and Sophomores may borrow up to \$1,500; Juniors and Seniors up to \$2,250. Interest on this loan is 5% and repayment does not begin until nine months after the student ceases to be enrolled on at least a half-time basis. SWAU requires that a student be awarded a Stafford Loan before being considered for a Federal Perkins 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% for loans disbursed before July 1, 2006. Loans disbursed after July 1, 2006 carry an 8.5% fixed rate.

Applying for Federal/State Aid

(Priority Date: March 15)

1. Complete Free Application for Federal Student Aid (FAFSA)
Access new or renewal application on the Internet at:
www.fafsa.ed.gov
PIN #'s for new or renewing applicants may be requested at
www.pin.ed.gov
If you do not have access to the internet, request a paper application by calling 800-4-FED-AID (1-800-433-3243). The application is available in English or Spanish.
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 '07 tax returns and other documentation will be requested.

Determining Financial Need

Financial need is calculated by subtracting the student's expected family contribution from the cost of education.

Cost of Education includes estimates for 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 a part of the Family Contribution.

Financial Aid Availability

The Academic Competitive Grant, SMART Grant, Federal Pell Grants, Federal Stafford Loan and Federal PLUS Loan are available to 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), LEAP/SLEAP Grants
TCWS (Texas College Work-Study Program)
Texas B-On Time Loan Program
FSEOG (Federal Supplemental Educational Opportunity Grant)
FWS (Federal Work-Study Program)
Federal Perkins Loan

Some students who qualify for these programs may not receive the award or may receive a minimal award because they have not completed their financial aid file by the priority date. 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.

Contractual Studies and Financial Aid

Clinical Laboratory Sciences - Students who attend one of our affiliated colleges for their final year of study in the Clinical Laboratory Sciences should contact Student Financial Services to determine which institution will award financial aid.

Study Abroad (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 assistance.

Study Abroad (Individualized Contract) - 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 each year. A fee of \$100 will be assessed by SWAU each semester of study abroad through this program.

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— 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 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 federal/state financial assistance.

Qualitative and Quantitative Components

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 requires completion of a specified percentage of the coursework attempted as well as a maximum number of credits that may be attempted for completion of a degree.

Attempted Hours	Completion Percentage Required
0 - 23	50%
24 - 55	55%
56 - 89	61%
90 +	67%

Maximum Attempted Hours

Bachelor of Science	192
Associate Degree Nursing 3-year Program	108
Associate Degree	96

Nursing and Teacher Education require certain criteria be met for acceptance to one of these programs. A student can receive federal and state aid for up to a maximum number of attempted hours for pre-Nursing or pre-Teacher Education course work, at which time the student must be accepted to the program.

Maximum Attempted Hours Pre-Programs

Pre-Nursing	55
Pre-Teacher Education	89

Once a student is accepted to one of these programs, (s)he may receive financial aid while (s)he remains in the program according to departmental guidelines along with meeting the quantitative standards for the intended degree, as indicated above.

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

Additional requirements apply to recipients of the Tuition Equalization Grant (TEG), Academic Competition Grant and SMART Grant.

- Students who received or were awarded their first TEG award before September 1, 2005, must meet the same guidelines as outlined in the institution's policy above.

- Students awarded their first TEG award after September 1, 2005 must be enrolled full-time. Students in this category may receive TEG for no more than five years for a 4-year degree program, 4 years for the AS Nursing 3-year degree program, and 3 years for other associate degree programs. SWAU will expect the 2.5 cumulative GPA requirement to be met by the end of the student's second year of full-time study.

Progress will be reviewed at the end of each semester. Students who fail to meet these standards will be given a probationary (warning) semester. All other students who do not meet the progress standards will be placed on financial aid suspension. 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 taking six or more credit hours. 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	KGSW Channel 31
Administrative offices	Laboratories
Bookstore	Library
Building maintenance	Media services
Cafeteria	Residence Halls
Custodial	Security
E.G. White Research Center	Student Activity Center
Grounds	Switchboard
KJCR 88.3	

Other options may be available through the Student Employment Office located next to the University Bookstore. You may also reach this office by calling (817) 202-6240, during office hours.

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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. **If a balance is owed at SWAU or on a Payment Plan II FSB Loan, students may request up to 50% of their earnings and the remainder will be credited to the unpaid balance.**

TUITION DISCOUNTS

English as a Second Language (ESL)

Students who take 12 or more ESL courses in a semester will receive a tuition discount of \$2,823. No other SWAU scholarships are available to students during that semester.

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 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 Graduate Students

Students who teach for one of the University's lab schools (area schools that contract with the Education Department for student teachers) will receive a 50% tuition discount for graduate classes.

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, Criminal Justice, independent study, private lesson fees or laboratory charges. See page 32 for definition of PBS student. Students receiving the PBS discount do not qualify for other SWAU Scholarships.

SWAU MERIT AWARDS

Dean's List Book Award

Students who are on the dean's list will receive a scholarship for books purchased through the SWAU Bookstore in the semester immediately following the achievement.

Dean's Distinguished List	\$200
Dean's List	\$100

Freshman Awards

A freshman student may qualify for one award from this category. To receive this award, a student must be enrolled for 12 or more credit hours each semester.

Trustee	\$5,000
Trustee Plus*	\$6,000
Presidential	\$3,000
Presidential Plus*	\$4,000
Achievement	\$2,000
Achievement Plus*	\$3,000
Recognition	\$500
Recognition Plus*	\$1,500

* Reflects an additional \$1,000 credited to tuition costs if the student lives in the residence hall.

These 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 75-84.9; Achievement Award 65-74.9; Recognition Award 60-64.9.

This scholarship is renewable for three more years for students who are in good scholastic standing, who maintain a commendable citizenship record. A break in residency to attend another college will affect the renewal of these scholarships.

Endowed Awards and Scholarships

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. Some of the awards and scholarships given to students during the convocation are described on pages 18-20.

Gold or Silver Award

Students who have completed 75+ hours of college credit at the end of the fall semester with a GPA of 3.90+ will receive a Gold Award of \$600. Students who have completed 75+ hours of college credit with GPA of 3.70 to 3.89 will receive a Silver Award of \$400.00. Recipients of these awards 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.

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)

Students may also qualify by scoring at or above the 99.5 percentile on the ACT or SAT (a sum of the ACT skill area scores totaling 132 or greater or a composite SAT verbal and math score of 1550). Test scores must be from a single national test date.

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.

Transfer Scholarship

A transfer student with at least 24 cumulative college credits from other colleges may qualify for one of the following scholarships:

\$4,000 if cumulative GPA from prior colleges is 3.75+
\$3,000 if cumulative GPA from prior colleges is 3.50-3.74
\$1,500 if cumulative GPA from prior colleges is 3.00-3.49

All official transcripts from previously attended colleges must be on file with SWAU before this scholarship will be awarded. To receive this scholarship, a student must be enrolled for 12 or more credit hours each semester. This scholarship is renewable for two years for students transferring 24-55 credits, and one year for students transferring 56-89 credits. The scholarship is not renewable for students transferring 90+ credits. This scholarship is renewable only for students who are in a good scholastic standing, who maintain a commendable citizenship record.

NEED-BASED SCHOLARSHIPS

4-Way Match Scholarship

A 4-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. The student must contribute \$500 in earnings during the semester, whether from on campus employment, or from an off campus job. It is also the responsibility of the student to obtain a commitment from two different sources. Thus, earnings of \$500, and contributions of \$500 each from two different sources may be matched by \$500 from the university. While \$500 is the maximum award, smaller 4-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 match is put on the student's account just prior to the payment plan final due date, and is subject to the following criteria: a) application for federal/state grants and loans, or foreign student aid application, b) contribution of \$500 in earnings from student employment, c) unmet need by the federal aid calculation and d) unmet expenses after all other aid and student earnings. A student who has a private residence hall room or receives educational allowance is not eligible to receive a 4-Way Scholarship match.

Pechero Family 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. The evaluation takes into consideration application for and acceptance of federal/state grants and loans, expected student earnings and academic standing. Applications may be obtained by contacting Student Financial Services. All awards for an academic year will be determined before the beginning of each fall semester. Students may receive this award for up to four years. Application is required each year.

Callicott Scholarship

The Callicott Scholarship is available to students who may need assistance after federal, state, and institutional aid. Applicants must 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. This scholarship is awarded late in the semester.

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.

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.

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 75% 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. This scholarship will be awarded only in the academic year immediately following the summer work.

Summer Tuition Scholarships

The Summer Tuition Scholarship benefits students who attend SWAU for the first time during a summer session. The scholarship will be awarded for the fall semester immediately following the enrollment and will be equal to the amount of tuition paid for one summer class.

Finances

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.

Class of 1993 Scholarship

This scholarship recipient is chosen at the discretion of the administration on the basis of financial need and academic achievement.

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. The 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.

Joseph and Dina Espinosa Scholarship

Given at the discretion of the administration, this scholarship is awarded to students who exhibit financial need and are in good academic standing.

Lessie Culpepper Hagen Scholarship

This scholarship is given to women pursuing degree in English or business. Recipients are chosen by the English and Business Administration Departments.

Dr. F.E.J. and Marjorie Harder Scholarship

This scholarship is given to an education major at the discretion of the graduate chair of the Department of Education at Southwestern Adventist University.

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.

Cecil E. Lambeth Scholarship

This scholarship is for international students from Brazil or South America, and is chosen at the discretion of the administration on the basis of 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.

Florence Lemke Nursing Scholarship

Recipients of this scholarship are selected from nursing majors at SWAU. The donor, working with the nursing department faculty, select the recipient(s) based on an application form, detailing academic achievement, financial need and views of their role in the field of nursing.

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.

Peggy A. Norris Memorial Scholarship

Recipients of this scholarship are selected by the donors from candidates recommended by the Education or Music departments. First consideration is given to a Music Education major. Students are selected with financial need, academic achievement, and demonstrate a love for children and education.

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.

Shirley Pinterich Scholarship

This scholarship is given to nursing students who are in financial need and demonstrate academic achievement.

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 Reifsnnyder Family Scholarship

This scholarship is given to a student who has real financial need, who have demonstrated their commitment to academic success, and are making valuable contributions to campus life.

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.

Finances

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.

Sicher Family Scholarship

This scholarship goes to a history major who demonstrates financial need and academic achievement. The recipient is chosen by the history department faculty. The donor may at their option have input in the selection of the recipient.

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 mathematics 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 the 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.

Dudley and Reta Kent Tomblinson Scholarship

Recipients of this scholarship are rotated among religion, business, and nursing majors currently enrolled at SWAU. The department faculties will select the recipients based on academic achievement and financial need.

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.

Jim Hopps Scholarship

Recipients of this scholarship are selected by the donor 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.