Financial Aid

General Information

Purpose
The University of South Alabama (USA) subscribes to the principle that the purpose of financial aid is to provide assistance to students who, for lack of funds, would otherwise be unable to attend college. Financial aid is awarded according to each individual's need in relation to college costs. Awards may include loans and part-time employment, and may be offered to a student singly or in various combinations. The University's financial aid staff is dedicated to the principle that each student must receive personal attention with complete confidentiality. Every effort is made to provide financial counseling by experienced, considerate personnel.

Inquiries about financial aid should be addressed to the Office of Financial Aid, 390 Alumni Circle, 1200 Meisler Hall, University of South Alabama, Mobile, AL 36688-0002, telephone (800) 305-6828 or e-mail: finaid@southalabama.edu.

Applying For Financial Aid
Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Be sure to list the University of South Alabama in Step 6. The University's Federal school code is 001057. By listing (USA) and completing the FAFSA correctly, USA will receive the FAFSA electronically. Upon receipt of this data, notification will be sent via e-mail of additional forms needed by the Office of Financial Aid.

Additionally, students whose applications are selected for verification will be asked to submit information such as tax transcripts (the student's and parents' if applicable), and other necessary documents to support the information provided on the FAFSA. Awards will not be made until all documents are received and the information on the FAFSA has been verified.

When all required application information is submitted to the Office of Financial Aid, the student's file is reviewed and evaluated to determine eligibility for federal aid. Students are notified of their award via their JagMail e-mail address.

Application Deadlines
Students who submit all required application data early and correctly will receive priority for financial aid funding. Please refer to the Office of Financial Aid's website at http://www.southalabama.edu/departments/finaid/ for important deadlines. Note: Scholarship deadlines are much earlier.

Disbursement Of Financial Aid
Financial aid is typically disbursed on the first day of each academic term and paid to students at the rate of one-half (1/2) per semester.

Aid eligibility is determined at the end of the official Drop/Add period. Adding classes after that date will not increase a student's aid eligibility.

All aid except Federal Work Study (FWS) will be applied to institutional charges. If the financial aid does not cover costs, the student may make up the difference with a personal check or credit card. If the award is more than institutional charges, the excess funds excluding scholarships will be disbursed to the student by the Office of Student Accounting. Excess proceeds from the Federal Direct Parent Loan to Undergraduate Students (PLUS) will be refunded to the student. Students whose financial aid has not been received by the University should be prepared to meet the required costs of tuition and fees at registration.

Admission
To be considered for financial aid, a student must be accepted for admission. A student must be classified as a degree seeking student in an eligible program and an eligible major to be eligible for financial aid. Students who are admitted or re-admitted as non-degree, unclassified, transient, or audit students are not eligible to receive financial aid. Courses only required for the student's degree program can be used to determine enrollment status.

Citizenship
For all programs, an applicant must be a citizen of the United States or in the United States for other than temporary purposes.
Renewability
The Free Application for Federal Student Aid (FAFSA) must be filed each year. Other forms as determined by the University are required depending upon changing federal legislation, regulations, and available funds.

Students are eligible to continue receiving financial aid as long as they meet the academic policies of the University. Students must also meet the conditions of Satisfactory Academic Progress (SAP) as defined in the current University Bulletin.

Grants

Federal Pell Grant
The Federal Pell Grant is a basic "need based" grant awarded to the neediest undergraduate students working on a first bachelor's degree. Eligibility is determined through a standard formula established by Congress, which is used to evaluate the information reported on the FAFSA. This will produce an Expected Family Contribution (EFC) number. The amount of Pell Grant that the student is eligible to receive depends on the EFC, Cost of Attendance, and enrollment status. Pell Grant is prorated for three-quarter, half time, or less-than-half time enrollment. Students must be enrolled FULL-TIME, in order to receive the full amount of the Pell Grant award. Effective Fall 2012, student's Pell Grant eligibility cannot exceed 600% which is the equivalent of 12 full time semesters. Grant awards to do not have to be repaid.

Federal Supplemental Educational Opportunity Grant (FSEOG)
The Federal Supplemental Educational Opportunity Grant (SEOG) is a "need based" grant awarded to undergraduate students who are enrolled in a first bachelor's degree program and eligible for a Pell Grant. Students with the highest need are given first priority. SEOG funds are severely limited and are awarded to eligible students until the funds are depleted.

Alabama Student Assistance Program (ASAP)
Alabama Student Assistance Program (ASAP) is gift aid awarded to eligible Alabama residents seeking a first undergraduate degree. Students must meet general eligibility requirements including demonstrating financial need. Funds are awarded only to students who are Federal Pell Grant recipients.

The amount of ASAP awards depends on the student's need and the amount of funds allocated to the University and the availability of those funds.

Federal Work Study (FWS)
The Federal Work-Study Program (FWS) is a "need based" part-time work program which allows students to earn money to help pay educational expenses. Students must indicate on their FAFSA that they are interested in Federal Work Study in order to be considered. The amount shown on the student's PAWS account is the maximum amount available to earn on the FWS program. FWS will not be available at registration for the payment of fees. FWS student employees will be paid twice per month. The maximum award allows student employees to work up to 20 hours per week. FWS funds are limited and are awarded to eligible students until funds are depleted.

Student Employment Program

Part-time employment is available to students through individual departments or colleges. Students should contact departments or colleges directly regarding possible employment opportunities for student employment.
Cooperative Education

Full-time and part-time employment directly related to students' major fields of study is available to students having completed at least two semesters of academic work. Contact the Career Services Center for further information.

Off-Campus Employment

Announcements of part-time job openings in the Mobile area are posted on the Student Job Database on the Office of Financial Aid's web site at http://www.southalabama.edu/departments/finaid. Students must be enrolled at USA to access the job listings.

Loans

Federal Direct Loans

Federal Direct Loans are low interest loans that undergraduates, graduates and parents of dependent undergraduates may obtain from the federal government. They include the Federal Direct Subsidized Loan, the Federal Direct Unsubsidized Loan, the Federal Direct Parent Loan for Undergraduate Students (PLUS) Loan and the Federal Direct Graduate PLUS Loan. These loan programs were created by Congress to help all eligible students and parents, with and without financial need, pay for the student’s educational expenses.

The type of Federal Direct Loan a student may borrow is based mainly on the student's demonstrated need. Demonstrated need is the student's cost of attendance minus the expected family contribution, which is calculated from the information submitted on the FAFSA, minus other aid. The Federal Direct Subsidized Loan is awarded to undergraduate students with demonstrated need and the federal government pays the interest while the student is in school. The Federal Direct Subsidized Loan is awarded to students without demonstrated need and the student borrower pays the interest while in school and during the grace period; however, the student may defer the interest payment until the end of the grace period. Undergraduate students may receive a combination of both loans depending on their eligibility of need versus no-need and their dependency status. Some independent students are eligible to borrow additional unsubsidized Federal Direct Loan funds despite their demonstrated need. Students must be enrolled at least half time to be eligible to receive Federal Direct Loan Funds.

Federal Direct Loan Limits:

Dependent Undergraduates:
- Freshmen may borrow up to $5,500 per year. (Not to exceed $3,500 in Federal Direct Subsidized Loans)
- Sophomores may borrow up to $6,500 per year. (Not to exceed $4,500 in Federal Direct Subsidized Loans)
- Juniors and Seniors may borrow up to $7,500 per year. (Not to exceed $5,500 in Federal Direct Subsidized Loans)
- The maximum that all undergraduates may borrow for all years is $31,000 (not to exceed $23,000 in Federal Direct Subsidized Loans).

Independent Undergraduates:
- Freshmen may borrow up to $9,500 per year. (Not to exceed $3,500 in Federal Direct Subsidized Loans)
- Sophomores may borrow up to $10,500 per year. (Not to exceed $4,500 in Federal Direct Subsidized Loans)
- Juniors and Seniors may borrow up to $12,500 per year. (Not to exceed $5,500 in Federal Direct Subsidized Loans)
- The maximum that all undergraduates may borrow for all years is $57,500. (Not to exceed $23,000 in Federal Direct Subsidized Loans)

Graduate Students:
- Graduate students may borrow up to $20,500 per year in Federal Direct Unsubsidized Loans.
- The maximum that all graduate students may borrow is $138,500.
Remember, the amount a student may borrow is limited to financial eligibility. Also, most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement that is received. Information regarding loan fees and interest rates can be found at www.studentaid.ed.gov.

The minimum Federal Direct Loan payment is $50 per month, and repayment usually begins six (6) months after students drop below half-time status.

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**Federal Direct Parent Loan For Undergraduate Students (PLUS)**

This program allows parents to borrow up to the cost of attendance, less other financial aid. A credit check is required for all Federal Direct PLUS Loan applications. The repayment period begins on the day the loan is fully disbursed, with the first installment due to the lender within 60 days of that date. A student must be enrolled at least half-time to be eligible for the funds. Please visit www.studentaid.ed.gov for current loan fees and interest rates.

**Federal Direct Graduate PLUS Loan**

Federal Direct Graduate PLUS loans are federally sponsored loans for students attending graduate school. With a Graduate PLUS Loan, students may borrow up to the full cost of their education, less other financial aid received including Federal Direct Loans. A credit check is required for all Graduate PLUS Loan applications. A student must be enrolled at least half time to be eligible for the funds. Please visit www.studentaid.ed.gov for current loan fees and interest rates.

**Federal Direct Student Loan Counseling**

**Entrance Counseling Interview**

Students receiving Federal Direct Loans for the first time at USA must complete an online counseling session before receiving their student loan disbursement. During the counseling session, students will be informed of their rights and responsibilities as borrowers, advised on the consequences of excessive borrowing and of defaulting on a student loan, and given tips on money management. Students must complete the counseling session online at http://www.studentloans.gov.

**Exit Counseling Interview**

Students who received a Federal Direct Loan or Federal Perkins Loan while attending USA must complete an online counseling session before leaving the University through graduation, withdrawal, or transfer. Students must complete the counseling session online at http://www.studentloans.gov for Federal Direct Loans. The Office of Student Accounting will notify all Perkins Loan recipients of exit material.
**Over Awards**

**Definition**
When students receive federal funds, their financial need is established according to federal guidelines. Students may not receive more financial assistance than their cost of attendance. This occasionally occurs when students receive funds from other sources after the Office of Financial Aid issues a financial aid award. This situation is called an over award.

When over awards occur, the Office of Financial Aid is required to adjust the financial aid the student has been awarded. Students may be required to repay some of the funds they have already received.

To prevent over awards, students should take the following steps:

- Notify the Office of Financial Aid of any assistance from outside sources not listed on the award letter such as scholarships, ROTC, etc.
- Check with the Office of Financial Aid before applying for financial assistance from other sources.

**Federal Financial Aid Recipient Withdrawals And Refunds**

**Return Of Federal Financial Aid Refunds**
In accordance with federal guidelines, when a student completely withdraws from school, a portion of federal financial aid (grant or loan funds, except for Federal Work-Study earnings), must be returned to the applicable federal program(s). If a federal aid recipient completely withdraws from school after beginning attendance, the amount of federal aid earned by the student must be determined based on the number of days the student attended in the given term. If the amount disbursed to the student is greater than the amount the student earned, the unearned federal aid funds must be returned. Federal aid funds will be returned in the following order:

- Unsubsidized Direct Stafford Loans (other than PLUS Loans)
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Direct PLUS Loans
- Federal Pell Grants
- Federal SEOG
- Federal TEACH Grants
- Iraq and Afghanistan Service Grant

NOTE: If the student's Title IV financial aid required return is greater than the posted University refund at the time of withdrawal, the student will owe the difference to the University. The Office of Student Accounting will notify the student of the amount due.

If a student completely withdraws after completing 60% of the term, then it is assumed that the student has earned 100% of their federal aid award, and no funds will be returned to the federal programs.

For an example of the proposed Return of Title IV Funds Worksheet, please see either the Office of Student Accounting or the Office of Financial Aid located in Meisler Hall.

**TEACH**

**Teacher Education Assistance For College And Higher Education (TEACH) Grant**
Conditional grants of up to $4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

In exchange for receiving a TEACH Grant, students must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. For more information on high-need fields and schools serving low-income students, visit www.studentaid.gov.

As a recipient of a TEACH Grant, students must teach for at least four academic years within eight calendar years of completing the program of study for which they received a TEACH Grant.

To receive a TEACH Grant, students must meet the following criteria:
• The Free Application for Federal Student Aid (FAFSA) must have been filed for the application year and USA must have the results of the FAFSA.
• Be a U.S. citizen or eligible non-citizen.
• Attend full-time each term (at least 12 hours for undergraduate and at least 6 hours for graduate)
• If an undergraduate student:
  • Be enrolled in teacher candidacy in an eligible USA major. Contact the Advising Office in the College of Education and Professional Studies for eligible majors.
  • Meet and maintain a cumulative USA GPA of at least a 3.25.
• If a graduate student:
  • Be enrolled in an eligible USA major. Contact the Advising Office in the College of Education and Professional Studies for eligible majors.
  • Meet and maintain a cumulative USA GPA of at least a 3.2

If a student receives a TEACH Grant but does not complete the required teaching service, the student will be required to repay the grants as a Direct Unsubsidized Direct Loan, with interest charged from the date of each TEACH Grant disbursement.

Student Rights

Students Have The Right To Know
1. The names of organizations which accredit and license the University;
2. About the University's programs, instruction, laboratories, physical facilities, and faculty;
3. The cost of attending the University and its refund policy;
4. The type of financial assistance offered by the University from federal, state, local, and private programs;
5. Who the financial aid personnel are and the location of the Office of Financial Aid;
6. What the procedures and deadlines are for applying for financial aid;
7. How the University selects its financial aid recipients;
8. How the University determines financial need;
9. How much financial need has been met;
10. How financial aid is received;
11. About each type of financial assistance offered;
12. Information about all student loans offered;
13. The kind of Federal Work Study (FWS) jobs that are offered, hours, duties, rate, and frequency of pay;
14. When and how financial aid awards are adjusted;
15. About special facilities for the handicapped; and
16. The University's Satisfactory Academic Progress (SAP) Policy.

Consumer Complaint Procedures
Students and prospective students should be aware that, should they have concerns or complaints related to the management or conduct of the Title IV financial assistance programs or to misleading or inappropriate advertising and promotion of the institution's educational programs, this institution has a complaint procedure. To the extent possible, students must seek a resolution of such matters through the institution's internal complaint procedure before involving others. Students with complaints should contact the Office of the Executive Director for Enrollment Services at (251) 460-6494. Should the institution not be able to resolve the problem, you may contact the Department of Education Ombudsman at 1 (202) 401-4498 or toll free at 1 (877) 557-2575.

Student Responsibilities

Students Have The Responsibility To:
1. Review and consider all information about the University before enrolling;
2. Pay special attention to the application for financial aid, complete it accurately, submit it on time and to the right place;
3. Know all deadlines for applying for aid and meet them;
4. Provide all required documentation, corrections, and/or information requested by the Office of Financial Aid;
5. Notify the University of any information that has changed since the financial aid application was submitted;
6. Read, understand, and keep copies of all forms;
7. Repay any student loans borrowed;
9. Notify the Office of Financial Aid of a change in name, address, or enrollment status (half-time, full-time, three-quarter-time);
10. Satisfactorily perform the work agreed upon in a Federal Work-Study (FWS) job;
11. Understand the University’s refund policy.

Satisfactory Academic Progress Policy

Federal financial aid funds are awarded with the understanding that students will make progress toward their chosen degree. The University of South Alabama, as directed by the U.S. Department of Education, has established guidelines (Standards of Satisfactory Academic Progress) to follow in order to meet this goal. To download a copy of the policy, please visit http://www.southalabama.edu/departments/finaid/sap.html.

Standards of Satisfactory Academic Progress apply for the following types of federal financial aid funds:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loan
- Federal Direct Loans (Subsidized & Unsubsidized)
- Federal Direct PLUS Loan
- Federal Direct Graduate PLUS Loan
- Federal Teacher Education Assistance for College & Higher Education Grant (TEACH)
- Iraq and Afghanistan Service Grant

The requirements of this policy apply to all undergraduates, graduates, and doctoral students including all levels of enrollment. Satisfactory Academic Progress is evaluated at the end of each semester.

Student Standards For Satisfactory Academic Progress (SAP)

The Standards of Satisfactory Academic Progress (SAP) are comprised of the following components. Students who fail to meet any one of these academic standard components outlined below will lose their eligibility for federal financial aid funds. Students can view their SAP status at any time on PAWS.

Cumulative Grade-Point Average (CGPA): Undergraduate students must maintain a minimum CGPA of at least 2.0 on all credit hours attempted at USA. PLEASE NOTE: Undergraduate students enrolled in programs in the College of Education and Professional Studies after being admitted to Candidacy must have and maintain a minimum 2.2 CGPA for non-teacher certification programs, or a 2.5 CGPA and 2.75 program GPA for teacher certification programs.

Graduate students must maintain a CGPA of 3.0 to meet minimum CGPA requirements.

1. Pace of Progression Requirements: To ensure that students earn a degree within the maximum time frame allowed, students must be passing 67% of all attempted hours (including transfer hours).
2. Maximum Time Frame: Federal financial aid funds cannot be paid to a student who exceeds 150% of the published length of the degree program (including transfer hours) in credit hours.

Examples: (1) If a student's degree is a 120 hour program: 120 x 150% = 180 attempted hours maximum time frame. The student is eligible for only the first 180 hours attempted. (2) If a student transfers and bring 70 hours credit into a 120 hour program: 120
PLEASE NOTE

• Assigned grades of A, B, C, D, F and F* are all included in the CGPA, Pace of Progression, and Maximum Time Frame components. Courses with non-assigned letter grades of S, P, U, U*, I, X, WD, AU, UA, and N are considered in Pace of Progression and Maximum Time Frame components but are not included in the CGPA component.

• All terms of attendance are reviewed including terms when no federal financial aid funds were received.

• Students transferring to USA are assumed to be maintaining Satisfactory Academic Progress. Grades from transfer credits will not factor into the CGPA at USA but transfer credits will count as credits attempted and credits earned.

• A student may elect to declare Academic Bankruptcy, as defined in the USA Bulletin, in which none of a student’s prior course work is counted towards completion of grade requirements and the computation of their institutional CGPA. Credit hours and grades earned prior to declaring Academic Bankruptcy will continue to be included in the determination of Satisfactory Academic Progress.

• Repeating classes may negatively affect federal aid eligibility. A student who remains otherwise eligible to receive federal financial aid funds under the applicable requirements, including this SAP Policy, may repeat failed classes and continue to receive federal financial aid funds. Similarly, an otherwise eligible student may repeat a previously passed course once and continue to receive federal financial aid funds. All attempts of a course, including repeat courses, are included in CGPA, Pace of Progression, and Maximum Time Frame components. Changes to a student’s CGPA due to grade replacement will not be taken into account until the grade replacement is approved in accordance with the Grade Replacement Policy. Grade replacement will allow for a prior grade earned not being included in the CGPA component, if approved by the Registrar’s Office; however, all attempts will still be counted in the Pace of Progression and Maximum Time Frame components.

• All remedial courses are included in CGPA, Pace of Progression, and Maximum Time Frame components.

• Students classified as pursuing a second Bachelor’s degree will continue to be evaluated on Pace of Progression and Maximum Time Frame components stated above. For students who pursue a second degree at USA, a CGPA of 2.0 must be maintained. In calculating the Maximum Time Frame component, the published program length for the second degree will be reduced by the number of general education credit hour requirements earned from the first degree (generally 40 credit hours).

• For students changing programs or majors prior to completion, all credit hours and grades will continue to be included in CGPA, Pace of Progression, and Maximum Time Frame components.

Satisfactory Academic Progress (SAP) Evaluation – Financial Aid Warning Status

Students who have been receiving federal financial aid funds in a clear SAP status and fail to meet one or more of the SAP components at the end of a semester will automatically be placed on Financial Aid Warning and will be eligible to receive federal financial aid funds for one additional semester. Students who do not meet Satisfactory Academic Progress requirements after this period of Financial Aid Warning will be denied eligibility for future semesters until they have met SAP requirements or submit an appeal that is approved.

Satisfactory Academic Progress (SAP) Appeal Procedures And Financial Aid Probation

Students who fail to meet the components of Satisfactory Academic Progress (SAP) after one semester on Financial Aid Warning status will be sent an email notifying them that they are no longer eligible to receive federal financial aid funds. Students have the option to appeal the loss of federal financial aid eligibility as follows:

• Submit a typed appeal letter to the Office of Financial Aid if the failure to maintain SAP was due to extenuating circumstances (examples: a significant injury or illness of the student or the death of an immediate family member).
• Students must attach documentation to support their appeal letter and be sure to explain what change has occurred in their situation allowing them to demonstrate SAP in the next evaluation.
• Students are strongly encouraged to submit their letter of appeal within 15 days of being notified of their aid suspension. Submitting an appeal letter does not guarantee that financial aid will be reinstated. Results of the financial aid appeal letter can be viewed in PAWS under “Academic Progress” within 14 business days of submission.
• If the appeal is approved and minimum requirements can be met in one additional term, the student will be placed on Financial Aid Probation. If it will require more than one additional term to meet SAP requirements, a student whose appeal has been approved will be placed on an Academic Plan where such a plan will make it possible for the student to meet the institution’s SAP requirements within a reasonable timeframe. The student will be eligible for federal financial aid funds during the period of Financial Aid Probation and Academic Plan. As part of any Financial Aid Probation status or Academic Plan, a student is required to complete a Financial Aid Probation Agreement which must be signed by the student and their academic advisor. If the student’s appeal is not successful, the student will not be eligible for federal aid.
• Note: Circumstances related to the typical adjustment to college life such as working while attending school, financial issues related to paying bills and car maintenance/travel to campus are not considered as extenuating for purposes of appealing suspension of federal financial aid funds.
• If a student fails to meet the terms of the Financial Aid Probation or their Academic Plan, any additional federal financial aid funds will be denied until minimum standards are met.

USA Education/Study Abroad

Students wishing to use their financial aid program for study abroad opportunities should contact their financial aid advisor and the USA Office of International Education. Financial aid may be available based on student eligibility and certification of the program through the USA Office of International Education in collaboration with the USA Office of Financial Aid.