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>$7,728</td>
<td>$15,456</td>
</tr>
<tr>
<td>SA Fee</td>
<td>90</td>
<td>180</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>100</td>
<td>200</td>
</tr>
<tr>
<td>Total Tuition and Fees</td>
<td>$7,918</td>
<td>$15,836</td>
</tr>
<tr>
<td>Residence hall room</td>
<td>1,564</td>
<td>3,128</td>
</tr>
<tr>
<td>Required meal plan choices for resident hall student:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A 19 meals per week or A(R) 15 meals per week + $402 Rusty Bucket</td>
<td>$11,492</td>
<td>$22,984</td>
</tr>
<tr>
<td>Total Package</td>
<td>$11,492</td>
<td>$22,984</td>
</tr>
<tr>
<td>B 14 meals per week or B(R) 11 meals per week + $342 Rusty Bucket</td>
<td>$11,191</td>
<td>$22,382</td>
</tr>
<tr>
<td>Total Package</td>
<td>$11,191</td>
<td>$22,382</td>
</tr>
<tr>
<td>C 10 meals per week or C(R) 08 meals per week + $281 Rusty Bucket</td>
<td>$10,889</td>
<td>$21,778</td>
</tr>
<tr>
<td>Total Package</td>
<td>$10,889</td>
<td>$21,778</td>
</tr>
</tbody>
</table>

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.
5. Meal plans may not be shared with other students or guests.

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 $782 per semester subject to space availability, dean approval, and financial clearance.

OTHER TUITION AND FEES

Adult Degree Program
Adult Degree Program tuition is $515 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 for the courses available for audit is structured as follows:
1. Full-time SWAU students may audit up to three hours of credit without the audit charge
2. For part-time and audit-only students, audit tuition is one half of regular tuition.

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 $644 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 $125 will be assessed for this orientation, which includes software for UNIV 110 Principles of Active Learning.
Fees
Laboratory/Supply Fees
- Advanced Video Production supply fee $150
- Art Class supply fee $40
- Each Biology lab course fee $40
- Broadcast Graphic Design and Animation supply fee $150
- Each Chemistry lab course fee $40
- Digital Audio Production supply fee $50
- Digital Photography supply fee $150
- Photojournalism supply fee $100
- TV Field Production and Reporting supply fee $150
- Video Production supply fee $250

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.

Graduate Program
Graduate Program tuition is $644 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.

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.

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 $500 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.
- CLEP examinations—$70. The recording fee is $25 per exam.
- Proficiency examinations—$75 each.
- SAT examinations—approximately $40.
- 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 rates: Fall semester $743, Spring semester $1040. (This is the INS required twelve-month coverage.)
Finances

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.

Late Registration Fee
A fee of $200 cash is required for requests to begin the process to register after the close of registration week.

Low Balance Write-Offs
Credits or debits of less than $5 will be written off by 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, 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. Transcripts and diplomas are not released if a student's account is not paid in full, if a student has not completed federal student loan counseling, if government loans are not current in repayment, or if the academic file is incomplete. If a check to pay off a student account 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 post-baccalaureate student, ADP, or other discounted programs. This discount does not apply to payments made by credit or debit card.

Plan II — Five-payment Semester Agreement
This plan is a five-payment contract with the University. The first payment, due in July, is 60% of semester charges, and financial aid can be applied toward this requirement. The remaining balance will be divided equally over four payments due the 10th of each month, as follows:

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>April 10 Final payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>First payment, minimum of 60% of semester charges</td>
</tr>
<tr>
<td>August 10</td>
<td>Second payment</td>
</tr>
<tr>
<td>September 10</td>
<td>Third payment</td>
</tr>
<tr>
<td>October 10</td>
<td>Fourth payment</td>
</tr>
<tr>
<td>November 10</td>
<td>Final payment</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spring Semester</th>
<th>April 10 Final payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>December</td>
<td>First payment, minimum of 60% of semester charges</td>
</tr>
<tr>
<td>January 10</td>
<td>Second payment</td>
</tr>
<tr>
<td>February 10</td>
<td>Third payment</td>
</tr>
<tr>
<td>March 10</td>
<td>Fourth payment</td>
</tr>
<tr>
<td>April 10</td>
<td>Final payment</td>
</tr>
</tbody>
</table>

*Students must go to the SWAU portal in July to choose this payment option.

Plan III — Four-payment Semester Agreement
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 part of that payment. The remaining balance will be divided into three payments due on the 10th of each month, as follows:

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>April 10 Final payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Day</td>
<td>First payment, minimum of 60% of semester charges</td>
</tr>
<tr>
<td>October 10</td>
<td>Second payment</td>
</tr>
<tr>
<td>November 10</td>
<td>Third payment</td>
</tr>
<tr>
<td>December 10</td>
<td>Final payment, which is the remaining balance owed.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spring Semester</th>
<th>April 10 Final payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Day</td>
<td>First payment, minimum of 60% of semester charges</td>
</tr>
<tr>
<td>February 10</td>
<td>Second payment</td>
</tr>
<tr>
<td>March 10</td>
<td>Third payment</td>
</tr>
<tr>
<td>April 10</td>
<td>Final payment, which is the remaining balance owed.</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>WEEK</th>
<th>REFUND %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Week</td>
<td>100%</td>
</tr>
<tr>
<td>Second Week</td>
<td>84%</td>
</tr>
<tr>
<td>Third Week</td>
<td>72%</td>
</tr>
<tr>
<td>Fourth Week</td>
<td>60%</td>
</tr>
<tr>
<td>Fifth Week</td>
<td>48%</td>
</tr>
<tr>
<td>Sixth Week</td>
<td>36%</td>
</tr>
<tr>
<td>Seventh Week</td>
<td>24%</td>
</tr>
<tr>
<td>Eighth Week</td>
<td>12%</td>
</tr>
</tbody>
</table>

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 those 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, Subsidized Federal Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Academic Competitiveness Grant, National SMART Grant, 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 result of the Free Application for Federal Student Aid (FAFSA). To be guaranteed the maximum award for which the student is eligible, the FAFSA must be completed by SWAU’s priority date - March 15. Students are automatically considered for all grants for which they may be eligible.

Academic Competitiveness 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 and, have completed a rigorous high school curriculum. 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 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 $976 to $5,350.

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.

National 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, and maintain a 3.0 GPA or higher. 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.

TEACH Grant. This is a non-need based program that provides up to $4,000 per year to students enrolled in an eligible program and who agree to teach as a highly qualified teacher in a high-need field, at a low-income elementary or secondary school for at least 4 years within 8 years of completing the program for which the TEACH Grant was awarded. Failure to complete the required teaching service results in conversion of the TEACH Grant to a Federal Direct Unsubsidized Loan with interest accruing from the date the grant was disbursed. A student may receive up to $4,000 per year with an aggregate limit of $16,000. Applicants must complete a FAFSA, sign an Agreement to Serve, and be completing coursework necessary to begin a career in teaching. A minimum 3.25 cumulative GPA is required.

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

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 $3,800. 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.

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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 is a zero-interest loan that is forgiven if recipients graduate "on time" with a 3.0 or higher GPA. The availability of BOT loans is dependent upon funding by the Texas Legislature. 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.

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.

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 the 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 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. Loans disbursed on or after July 1, 2009 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 .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 addition to the Federal Stafford loan limits, dependent students may borrow $2,000 each year. In combination with the Stafford Loan maximums, independent students may borrow $9,500 at the freshman level, $10,500 at the sophomore level, and $12,500 at the junior and senior levels with an aggregate limit of $57,500. Interest for this loan program is 6.8%. Interest payments can be made during the in-school period or will be capitalized upon entering repayment.

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 and not to exceed 9% for loans disbursed before July 1, 2006. Loans disbursed after July 1, 2006 carry an 8.5% fixed rate.

College Access Loan. The College Access Loan Program provides alternative educational loans to Texas students who are unable to meet the cost of attendance. A student must be a Texas resident, be enrolled at least half-time in a course of study leading to an associate's, bachelor's, or graduate degree, meet satisfactory academic progress requirements, and have good credit standing or provide a cosigner who has good credit standing and meets other requirements. Students may borrow an amount up to the cost of attendance other financial aid. A 3% or 5% origination fee will be deducted from the proceeds of each loan. A student borrower may choose either a fixed interest rate of 6% or a variable rate that is set annually and will never be higher than 4 points above the rate at which the loan is made. Apply at www.HHloans.com.

Health Education Loan Program (HELP). The Health Education Loan Program provides educational loans to Texas students enrolled in SWAU's nursing program. The student must be a Texas resident, enrolled at least half-time in the nursing program, meet satisfactory academic progress requirements, and have good credit standing or provide a cosigner who has good credit standing and meets other criteria. Loan limits are up to $12,500 per academic year with a lifetime total of $50,000. A 3% origination fee will be deducted from the proceeds of each loan. A student borrower may choose either a fixed interest rate of 6% or a variable rate that is reset annually and will never be higher than 4 points above the rate at which the loan is made. Apply at www.HHloans.com.

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 '06 tax returns and other documentation will be requested.
Financial Aid

Determing 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 Competitiveness 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/ACG/SMART — 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 qualitative 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 the completion of a degree.

<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>Completion Percentage Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>at 23</td>
<td>50%</td>
</tr>
<tr>
<td>at 55</td>
<td>58%</td>
</tr>
<tr>
<td>at 89</td>
<td>67%</td>
</tr>
<tr>
<td>90 +</td>
<td>67%</td>
</tr>
</tbody>
</table>

Students who work at the minimum level of any interval will be expected to perform at a higher rate of completion in future semesters. This will be individually evaluated and the performance expectation will be communicated to the student.

Maximum Attempted Hours

| Bachelor of Science | 192 |
| Associate Degree    | 96  |

Nursing and Teacher Education require certain criteria to 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 coursework, at which time the student must be accepted to the program.

Maximum Attempted Hours for Pre-Programs

| Pre-Nursing  | 55  |
| Pre-Teacher Education | 89  |

Once students are accepted to one of these programs, they may receive financial aid while they remain in the program according to departmental guidelines along with meeting the quantitative standards for the intended degree, as indicated above.
Students who find that they have exceeded the maximum time allowed for completing a degree because of a change in majors, will need to go through the appeal process for a determination as to whether they may continue to receive federal student aid. The degree audit will be reviewed as a part of the appeal process.

Additional requirements apply to recipients of the Tuition Equalization Grant (TEG). Students who receive or were awarded their first TEG 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. To receive a renewal TEG, the student must have completed 24 credits in the prior year and maintain a 2.5 cumulative GPA. These students may receive TEG for no more than five years for a 4-year degree program and three years for an associate degree program. A student may appeal to receive a renewal TEG if they did not meet the requirements and there were circumstances that prevented them from attaining the required hours or GPA. In the event of hardship or other good cause for students awarded TEG for the first time on or after September 1, 2005, the Student Finance Committee may allow an otherwise eligible person to receive TEG while enrolled less than full time or if the student's grade point average or number of hours completed falls below the satisfactory academic progress requirements.

Academic progress will be reviewed at the end of each fall and spring semester. Students who fail to meet the GPA and/or completion percentage standards will be notified that the completion of a Satisfactory Academic Progress Contract is required if they wish to continue receiving aid. Students who have exceeded the pre-program hours must provide documentation from their academic department indicating that they will be accepted to that program within one semester or at the next program entry date. Students who exceed the number of years for completion of a degree must complete a Satisfactory Academic Appeal Form to be reviewed by the Student Finance Committee. A hold is placed on the student's federal and state aid until the SAP contract has been completed, pre-program aid is approved, or the suspension appeal has been approved. Suspension appeals may be made for the following reasons: 1) The student has experienced serious illness; 2) The student has a degree plan change; 3) The student, out of financial necessity, carried an extremely heavy workload over an extended period of time; 4) Upon recommendation of the Vice President for Academic Administration; 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
- 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.

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 up to 80% institutional earnings (non-federal/state work-study) automatically applied to their accounts.

TUITION DISCOUNTS

English as a Second Language (ESL)

Students who take 12 or more ESL credit hours in a semester will receive a tuition discount of $2,937. 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 (schools in districts who have a contract with the Education Department for student teaching) will receive a 50% tuition discount for graduate classes taken on campus. Distance-learning classes will be assessed an additional fee.

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, ADP, independent study, private lesson fees or laboratory charges. See page 31 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.

- The GPA is multiplied by 12.5. The ACT is multiplied by 1.4 or the SAT is divided by 32. The sum of the GPA and Test calculation gives a score that determines the award: 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 or above will receive a Gold Award of $600. Students who have completed 75+ hours of college credit with a 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 an average cumulative GPA of 3.0 or above.

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 score plus SAT verbal and math scores 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 credit hours each semester. Transfer students who were not 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 or above
- $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 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 after the student's final payday each semester, and subject to the following criteria: a) application and acceptance for federal/state grants and loans, 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 allowances is not eligible to receive a 4-Way Scholarship match. To receive the SWAU match, all contributions (including student earnings of $500) must be received by December 1 for fall semester and April 1 for spring semester.

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.

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 students may also qualify by scoring at or above the 99.5 percentile on the ACT or SAT (a sum of the ACT score plus SAT verbal and math scores 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 credit hours each semester. Transfer students who were not 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 or above
- $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 good scholastic standing, who maintain a commendable citizenship record.
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.

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.

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 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 summer. 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.

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.

ENDOWED SCHOLARSHIPS
The following scholarships are awarded during spring semester to students who are returning to Southwestern Adventist University the following school year. Recipients are selected based on criteria established by the scholarship donors.

The University is grateful to the donors who support Southwestern students by establishing these endowed scholarships. Those interested in creating a named scholarship may contact the Office of University Advancement.

1993 Senior Scholarship
Frank H. Abel Scholarship
Alumni Homecoming Honoree Scholarship
Marvin & Dee Anderson Scholarship *
Isaac Baker Scholarship
Norma P. Bartolome Scholarship
Nathan L. Beebe Scholarship
Thelma Beem Scholarship
Jessie Case Belz Scholarship
Irene Black Scholarship
Mardian J. Blair Scholarship
Board of Trustees Scholarship
Frances Draper Brennan Scholarship
Edward & Sylvia Brickman Scholarship
Raleigh & Edith Burchfield Scholarship
John & Remy R. Cabansag Scholarship*
Frances I. Clark Scholarship
Jimmie C. Culpepper Scholarship
John & Joan Curnow Student Missionary Scholarship
Clarence W. Dortch Scholarship
Edward-Wiest Scholarship
El Jean Scholarship
Entrepreneurship Scholarship
Joseph & Dina Espinosa Scholarship
Sadie Goodwin-Richardson Scholarship
Lessie Culpepper Hagen Scholarship
Dr. F.E.J. & Marjorie Harder Scholarship
Orville Lee & Laura Judge Hayes Scholarship
Alvin C. Heinrich Scholarship
Dale Heinrich Music Scholarship
James K. Hopps Scholarship*
Victorine Zaidan Kafrouni Scholarship
Cecil E. Lambeth Scholarship
Elder George E. & Pearl Leffler Scholarship
George E. Leffler, Jr. Scholarship
Florence Lemke Nursing Scholarship
George Mathews Scholarship
Daniel & Ruth McAdams Scholarship
Jason Mickley Scholarship
Cyril & Marian Miller Scholarship
Fred B. & Blanche Gilbert Moore Scholarship
Peggy A. Norris Memorial Scholarship
Sheree Parris Nudd Communication Scholarship
Odyssey Harbor Scholarship
Shirley Pinterich Scholarship
Charles Popejoy Scholarship
Bruce Prindle Scholarship
Ed & Janelle Reifsnyder Scholarship
V.L. & Alga Robers Scholarship
Herbert & Irene Roth Scholarship
Alma Saylor Sandefur Scholarship
Cree & Mildred Sandefur Scholarship
School of the Prophets Scholarship
E. Frank & Joy Hargrove Sherrill Scholarship
Sicher Family Scholarship
Villa Gillis Sierk Scholarship
Marc Simpson Memorial Scholarship
Spells Family Scholarship
Wes Stoops Scholarship
Southwestern Union Scholarship
Student Association Presidents' Scholarship
Eugene V. Thomsen Scholarship
Dudley & Reta Kent Tomblinson Scholarship
Trixie Pearl Scholarship
Herman & Birdie Walker Scholarship
Wallen Knight Scholarship
Weis Heritage Scholarship
William V. Wiist Scholarship
Brandon Michael Williams Scholarship
P. Harlan & Jean Wilson Scholarship
Paul L. & Dorothea A. Wilson Scholarship
George W. & Mary A. Winn Scholarship
Wisdom Nursing Scholarship
Ernest & Vera Wolfe Scholarship
Harold L. Wright Scholarship
Perfil & Pauline Zapara Scholarship
* Scholarships for which students must apply.