



**14-15 Award Year
Financial Aid Handbook
Revised November 2014**



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MISSION STATEMENT

The Mission of **Texas Health and Science University (THSU)**, established upon the foundation, history, and traditions of its predecessor institution, Texas College of Traditional Chinese Medicine, is:

To educate a new generation of leaders for the global community in the professions of Acupuncture and Oriental Medicine and Business with a concentration in Healthcare Management, and to contribute to the global economy with their leadership, business acumen, English language competency, and professional skills;

To equip students with the necessary knowledge and skills to succeed in today's competitive business environment; and for students of Traditional Chinese Medicine, to integrate this business knowledge and skills with training in the clinical therapies and applications of Traditional Chinese Medicine for the purpose of enhancing quality of life and community.

FINANCIAL AID STATEMENT OF PURPOSE (FOR THOSE WHO QUALIFY)

Financial Aid programs provide financial assistance to students who, without such assistance, would be unable to meet educational costs at THSU. Eligibility for financial aid is determined by evaluating the total resources available to the student including earnings from employment, assets, etc. All students must meet Satisfactory Academic Progress standards to maintain their eligibility. Please see the Academic Standards section of the Texas Health and Science University Catalog.

The Financial Aid Office provides support to students who need assistance to attend THSU. Any student who has been accepted for admission to the University or who is presently enrolled in the University and in good standing is eligible to apply for financial assistance. The primary responsibility of meeting educational costs lies with the student and the student's spouse (if married). Financial aid is available to fill the gap between the expected family contribution and the cost of education.

Texas Health and Science University is approved to participate in various federal and state financial assistance programs including the Federal Assistance options administered by the U.S. Department of Education under Title-IV Student Aid Programs.

Federal Pell Grants are available for undergraduate students (students in the BS in TCM program and students with less than 90 credits in the MS in AOM program) who have a qualifying EFC (Expected Family Contribution) on their FAFSA. Additionally, THSU is also qualified to accept V.A. Benefits for those who have served in the U.S. Military; see the **V.A. Benefits** section for additional information.

The **Federal Direct Loan Program** provides low-interest loans made and insured by the federal government. The Direct Loan Program offers the following types of loans:

- **Direct Subsidized Loans:** based on financial need; interest is paid by the government as long as the student is enrolled at least half-time in school. For loans with first disbursements between July 1, 2012 and June 30, 2014, the grace period will not be subsidized.
- **Direct Unsubsidized Loans:** not based on financial need; interest is charged during all periods, even during the time a student is in school and during grace and deferment periods.
- **Direct PLUS Loans:** **Parent PLUS Loans** are available to the parents of dependent undergraduate students, and **Grad PLUS Loans** are available to graduate/professional students. PLUS loans help pay for educational expenses

up to the cost of attendance, minus all other financial assistance. Interest is charged during all periods.

DISCLOSURE STATEMENTS

Texas Health and Science University is accredited by the Accreditation Commission for Acupuncture and Oriental Medicine (ACAOM) and the Accrediting Counsel for Independent Colleges and Schools (ACICS). Certificate approvals may be viewed upon request to the school director. ACAOM is the recognized accrediting agency for the approval of programs preparing Acupuncture and Oriental Medicine practitioners. ACICS is the largest national accrediting organization of degree-granting institutions.

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Eden Prairie, MN 55347
(301) 313-0855
www.acaom.org

ACICS
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Washington, DC 20002
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The Financial Aid Handbook of Texas Health and Science University is published for the purpose of providing students, applicants and the general public with information about the financial aid programs, policies, and procedures of THSU. The University reserves the right to make changes in the regulations, rules, and policies set forth in this catalog as required by changes in federal, state, lender and other laws, regulations, and policies and procedures, and also by the needs of the institution. The Financial Aid Handbook is not to be regarded as a contract. When changes are made, the University will make every effort to communicate these changes with reasonable notice to interested parties. Students are responsible for understanding and complying with all policies and procedures contained in this Handbook, the THSU Catalog, and any other publications that the University may distribute. THSU disclaims any liability as a result of any printing error in this Handbook.

All financial aid at THSU is administered in compliance with Title IV of the Higher Education Act of 1965, and Section 504 of the Rehabilitation Act. Texas Health and Science University is an equal opportunity institution and does not discriminate due to age, education, color, religion, national origin, gender, or sexual preference. Title II of the American Disability Act prohibits discrimination against any qualified individual with a disability.

ELIGIBILITY CRITERIA

STUDENT GENERAL ELIGIBILITY

To be eligible for federal assistance at Texas Health and Science University under Title IV of the Higher Education Act and enabling regulations, a student must satisfy all the following criteria:

- Be enrolled at least $\frac{1}{2}$ **time**, as determined by THSU as a regular student. Students admitted on **provisional** or **conditional** status will be given a defined period of eligibility (usually one year) to achieve regular admission.
- Have completed the equivalent of at least 60 semester credit hours of coursework at the undergraduate level at an accredited degree-granting institution.
- Be enrolled or accepted for enrollment as a student at Texas Health and Science University in a degree-seeking program.
- Be a U.S. citizen or eligible non-citizen.
- Complete the FAFSA (Free Application for Federal Student Aid) for the current award year.
- Be making Satisfactory Academic Progress toward completion of the degree program, as defined by THSU standards and practices.
- Not be in default on a federal student loan from this or any other institution.
- Not have borrowed in excess of the aggregate loan limits allowed for the federal loan programs, unless the excess amount has been repaid.
- Not be a member of any religious community, society or order which directs the student's course of study or that provides students with subsistence support except that members of such religious orders may be eligible for Unsubsidized loans.
- Not owe a refund on a Pell or SEOG grant at any institution attended.
- Be registered for the Selective Service, if a male born after January 1, 1960, unless he entered the United States after the age of 26.
- Have a valid Social Security Number.

PROGRAM ELIGIBILITY

In addition to its other programs of study, Texas Health and Science University offers a dual-eligibility Master of Science in Acupuncture and Oriental Medicine program. Students enrolled in this program with fewer than 90 semester credit hours of prior full-time undergraduate study are admitted at the 3rd year undergraduate loan levels. Students who have acquired either a bachelor's degree or 90 semester credit hours or more of undergraduate work before admittance will qualify for graduate-level loan limits. Once the student progresses through the MSAOM program to the extent that 90 semester credit hours or more of undergraduate work have been achieved, the student will qualify for the graduate level loan limits until he/she completes the program.

FINANCIAL AID APPLICATION PROCEDURES

THSU recommends that students use all other resources first and borrow Unsubsidized, PLUS, and private loans only when essential. Debt management counseling is available in the Financial Aid Office.

THSU recommends that students begin the application process as early in the year (after January 1st) as possible, and submit the FAFSA in the spring of each calendar year. **We also recommend the FAFSA be completed or updated after all relevant tax forms are completed for the reporting year.**

Applicants may begin the financial aid process prior to admission to the program. If financial assistance will be the primary means of paying tuition costs, applying early is strongly recommended. Applications will be processed in the order received. Applications are not considered complete until all required forms and documents are received by the Financial Aid Office and have been properly completed.

THE FINANCIAL AID PROCESS (For Those Who Qualify)

The first step in the financial aid process is filling out the FAFSA, the Free Application for Federal Student Aid. This is necessary for applying for all federal grants, loans and work study programs. We've listed some helpful steps below to make the process easier, and you can go to <http://www.fafsa.ed.gov> to get started now. You may also visit our website for more details at <http://www.thsu.edu> and then select the area you need.

Helpful Student Links for Financial Aid Information:

- To get a new Federal Student Aid PIN, or retrieve a lost one (select Request a Duplicate Pin on the sidebar) - <https://pin.ed.gov>
- **(For first-time federal loan borrowers)** To complete Entrance Counseling and a Master Promissory Note. Also where Exit Counseling can be done when leaving school - <https://studentloans.gov>
- To learn about Federal Student Aid programs and other information (this website is incredibly useful and inclusive of information covering many topics regarding Federal Student Aid) - <https://studentaid.gov>
- To complete your Free Application for Federal Student Aid - <https://fafsa.ed.gov>
- To check the status and history of your loans, to find your loan servicer, and see how much you currently owe - <https://nslds.ed.gov>

When completing the FAFSA, search for and add THSU's School Code: 031795

STEPS IN THE FINANCIAL AID APPLICATION PROCESS

STEP 1: Get a Federal Student Aid PIN. The PIN is a way to allow you to electronically sign your documents and to log into useful websites that are specific to you and your federal student aid: <http://www.pin.ed.gov>

STEP 2: File Your FAFSA Online - <http://www.fafsa.ed.gov>

Once you (and your parent if you are a dependent student) have obtained your PIN, log on to <http://www.fafsa.ed.gov> after January 1st to file the FAFSA for the upcoming award year. On the school selection screen, make sure to add Texas Health and Science University's **Federal School Code**, which is **031795**. Also make sure to complete each step of the FAFSA that is necessary, and keep your confirmation number (a copy should be emailed to you) when you finish submitting your FAFSA. You will need the confirmation number in case any problems arise with the processing of your application.

STEP 3: Monitor the Status of Your FAFSA

THSU should receive the results of your application within two to three days after it has been processed by the government. If you do not receive a response from the Department of Education (via email if you provided an email address) within 1 week of submitting your FAFSA, you should contact THSU's Financial Aid Office or the Federal Student Aid Information Center for assistance. THSU cannot move forward without the FAFSA being completed.

STEP 4: Entrance Counseling and Master Promissory Notes

If you have never taken out federal loans before, and are considering borrowing Direct Subsidized and/or Unsubsidized Loans, **you must also complete Entrance Counseling and a Master Promissory Note (MPN)** at www.studentloans.gov.

Entrance Counseling allows you to learn about the different Direct Loan programs that are available and is set up in a quiz format – there are no grades and nobody learns about your results, but the purpose of this interactive session is to become informed about loans, their terms, repayment, etc.

A Master Promissory Note is your agreement with the Department of Education to follow and adhere to their policies regarding your student loans. It is also your agreement to repay the student loans and/or arrange appropriate payment plans with your lender. You can complete Entrance Counseling and Master Promissory Notes **prior to accepting** an award letter without any consequence or obligation to you by logging into <http://studentloans.gov> and signing in with your personal information and your Federal Student Aid PIN.

STEP 5: FAFSA Complete – Receiving Your Award Letter

Once you have completed your FAFSA and it is received by the school, a financial aid package and Award Letter can be created by the school. A financial aid package can consist of scholarships, grants, loans and/or work-study. This preliminary document is an estimate of your funding options and is your opportunity to determine how you can

finance your education. An award letter is not created until after you have applied to the school. Prior to your application, the Financial Aid Office is happy to help you complete the steps necessary to determine your Federal Aid eligibility, but may not be able to provide you with an estimated award letter.

CHECKLIST

- Review your financial aid package and direct any questions you may have to the Financial Aid Officer.
- Complete an on-line Direct Loan Entrance Counseling session at: www.studentloans.gov.
- Complete a Federal Direct Subsidized and Unsubsidized Loan Master Promissory Note (MPN) at www.studentloans.gov.
- THSU will receive electronic confirmation once the Entrance Counseling and MPN have been completed; however, please print a copy for your records (and as a back-up should we not receive the confirmation). We will not be able to disburse any loan funds until completion of Entrance Counseling has been confirmed.
- If required (via selection for Verification), either utilize the IRS Data Retrieval Tool within the FAFSA, or submit a copy of your (and your spouse's, if applicable) IRS Tax Transcripts for the previous year to verify your tax data listed on the FAFSA. A Verification Worksheet, available through the Financial Aid Office, may be required as well.
- Upon completion of all the documents and actions above, the University will generate an Award Letter detailing the amounts and types of aid for which you are eligible. Sign and return this to the Financial Aid office at THSU
- Sign a Certification and Authorization Statement authorizing THSU to deduct tuition, fees and other charges from your loan proceeds. This Certification and Authorization can often be signed in conjunction with your Award Letter.

COMPLETING THE FINANCIAL AID PROCESS

Texas Health and Science University must have all documents on file prior to disbursement of funds. Additional documents that may be necessary to complete your financial aid file are:

- Your original birth certificate or passport
- Your original social security card
- Your original driver's license

Once all required documents are received and processed, your loan funds will be sent electronically from the Department of Education to the school. Upon receipt, the University's business office will deduct any charges from the loan proceeds and disburse the remaining amount (if applicable) to you for living expenses.

All students will periodically need to re-apply for financial aid. The Financial Aid Office will notify students when their time for renewal comes due. In general, a student should check in with the Financial Aid Office every trimester to confirm the standing of your aid.

ADDITIONAL INFORMATION REQUESTS

When the THSU Financial Aid Office needs additional information from you to complete your file and/or to complete the process of Verification, you will be advised by email first and follow-up phone calls may be made by the Financial Aid Office. **Checking your e-mail is a very important part of the Financial Aid process.** Once your file is complete, reviewed and verified (if necessary), you will receive an Award Letter stipulating the types and amounts of aid offered to you. The Award Letter is provided for your information and must be signed by you.

LEAVING THSU

When you graduate, drop below half-time status, or withdraw from Texas Health and Science University, and if you borrowed federal loans, you will be asked to complete Exit Counseling and fulfill all financial obligations owed to the University. Exit Counseling is required by federal law and until this is completed, **the school reserves the right to withhold any transcripts or degrees conferred to you.**

THE COST OF EDUCATION AT THSU

TUITION COST

For individual program costs, including tuition and other expenses, please refer to the THSU Catalog and/or the THSU website.

FULL-TIME/PART-TIME STATUS POLICY

Master of Science in Acupuncture and Oriental Medicine & Bachelor of Science in Traditional Chinese Medicine

<u>Full-time</u> 17+ Cr. Hrs	<u>¾-time</u> 15-16 Cr. Hrs	<u>Half-time</u> 12-14 Cr. Hrs	<u>Loan Eligibility</u> Minimum 12 Cr. Hrs
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Master of Business Administration & Master of Business Administration in Healthcare Management

<u>Full-time</u> 9+ Cr. Hrs	<u>Half-time</u> 6 Cr. Hrs	<u>Loan Eligibility</u> Minimum 6 Cr. Hrs
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MODIFIED ENROLLMENT STATUS FOR FINANCIAL AID – MSAOM Program

A student in the MSAOM program is considered to be enrolled in a full-time status if they are enrolled for at least 17 credit hours per trimester. A student is considered to be enrolled in a half-time status if they are enrolled for at least 12 credit hours per trimester. There is the possibility of an exception to this rule; students can be considered to be enrolled in a half-time status if they are enrolled in at least 8 credit hours in the *final trimester* of the program after completing a **“Modified Enrollment Request” form**. Enrollment in this status in the student’s final trimester will allow the student to be eligible to receive the amount of financial assistance available to full-time students.

SPECIAL CIRCUMSTANCES

Students who are enrolled at THSU and meet all other eligibility requirements will be packaged with the maximum amount of Financial Aid available based on the current budget for their enrollment status. If a student feels the amount of aid awarded does not adequately reflect the student’s actual budget due to **special or unusual circumstances**, the student can appeal to the Financial Aid Office for a **professional judgment**. The Financial Aid Officer will consider the request and approve or deny the appeal on a case by case basis. All decisions made by the Financial Aid Office are final and are not appealable to the Department of Education.

Adjustments may be made on an individual, case by case basis, at the discretion of the Financial Aid Office, to recognize extraordinary, non-discretionary student costs associated with attending THSU. **Such adjustments might include** documented childcare expenses, additional transportation costs, certain legal costs, separate maintenance allowance for spouses living separately, or medical expenses incurred while enrolled at THSU. Student budgets will **not** be adjusted to include consumer debt, relocation costs prior to enrollment, the purchase of an automobile, or any other discretionary costs incurred by the student.

FORMULA FOR DETERMINING FINANCIAL AID

In no instance can a student receive more funding than required to meet the **Cost of Attendance** (COA) as established by THSU, including a reasonable allowance for cost of living.

The determination of financial need is initiated when a student completes the Free Application for Federal Student Aid (FAFSA). The information supplied on the FAFSA is processed using a formula established by Congress which determines an **Expected Family Contribution (EFC)** based on the student and family information provided.

Any untaxed income, scholarships, private loans, Social Security educational benefits, private disability payments made for educational purposes, and family gifts or loans or other funds which the student has been awarded or will receive for the award year are also considered as resources and should be included on the FAFSA.

The difference between the **Cost of Attendance** and the **EFC** is the student's **Financial Need**, or eligibility for need-based financial aid, as demonstrated below:

$\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$

THE COST OF ATTENDANCE AT THSU

The Cost of Attendance (COA) is the average amount that a student will need to cover costs related to attendance at THSU for one academic year (two trimesters) of study. The standard student budgets are constructed using typical costs for students living in the Austin area and the average cost of tuition for the school year. Budgets may differ from those quoted here. For current information, contact the Financial Aid Office.

Full Time Program

The cost of tuition is based on the average unit enrollment of students admitted to the Full Time Program in each program. Tuition budgets are based on a per credit hour charge. **The school's academic year (and loan period) is two 15-week trimesters.**

COSTS OF ATTENDANCE BY PROGRAM(Per Trimester)

Costs*	BS TCM	MS AOM	MBA & MBA HM	DAOM
Tuition (avg)	\$4,950	\$5,211	\$4,320	\$3,025
Fees	\$110	\$110	\$300	\$85
Books & Materials (est)	\$500	\$500	\$450	\$500
Room & Board	\$4,220	\$4,400	\$4,400	\$4,400
Transportation	\$600	\$600	\$360	\$360
Personal Expenses	\$1,720	\$1,720	\$1,720	\$1,720
TOTAL	\$12,280	\$12,541	\$11,550	\$10,090

*The COA's (Cost of Attendance) above are based on **estimates** and are subject to change. Room and board, transportation and personal expenses are all based on averages for a 4-month trimester.

Please also see the THSU website for the most updated version of this chart.

FINANCIAL AID PROGRAMS: FEDERAL STUDENT LOAN PROGRAMS

Student loans are federal financial aid funds which must be repaid beginning 6 months after a student completes a program, drops below half-time, or leaves school. Federal loans may have an extended repayment period and there are various repayment plans available to assist students in repayment.

LOAN COUNSELING

All students who are first-time loan borrowers must complete a Federal Direct Loan **Entrance Counseling** session before receiving loan funds, and a Federal Direct Loan **Exit Counseling** session upon graduating, discontinuing enrollment, or dropping below ½ time enrollment at THSU. Entrance Counseling and Exit Counseling are both completed by going to www.studentloans.gov. Entrance Counseling must be completed before loan funds will be requested from the lender. Exit Counseling must be completed prior to graduation.

TYPES OF LOANS:

FEDERAL DIRECT STUDENT LOANS

These loans include the Federal Direct Subsidized Student Loan (*for undergraduate students only*), Federal Direct Unsubsidized Student Loan (*for both undergraduate and graduate students*) and Federal Direct Parent PLUS (for parents of undergraduate dependent students) and Graduate PLUS loans and are originated and administered through the Department of Education. As of July 1, 2014, the interest rate on the Undergraduate Subsidized and Unsubsidized Direct Loans is **4.66%**, on the Graduate Unsubsidized Loan is **6.21%**, and the interest rate on the Federal Parent PLUS and Graduate PLUS Loans is fixed at **7.21%**.

1) The Grad PLUS Loan is a federal credit-based loan similar to a private student loan with the benefit of having a fixed interest rate and federal guarantee. Repayment begins six months after the student borrower either graduates, withdraws or ceases to be enrolled at least half time. In order to apply for and qualify for a Grad PLUS Loan, a student must complete the Grad PLUS Master Promissory Note on www.studentloans.gov. Once a student applies, he/she can only be awarded up to the cost of attendance less the expected family contribution or other awards that may be applied. In the case of students enrolled full-time, the per-trimester cap on Grad PLUS Loans will be \$2,291.00.

Additionally, should a borrower require an endorser, the loan can only be originated in an amount up to the endorser's specifications. Grad PLUS Loans can have origination fees of up to **4.292%** of the loan amount deducted from the proceeds before the loan is disbursed.

Your Direct Grad PLUS Loan enters repayment once your loan is fully disbursed (paid out). However, if you are a graduate or professional student, your loan will be placed into deferment while you are enrolled at least half-time and for an additional six months after you cease to be enrolled at least half-time.

2) The Parent PLUS Loan is a federal credit-based loan similar to a private student loan with the benefit of having a fixed interest rate and federal guarantee. In order to apply for and qualify for a Parent PLUS Loan, a student's parent must complete the Parent PLUS Master Promissory Note on www.studentloans.gov. Once a parent applies on behalf of a student, he/she can only be awarded up to the cost of attendance less the expected family contribution or other awards that may be applied. Additionally, should a parent require an endorser, the loan can only be originated in an amount up to the endorser's specifications. Parent PLUS Loans can have origination fees of up to **4.292%** of the loan amount deducted from the proceeds before the loan is disbursed.

Your Direct Parent PLUS Loan enters repayment once your loan is fully disbursed (paid out). If you are a parent borrower, you may contact your loan servicer to request a deferment while you or your child are enrolled at least half-time OR for an additional six months after your child ceases to be enrolled at least half-time. If your loan is deferred, interest will accrue on the loan during the deferment. You may choose to pay the accrued interest or allow the interest to capitalize when the deferment period ends. Your loan servicer will notify you when your first payment is due.

3) The Subsidized Federal Direct Loan is a need-based loan reserved for undergraduate students. This loan does not accrue interest so long as the student is enrolled at least ½ time at the college level. Once a student proceeds to the graduate level, the student is no longer eligible for this type of loan.

4) The Unsubsidized Federal Direct Loan is a non-need based loan and the student is responsible for interest; interest accrues from the date of disbursement. The student may choose to defer interest payment while enrolled at least half time or pay the interest on a quarterly basis. Deferred interest will be capitalized (added to the principal) usually at repayment.

Both Subsidized and Unsubsidized Direct Loans can have origination fees of up to **1.073%** of the loan amount deducted from the proceeds before the loan is disbursed. The loan funds are disbursed in two equal installments; each disbursement occurs no earlier than the 1st day of class in the trimester.

CURRENT LOAN LIMITS FOR THSU

Graduate Level Students (MBA, MBA HM, and DAOM students & MSAOM students with 90 Semester Credit Hours or more)

**FEDERAL DIRECT STUDENT LOAN MAXIMUM = \$10,250
(PER TRIMESTER)**

TOTAL UNSUBSIDIZED

**ACADEMIC YEAR LOAN LIMIT = \$20,500
(2 TRIMESTERS=ONE ACADEMIC YEAR)**

Full-time graduate students (3 trimesters in a calendar year) may receive up to \$30,750 in Direct Loans every 12 months.

Undergraduate Level Students (BS TCM students & MSAOM students with less than 90 Semester Credit Hours)

**FEDERAL DIRECT STUDENT LOAN MAXIMUM = \$6,250
(PER TRIMESTER)**

TOTAL SUBSIDIZED AND UNSUBSIDIZED

**ACADEMIC YEAR LOAN LIMIT = \$12,500
(2 TRIMESTERS=ONE ACADEMIC YEAR)**

Full time students (3 trimesters in a calendar year) may receive up to \$18,750 in Direct Loans every 12 months.

LIFETIME LOAN LIMITS

<u>Status</u>	<u>Subsidized and or Unsubsidized</u>
1) Dependent Undergraduates	\$31,000 (no more than \$23,000 Subsidized)
2) Independent Undergraduates OR Dependent Undergraduates whose parents are not eligible to borrow a	\$57,000 (no more than \$23,000 Subsidized)

Direct Parent PLUS loan

3) Graduate/Professional Students **\$138,500** (no more than \$65,000 Subsidized)

LOAN REPAYMENT PLANS AND CALCULATORS

When it comes time to start repaying your student loan(s), you can select a repayment plan that is right for your financial situation. Generally, you'll have from 10 to 25 years to repay your loan, depending on which repayment plan you choose. You must apply for the different variations of loan repayment and work with your lender to begin participating in a different loan repayment option. Through federal loan consolidation, the repayment period may be extended up to a maximum of 30 years under certain repayment plans, depending on a borrower's debt.

Students who have outstanding balances on previous student loans at the time of enrollment at THSU may be eligible to defer repayment. For further information contact the Financial Aid Office.

To calculate your estimated loan payments, you can use the <https://studentloans.gov> website or the <https://studentaid.gov> website. Both provide valuable tools for recalculating repayment.

The descriptions below are examples of repayment plans offered through lenders and the Federal Student Aid programs. The list may not be all-inclusive and descriptions are subject to change according to the Federal Student Aid policies and procedures. For the most up-to-date and accurate information, please visit the <https://studentaid.gov> website.

- **Standard Repayment**

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans.

Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For that reason, having a 10-year limit on repayment, you may pay the least interest.

- **Extended Repayment**

Under the extended plan, you'll pay a fixed annual or graduated repayment amount over a period not to exceed 25 years. If you're a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans. If you're a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans. This means, for example, that if you have \$35,000 in outstanding FFEL Program loans and \$10,000 in outstanding Direct Loans, you can choose the

extended repayment plan for your FFEL Program loans, but not for your Direct Loans. Your fixed monthly payment is lower than it would be under the Standard Plan, but you'll ultimately pay more for your loan because of the interest that accumulates during the longer repayment period.

- **Graduated Repayment**

With this plan, your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

- **Income Based Repayment (IBR) Effective July 1, 2009**

Income Based Repayment is a new repayment plan for the major types of federal loans made to students. Under IBR, the required monthly payment is capped at an amount that is intended to be affordable based on income and family size. You are eligible for IBR if the monthly repayment amount under IBR will be less than the monthly amount calculated under a 10-year standard repayment plan. If you repay under the IBR plan for 25 years and meet other requirements you may have any remaining balance of your loan(s) cancelled. Additionally, if you work in public service and have reduced loan payments through IBR, the remaining balance after ten years in a public service job could be cancelled.

- **Income Contingent Repayment (ICR) (Direct Loans Only)**

This plan gives you the flexibility to meet your Direct Loans obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

1. The amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20 percent of your monthly discretionary income.

- **Income-Sensitive Repayment Plan (FFELSM Loans only)**

With an income-sensitive plan, your monthly loan payment is based on your annual income. As your income increases or decreases, so do your payments. The maximum repayment period is 10 years. Ask your lender for more information on FFEL Income-Sensitive Repayment Plans.

AWARDING FINANCIAL AID

Students will first be awarded the Federal Direct Student Loan, unless a student enters as at the undergraduate level and qualifies for the Federal Pell Grant. Work-study funds may be awarded to students who show significant need and who complete full applications for positions; students must be qualified for the positions in which they will work. The work-study program has limited funding and cannot accommodate all students who show need; therefore, if a student would like work-study funds and has not been awarded work study, he/she may contact the Financial Aid Office to determine whether or not work-study funds are currently available.

Students must reapply for aid each year. The amount of aid received from THSU may change annually according to changes in the student's estimated need, expenses at the school, and changes in federal law and regulations governing student loan programs.

TUITION PAYMENT AND FINANCIAL AID DISBURSEMENT

THSU policies apply as described in the THSU Catalog. Students are expected to pay tuition in full at registration. Students who do not have the ability to pay the tuition and fees at registration may enter into a tuition payment plan with THSU on a case by case basis at the time of registration. Students who expect to use financial aid funds to pay tuition and fees must have a completed financial aid application on file with the Financial Aid Office. Students who have a tuition payment plan approved may register and attend class as long as they are in good standing with THSU.

Should a student complete the financial aid process late, there is no guarantee that funds will disburse to cover the costs during the term or that a student will receive any extra funds to assist with living expenses **in a timely manner**. If you need assistance, please contact the Financial Aid Office as early as possible.

Student loan funds will be disbursed in two equal payments for each loan period. For most students a loan period at THSU consists of two trimesters, but in some circumstances a student may be in a loan period of only one term. **Students in one-term loan periods, will have their disbursements split into two equal payments during that single term.**

Students will normally be expected to first assign the loan proceeds to THSU. Before receiving an initial loan disbursement, students will be asked to fill out a Certification and Authorization Statement. Credit balances of amounts in excess of tuition, fees, books and materials will be available from within 14 days of the start of the trimester. Credit balance payments are conditional upon submission of financial aid paperwork in a timely manner, and students must provide proof of identity prior to disbursement.

FINANCIAL AID PROGRAMS: FEDERAL WORK STUDY

The Federal Work-Study (FWS) Program is a government-subsidized student employment program designed to assist students in financing their post-secondary education. In order to be eligible for Work-Study, students must document financial need every year by completing the [Free Application for Federal Student Aid \(FAFSA\)](#).

Job titles, duties and hourly rates are the same as those for non-federal work-study employees. Work-study students must also have the same job qualifications as non-FWS individuals. Students working at THSU under the Federal Work-Study Program are paid on an hourly-wage basis under wage regulations set by the University.

Federal Work-Study (FWS) students are not eligible for paid vacation, sick leave, holidays, or medical and dental insurance through their work-study job. Students may apply for positions by submitting all requested items to the Financial Aid Office. Positions will be awarded to students based on the student's financial need, the student's work history and experience, and the needs/budget of the University. The work schedule is to be determined by the Financial Aid Officer, student, and the student's supervisor. Students should **never** be scheduled to work during class time. Also, FWS students must never work more than 8 hours in one day or 20 hours in one week.

Once a student is placed in a FWS position, (s)he will need to complete any paperwork requested for their FWS file, including but not limited to: a signed job description, complete documents required to apply for the position, and the "Authorization to Work" form. The **Authorization to Work form** is created by the Financial Aid Office and takes into account the amount of funding a student can earn before meeting the Cost of Attendance, the amount of hours needed to fill a particular position, the rate of pay, and the school's budget for FWS.

Federal Work-Study is part of a financial aid package. Students may earn up to the amount of their award listed on the *Financial Aid Award Letter*. Students may **not earn more** than the amount of the federal work-study (FWS) award. It is important to note that the funds and hours allotted on the Authorization to Work must be strictly followed. Should a student exceed the funding and hours allotted per the term with the Financial Aid Officer's consent, there should be additional documentation from the Financial Aid Officer authorizing the extra time and detailing the reasons the student worked beyond their initial authorization. If the Financial Aid Office or the student's supervisor determines the student has exceeded his/her work-study award, the student's time card may be removed and the student will be sent a written notice informing him/her that he/she must stop working immediately. The student will then need to contact the Financial Aid Office to determine the next course of action. **It is the student's responsibility to monitor their earnings to be sure his/her award amounts are not exceeded.**

FINANCIAL AID PROGRAMS: VETERAN'S BENEFITS

This section provides a brief summary of VA educational and training benefits that THSU is authorized to use. Additional and complete information can be found at the Veteran's Affairs Website or with the school's Veteran's Affairs Representative or Certifying Official.

POST-9/11 GI-BILL

The Post-9/11 GI-Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI-Bill.

MONTGOMERY GI BILL

The Montgomery GI Bill (MGIB) is available for those who enlist in the U.S. Armed Forces. MGIB encompasses both the Montgomery GI Bill-Active Duty (Chapter 30) and The Montgomery GI Bill-Selected Reserve (Chapter 1606). Under Chapter 30, Active Duty members enroll and pay \$100 per month for 12 months; and then are entitled to receive a monthly education benefit once they have completed a minimum service obligation. Under Chapter 1606, a reservist must be actively drilling and have a 6-year obligation in the Selected Reserve to be eligible.

To access the website or speak with a Veteran's Affairs counselor for specific information, please go to www.gibill.va.gov or call 1-888-GI-BILL-1 ([1-888-442-4551](tel:1-888-442-4551)).

VOCATIONAL REHABILITATION BENEFITS

The Division of Vocational Rehabilitation provides services and financial assistance for education to students with certain disabilities. Further information can be obtained from the Division of Vocational Rehabilitation, or Rehabilitative Services, or Vocational Rehabilitative Services.

FEDERAL STUDENT AID REFUND/ RETURN OF TITLE IV AID POLICY

Refunds/Return of Title IV Aid (Section 485, The Higher Education Amendments of 1998)

The provisions of the Amendments require a certain percentage of Title IV funds to be returned when a student withdraws **before completing more than 60% of the enrollment period for which he or she received funds.**

The 1998 HEA Amendments eliminate the need for regulations that control the amount of charges an institution has earned the right to keep. Instead, the law now defines the amount of Title IV grants and loans that the student has earned the right to use.

Neither the amount of institutional charges nor the amounts of the student's living expenses affect the amount of Title IV funds that are considered "earned." **The amount a student has earned is directly related to the length of time the student has remained enrolled during the payment period.**

Calculation of Amount of Title IV Aid Earned

The percentage earned is one of the following:

1. If the day the student withdrew occurred on or before the student completed 60% of the period for which the aid was awarded, the amount of aid earned is calculated by determining the percentage of the period completed multiplied by the amount of Title IV aid that was disbursed (and that could have been disbursed) for the period as of the day the student withdrew.
[Percent of period completed X amount of aid disbursed]
2. If the day the student withdrew occurs **after** the student has completed 60% of the period, the recipient has earned 100% of the aid that was disbursed.

The percentage not earned is the difference between 100% and the percent of the period completed. (100% - percent of period completed = unearned %). The resulting percentage is multiplied times the total amount of aid that was disbursed (or that could have been disbursed) for the period, as of the day the student withdrew.

Percentage of the Payment Period or Period of Enrollment Completed

Credit Hour Programs - The number of calendar days in the period for which the assistance is awarded is divided into the number of calendar days completed in that period as of the day the student withdrew.

(Number of days completed <divided by> number of days in period = % percent completed)

Return of Unearned Title IV Program Funds

School must return the LESSER of:

- a) The unearned amount, or
- b) The institutional charges multiplied by the percentage of unearned funds.

Administrative fees charged to all students may be used in the Title IV refund calculation.

Student must return: the unearned amount minus the amount the school returned. Students who received loans will repay according to the terms of the loan instead of returning the unearned amount to the lender. Students are required to return fifty (50) % of any grant assistance he/she would otherwise be required to return.

Order of Return of Title IV Funds

The return of funds will reduce the outstanding balances in the following order:

1. Unsubsidized Federal Direct loans
2. Subsidized Federal Direct loans
3. Perkins Loans*
4. Direct Grad PLUS Loans
5. Direct Parent PLUS Loans
6. Pell Grants

**** not applicable for THSU students***

If funds remain after repaying all loan amounts, those remaining funds are to be credited in the following order:

1. Federal Pell Grants for the payment period for which a return of funds is required.
2. Federal Supplemental Educational Opportunity Grants (FSEOG) for the payment period for which a return of funds is required.
3. Other assistance under this Title for which a return of funds is required.

Withdrawal Date

As THSU is a school required to take attendance, a student's official withdrawal date is the date determined from the attendance records.

GRADING SYSTEM/GRADE REPORTS

A grading period is defined as a trimester. A grade is given at the end of the trimester for classes completed. Students are provided a grade report at the end of each trimester. All course work is graded “A” through “F”.

THSU's grading system for each class is:

A	Excellent	90-100 (4 quality points)
B	Above Average	80-89 (3 quality points)
C	Average	70-79 (2 quality points)
D	Unsatisfactory	60-69 (1 quality point)
F	Failure	Below 60 (0 quality points)
I	Incomplete	
P	Pass or Passing	Not Computed
W	Withdrawal	Not Computed
T	Transfer credit	Not Computed

SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP) is the University's standard used to define successful completion of coursework. The University has established these standards to monitor student progress toward completion of their degree program. If a student fails to meet these standards, the student will be placed on Academic Warning, Academic Probation, or Academic Suspension, and these actions may have consequences for students who are receiving financial aid.

The Satisfactory Academic Progress standards are as follows:

- Students must maintain a Grade Point Average (GPA) of 2.0 (C) or better in every course taken at THSU.
- Students in graduate programs are required to maintain at least a 2.0 Cumulative Grade Point Average (CGPA) on a 4.0 scale during the first academic year, at least a 2.5 CGPA by the end of the second academic year, and a 3.0 CGPA by graduation from the program.
- Students must complete 67% of the credits for which they have registered by the end of the first academic year, 85% of the registered credits cumulatively by the end of the second academic year, and 100% of required credits by graduation.
- Students must graduate within 1.5 times the regular curriculum schedule. This calculates to: six attempted trimesters in the bachelor degree program, 15 attempted trimesters in no longer than eight calendar years in the Master of Acupuncture and Oriental Medicine degree program, 4 calendar years in the doctoral program, 6 attempted trimesters in the MBA program, and 7 attempted trimesters in the MBA in Healthcare Management program.

The University evaluates students each trimester to ensure that Satisfactory Academic Progress is being maintained. A student will not be making Satisfactory Academic Progress (SAP), if at any Evaluation Point specified below:

- The student's cumulative grade point average ("CGPA") in his or her program of study is less than the CGPA required at that Evaluation Point; or
- The student has not successfully completed the percentage of the total cumulative credits he or she has attempted in his or her program of study ("Credit Completion Percentage") required at such Evaluation Point.

At any Evaluation point during Academic Warning or Academic Probation, if a student does make Satisfactory Academic Progress, the student will return to satisfactory progress status.

Academic Warning

Students who fail to maintain the required CGPA or do not complete the stated percentage of the credits for which they registered at any time will be placed on Academic Warning by the Registrar. The student will be given written notice and will remain eligible for federal financial aid for that trimester. At the end of the trimester the student's academic progress will be evaluated to determine eligibility for federal financial aid for the subsequent trimester.

Academic Probation

Students on Academic Warning who fail to maintain the stated CGPA or do not complete the stated percentage of the credits for which they registered are given written notice and given the right to appeal. If the appeal is successful, the students are placed on Academic Probation and required to develop an *Action Plan* with the Academic Dean for remediation before being allowed to continue classes for the trimester.

Academic Suspension

Students on Academic Probation who fail to maintain the stated CGPA or do not complete the stated percentage of the credits for which they registered are suspended and must sit out the next two (2) trimesters, and must appeal before being readmitted. These students are **not** eligible for federal financial aid. The student may appeal the school's determination in writing to the Academic Dean (as provided in the Appeal section). If the student satisfies all of the requirements, the Academic Dean may grant the student's appeal.

The student's **Maximum Time Frame for Completion (MTFC)** for his or her program of study is 150% of the credits designated in the Program Outline for such program of study, rounded down to the nearest whole credit hour. For example, if a program of study is 173 credits, the MTFC is 260 credits (150% of 173). Each credit hour in a program of study that is "attempted (see definition below) by a student is counted towards the MTFC of that program of study each and every time the credit hour is attempted by the student. A credit hour is attempted if a student receives any of the following grades by the school: A, B, C, D, F, I, P, W or T. For example, if a student

takes course X, consisting of 4 credits and receives a grade of W and that student then retakes course X and earns a grade of B, the student will have attempted 8 credits with respect to course X. A student may not exceed his or her MTFC for the program of study. The student's MTFC for program of study will include the credits attempted with respect to each course that the student took at the school.

A student will not be making Satisfactory Academic Progress and will be terminated from his or her program of study if, at any time, the school determines that the student is unable to graduate from his or her program of study without exceeding the MTFC for that program of study.

Appeal Process

Students may appeal their Academic Suspension if:

1. The student submits documents in evidence that the student earned the required CGPA or credit completion ratio to meet SAP standards while enrolled in the program; or,
2. Unusual circumstances interfered with the student's ability to meet SAP standards, including but not limited to:
 - Illness, accident or injury experience by the student or by a significant person in the student's life. Documentation required: physician's statement, police report, or other documentation from a third party professional; or hospital billing statement;
 - Death of a family member or significant person in the student's life. Documentation required: a copy of the obituary or death certificate;
 - Divorce experienced by the student or parent. Documentation required: attorney's letter on law firm's letterhead or copy of divorce decree;
 - Reinstatement after an academic dismissal or extended break in the student's enrollment;
 - Personal problems or issues with spouse, family, roommate, or significant person. Documentation required: written statement from medical doctor, counselor, attorney, or other professional adviser;
 - Successfully following an academic *Action Plan* during the probationary term, yet remaining below the completion ratio

When a student is placed on financial aid suspension, the financial aid awards will be cancelled. Those cancelled funds are returned immediately to the originating programs to be awarded to other eligible financial aid recipients. If the student's appeal is granted, the aid will be reinstated, based on funds available at that time. As a result, the original

award(s) may be reduced or lost. For that reason, **it is in the student's interest to submit an appeal to the University's Appeal Committee as soon as the student receives a written notice of suspension.** After the appeal is received, the student will be notified within fifteen (15) business days on whether the appeal is granted or denied.

For students who are not financial aid recipients, the Appeal Process outlined above is still applicable. If the appeal is granted, the student will be reinstated in the program.

For additional information and details regarding the appeal process, please consult the Financial Aid Office.

STUDENT RIGHTS AND RESPONSIBILITIES

You have the right to:

- Know what financial aid programs are available;
- Know the deadline for submitting applications for each of the programs available;
- Be informed of financial aid policies and procedures;
- Know how your financial need was determined and what resources (such as your income, assets, family contribution and other financial aid) were considered in the calculation;
- Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office;
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and what the consequences are if you are not;
- Request an explanation of the various programs in your financial aid package;
- Know the terms of any loans you receive as well as your deferment, cancellation, and forbearance rights.

You have the responsibility to:

- Complete all application forms accurately;
- Provide correct information. Misrepresentation of information on financial aid applications is a violation of federal law and may be a criminal offense;
- Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner;
- Read and understand all forms you are asked to sign. Keep copies for your records;
- Accept responsibility for all agreements you sign;
- Repay all loans including the interest on those loans;
- Be aware of refund and repayment procedures;
- If you are the recipient of a student loan, notify your lender, the Financial Aid Office and the Registrar of any changes in address, name, and/or enrollment status;
- Notify both the Financial Aid Office and the Dean of Student Services prior to withdrawing from school or reducing enrollment below full-time;
- Complete Entrance Loan counseling if you intend to borrow a loan through the Federal Direct student loan program. Complete an Exit Interview prior to graduation or prior to reducing enrollment at THSU below half time for any reason.
- File all required student loan deferment forms on time;
- Report any change in the information used to determine your eligibility, including name, family size or financial resources.

BUDGETING

AFFORDING A GRADUATE EDUCATION AT THSU

While tuition at THSU and the cost of living in the Austin area may make your expenses high, it is quite possible to fund your education with low cost federal student loan programs. To make your student loan indebtedness manageable we suggest you exercise some creative thinking about alternative resources and budget management strategies to consider before, during and after your enrollment.

KEEP YOUR EXPENSES TO A MINIMUM WHILE YOU ARE A STUDENT

- Eliminate consumer indebtedness (credit card payments, car payments, etc.) before you enroll. These expenses are not included in the standard student budget and will significantly affect your ability to manage financially while in school.
- Set a goal to save as much as you can before you enroll. Don't worry about saving too much money and negatively affecting your financial aid eligibility. If you borrow an equivalent amount, you will pay a very large amount in interest over the ten year repayment period.
- Be creative with living arrangements.

MANAGING YOUR STUDENT LOANS

If you borrow from the student loan programs to finance your education at THSU you are investing in your future income potential. Because you are borrowing against future income, it is important to be realistic about what that income will be. Individuals entering the field of acupuncture, as with any health professional entering private practice, must always be aware that, while earnings may ultimately be significant, they are for many sporadic, especially in the beginning, and possibly throughout their careers.

For this reason, THSU recommends students think seriously about the amounts they borrow and the impact loan payments will have on their economic future, establish contingency employment plans, and become very familiar with all of the options available to them both while borrowing and while in repayment.

Becoming delinquent or defaulting on a student loan is very serious. Some of the consequences include negative credit reporting to national credit bureaus, wage garnishment, assumption of collection and/or litigation costs, offset of tax refunds, and the suspension or inability to receive a professional license. **Students who default on loans also jeopardize THSU 'S ability to offer these types of financial aid to future students!**

The following information will provide you with important information about the loan programs and should assist you in managing your educational indebtedness.

Paying or Capitalizing Interest

Interest on the Subsidized Direct loan is paid for you while you are a student, but not for the six month grace period after you complete your program. However, the Unsubsidized Direct Loan accrues interest from the date the loan is disbursed to you. You have the choice of making interest payments on Unsubsidized Direct Loans while in school, or deferring interest payments and capitalizing them (adding them to the loan balance) at the time repayment on the loan principal begins.

The following two scenarios have been prepared to demonstrate the cost difference between Unsubsidized Direct Loans where the interest is paid by you while you're in school, and those where the interest is deferred and capitalized at repayment. Both assume \$10,000 in Unsubsidized Direct Loans is borrowed in the first year of the program and that the interest rate is fixed at 8%. Student "A" chooses to defer interest payments while a student. Student "B" chooses to make monthly interest payments while in school. Both complete the Oriental Medicine program in three years.

	Loan Amount	Monthly Interest Accrual @ 8%***	Months Until Repayment Begins	Principal Repayment	Monthly Payment	TOTAL REPAID
"A"	\$10,000	\$66	39	\$12,574	\$152	\$18,240
"B"	\$10,000	\$66 (Paid)	39	\$10,000	\$121	\$14,520

Because student "B" paid the in-school, monthly interest (totaling \$2,574) as it accrued, this student will have a net savings of \$1,146 in total interest repaid, or (\$18,240 repaid by Student "A" \$14,520 repaid by Student "B" - \$2,574 in-school interest paid monthly by Student "B").

*** This interest rate is purely for example purposes and is not indicative of current interest rates.

Deferments

During a period of deferment, interest does not accrue on Subsidized Direct Loans. You may receive deferments (postpone repayment) on your educational loans borrowed after July 1, 1993 for the reasons listed below:

- Half or full-time enrollment at an eligible institution (for an unlimited time),
- Enrollment in a graduate fellowship program or a rehabilitation training program for persons with disabilities (for an unlimited time),
- While you are conscientiously seeking but unable to find full-time employment (for up to three years), or

- For any reason that has caused you to have an economic hardship as defined by federal regulation (for up to three years). Family income must fall below a measure of officially published poverty levels or monthly student loan payment obligations must exceed 20% of gross monthly income for full-time employment.

Forbearance

You may also arrange a forbearance agreement with your lender if you are unable to make your scheduled payments. During a period of forbearance, interest continues to accrue on both Subsidized and Unsubsidized Direct Loans. You may request a forbearance to allow for any of the following:

- A short period during which you make no payments,
- An extension of time for making payments, or
- A period during which you make smaller payments than were originally scheduled.



REMEMBER...

The most important responsibility you have is to maintain communication with the loan holder or servicer who holds your loan. Your lender can make any number of adjustments in your payments or defer payment completely when appropriate, but it's up to YOU to keep them apprised of your circumstances. Failure to do so can result in default!

Federal Direct Loan Consolidation

Direct Consolidation Loans allow borrowers to combine one or more of their Federal education loans into a new loan that offers several repayment options. Some potential benefits are listed below:

One Lender and One Monthly Payment;
 Flexible Repayment Options;
 No Minimum or Maximum Loan Amounts or Fees;
 Varied Deferment Options;
 Reduced Monthly Payments.

The interest rate is based on the weighted average of the loans being consolidated rounded up to the nearest eighth of a percentage point. Each lender offers its own

repayment options and plans. Some plans may have level payments for the life of the loan, require interest-only payments for a period of time, involve graduated repayments, or have income sensitive payments which begin low but later increase as earnings increase. There are no insurance or origination fees on Consolidation Loans.

The loan consolidation program is not for every eligible borrower. Individual advantages and disadvantages depend upon the types of loans, the amounts, interest rates, and the repayment terms.

The **advantages** of consolidation are:

- All loans are held by one agency making communication about address changes or individual circumstances of the borrower more convenient;
- A significantly lower monthly payment;
- Extended repayment terms and choice of repayment terms; and
- Reduced likelihood of default since payments are more manageable.

The **disadvantages** of consolidation are:

- A significantly higher total payback since the repayment period is extended;
- Graduated payment plans have little or no reduction of principal amount owed in the early years of repayment; and

For more information about the Loan Consolidation Program contact your lender or the current holder of your loan(s). You may also go to www.studentloans.gov and select "Direct Loan Consolidation" under the "Tools and Resources" section.

NSLDS ACCESS FOR A STUDENT'S LOAN HISTORY

At THSU, we try to help monitor the status of student loans for current students.

However, we encourage all students to monitor their loans regularly through the National Student Loan Data System (www.nslds.ed.gov). One can access their loan history securely with their SSN, first two letters of their last name, date of birth, and PIN number. This is also a valuable resource to determine the servicer of your loans if you are unsure.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

1. The right to inspect and review the student's education records within 45 days of the day the University receives a request for access.

Students should submit to the Registrar written requests that identify the record(s) they wish to inspect. The Registrar will make arrangements for access and notify the student of the time and place where the records may be inspected.

2. The right to request the amendment of the student's education records that the student believes are inaccurate.

Students may ask the University to amend a record that they believe is inaccurate. They should write the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate.

If the University decides not to amend the record as requested by the student, the University will notify the student of the decision and advise the student of his or her right to an appeal regarding the request for amendment. Additional information regarding the appeal procedures will be provided to the student when notified of the right to an appeal.

3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.

One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is a person employed by the University in an administrative, supervisory, academic or research, or support staff position; a person or company with whom the University has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Governors; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

U.S. Department of Education
400 Maryland Avenue, SW.
Washington, DC, 20202-5901

5. The University designates the following as public or "Directory Information": The student's name, addresses, telephone numbers, school or college, major field of study, degree sought, expected date of completion of degree requirements and graduation, degrees and awards received, dates of attendance, full or part time enrollment status, the previous educational agency or institution attended, participation in officially recognized activities, and other similar information.

6. Students may restrict the release of "Directory Information" except to school officials with legitimate educational interests and others as indicated in #3 above. To do so, a student must make the request in writing to the Registrar. Once filed, this request becomes a permanent part of the student's record until the student instructs the University, in writing, to have the request removed.

For purposes of compliance with FERPA, the University considers all students independent.

FINANCIAL AID APPEALS POLICY

Every student has the right to appeal a decision made by the Financial Aid Office. In order to make an appeal, students need to make an appointment with the Financial Aid Officer. If the appeal requires further consideration, the student will submit a written petition to be taken to the President. The President's decision is final and may not be appealed.

APPROVED LEAVES OF ABSENCE

Beginning July 1, 2000 the new Federal regulations authorize an institution to grant a student a leave of absence of up to 180 days in any 12-month period. During the leave of absence, the law provides that the student is not considered withdrawn and no refund calculation is required if:

1. The institution has a formal policy regarding leaves of absences;
2. The student followed the institution's policy in requesting the leave of absence; and
3. The institution approved the request in accordance with the institution's policy.

If a student does not return to the institution at the end of an approved leave of absence, the law requires the institution to calculate the refund based on the leave of absence. Any refund due will be made within the approved leave of absence when the student does not return or 30 days from the date the student notified THSU that he or she was not returning.

GRIEVANCE PROCEDURES

Appeals, Complaints and Grievance Procedures

These procedures are intended to provide a formal, standardized means for students to seek resolution concerning actions of the University and/or faculty, administrators, and staff of the University.

Situations may arise in which a student believes that he or she has not received fair treatment by a representative of the University or has a complaint about the performance, action, or inaction of a member of the staff or faculty affecting the student. A student who wishes to have a complaint addressed by the University should first use the following Appeal or Complaint Procedure and then utilize the Grievance Procedure if the previous procedures prove unsatisfactory. Students are encouraged to seek assistance from the Academic Dean, their advisor, another member of the faculty or staff, or, in regard to complaints of unlawful discrimination or harassment, the Operations Manager.

Appeal of Grades

The grade represents an instructor's evaluation of a student's performance in a given course. This grade is not changed unless evidence exists of a clerical or computational error. A student who believes that an error has occurred should request a grade re-evaluation in writing within one calendar year of the date on which the grade was officially issued. A student desiring to improve a course grade for reasons other than those listed above must officially re-register for and re-take the course.

Appeal of Grades (continued)

The student requests an appeal of grade to the Academic Dean, who forwards a copy to the instructor. The student arranges a conference with the instructor in order to obtain criteria for the assessment of the final grade that was assigned. Every possible effort should be made to resolve any disagreements at this point.

The student's grade may be changed at this step of the appeal by written consent of the instructor if the findings warrant such modification. The instructor forwards a written request to the Registrar.

A student who is not satisfied by the outcome of the appeal may arrange to meet with the Academic Dean for resolution.

Complaints

Students are encouraged to speak directly to the faculty or staff person involved in the issue that concerns them. If a student is unsure who has the responsibility for resolving a particular concern, he or she may contact any member of the administration for more information. Most concerns that arise can be resolved in this manner.

Students are reminded that the grievance procedure is not designed to replace the open communication and understanding that are vital to the academic process. If the student wishes to proceed with a grievance, the student may withdraw the grievance at any stage and the process will immediately terminate. During all stages of the grievance, the burden of proof will be on the party making the allegation.

Grievance Procedure – Step 1

A student who believes that he or she has not received fair treatment, or who has a complaint about the performance, action, or inaction of a member of the faculty or staff, and believes that he or she has not received appropriate resolution through the complaint procedure within a reasonable period of time, must file a written statement of grievance (see Statement of Grievance, below) with the Dean of Students or another member of the Administration. Each grievance must be submitted in writing, and only one subject matter should be covered in any one grievance. The Dean on Students or member of the Administration will serve as coordinator and assemble a committee to investigate the allegations and reach a conclusion regarding the student's contentions. The committee should consist of a cross-section of the University community and include faculty, staff, and student representatives. The coordinator has fifteen (15) working days to respond to the student after the conclusion of the investigation. If either the student or the person against whom the grievance was filed disagrees with the coordinator's findings and recommendations, that person may appeal under Step 2.

Grievance Procedure – Step 2

If the student or person against whom the grievance was filed is not satisfied with the results of Step 1, or if the grievance is against a member of the grievance committee, the student must next transmit the written statement of grievance to the appropriate senior administrator. The senior administrator will refer the grievance to a committee established at the University or senior administration level. The committee will have fifteen (15) working days to investigate and make recommendations for resolution.

Grievance Procedure – Step 3

If an individual or individuals wish to claim wrongdoing or deficiency on the part of the University, a complaint may be filed directly with either of THSU's accreditors:

ACAOM
8941 Aztec Drive
Eden Prairie, MN 55347
(301) 313-0855
www.acaom.org

ACICS
750 First Street NE, Suite 980
Washington, DC 20002
(202) 336-6780
www.acics.org

Statement of Grievance

The statement of grievance is a clear, simple statement of fact, according to the student's understanding of what happened. It should provide enough information to give the committee a complete understanding of the situation from the student's perspective. The Dean of Students is available to help students understand the details of the Student Complaint and Grievance Policy and should be called on for assistance.

Remember: try to resolve the problem at the lowest level possible.

DRUG CONVICTIONS AND FINANCIAL AID

THSU sets forth this drug and alcohol prevention information pursuant to Public Law 101-226.

Students who have drug-related convictions may be ineligible for federal student aid. Your eligibility might be suspended if the offense occurred while you were receiving federal student aid (grants, loans, or work-study). When you complete the FAFSA, you will be asked whether you had a drug conviction for an offense that occurred while you were receiving federal student aid. If the answer is yes, you will be provided a worksheet to help you determine whether your conviction affects your eligibility for federal student aid.

If your eligibility for federal student aid has been suspended due to a drug conviction, you can regain eligibility early by successfully completing an *approved drug rehabilitation program* or by passing two unannounced drug tests administered by an approved drug rehabilitation program. If you regain eligibility during the *award year*, notify your *financial aid office* immediately so you can get any aid you're eligible for. If you are convicted of a drug-related offense after you submit the FAFSA, you might lose eligibility for federal student aid, and you might be liable for returning any financial aid you received during a period of ineligibility.

Contact your financial aid officer for more information or call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

HEALTH RISKS OF ALCOHOL AND DRUGS

Alcohol: Health hazards associated with the excessive use of alcohol or with alcohol dependency include dramatic behavioral changes, retardation of motor skills, and impairment of reasoning and rational thinking. These factors result in a higher incidence of accidents and accidental death for such persons than for nonusers of alcohol. Nutrition also suffers and vitamin and mineral deficiencies are frequent. Prolonged alcohol abuse causes bleeding from the intestinal tract, damage to nerves and the brain, psychotic behavior, loss of memory and coordination, damage to the liver often resulting in cirrhosis, impotence, severe inflammation of the pancreas, and damage to the bone marrow, heart, testes, ovaries and muscles. Damage to the nerves and organs is usually irreversible. Cancer is the second leading cause of death in alcoholics

and is 10 times more frequent than in nonalcoholics. Sudden withdrawal of alcohol from persons dependent on it will cause serious physical withdrawal symptoms. Drinking during pregnancy can cause fetal alcohol syndrome. Overdoses of alcohol can result in respiratory arrest and death.

Drugs: The use of illicit drugs usually causes the same general types of physiological and mental changes as alcohol, though frequently those changes are more severe and more sudden. Death or coma resulting from overdose of drugs is more frequent than from alcohol.

Cocaine: Cocaine is a stimulant that is most commonly inhaled as a powder. It can be dissolved in water and used intravenously. The cocaine extract (crack) is smoked. Users can progress from infrequent use to dependence within a few weeks or months. Psychological and behavioral changes which can result from use include overstimulation, hallucinations, irritability, sexual dysfunction, psychotic behavior, social isolation, and memory problems. An overdose produces convulsions and delirium and may result in death from cardiac arrest. Cocaine dependency requires considerable assistance, close supervision and treatment.

Amphetamines: Patterns of use and associated effects are similar to cocaine. Severe intoxication may produce confusion, rambling or incoherent speech, anxiety, psychotic behavior, ringing in the ears, and hallucinations. Intense fatigue and depression resulting from use can lead to severe depression. Large doses may result in convulsions and death from cardiac or respiratory arrest.

MDA and MDMA (XTC, ecstasy): These amphetamine-based hallucinogens are sold in powder, tablet, or capsule form and can be inhaled, injected, or swallowed. They cause similar, but usually milder, hallucinogenic effects than those of LSD. Because they are amphetamines, tolerance can develop quickly and overdose can happen. Exhaustion and possible liver damage can occur with heavy use. In high doses, these drugs can cause anxiety, paranoia and delusions. While rare, these drugs have been associated with deaths in users with known or previously undiagnosed heart conditions.

Rohypnol (rophies, roofies, rope): This drug is in the same category of drugs as Valium, a benzodiazepine, but it is more potent than Valium. Initially, it causes a sense of relaxation and reduction of anxiety. At higher doses, light-headedness, dizziness, and lack of coordination and slurred speech occur. The drug affects memory and, in higher doses or if mixed with other drugs or alcohol, can result in amnesia for the time period the user is under the influence. Because of this amnesia effect, Rohypnol has been given intentionally to others to facilitate sexual assault and other crimes. Combining this drug with other sedating drugs, including alcohol, will increase the intensity of all effects of the drug and, in sufficient doses, can cause respiratory arrest and death. Dependency can occur.

Heroin and other opiates: Addiction and dependence can develop rapidly. Use is characterized by impaired judgment, slurred speech, and drowsiness. Overdose is

manifested by coma, shock, and depressed respiration, with the possibility of death from respiratory arrest. Withdrawal problems include sweating, diarrhea, fever, insomnia, irritability, nausea, vomiting, and muscle and joint pains.

Hallucinogens or psychedelics: These include LSD, mescaline, peyote, and phencyclidine or PCP. Use impairs and distorts one's perception of surroundings, causes mood changes and results in visual hallucinations that involve geometric forms, colors, and persons or objects.

Solvent inhalants (e.g., glue, lacquers, plastic cement): Fumes from these substances cause problems similar to alcohol. Incidents of hallucinations and permanent brain damage are more frequent with chronic use.

Marijuana (Cannabis): Marijuana is usually ingested by smoking. Smoking marijuana causes disconnected ideas, alteration of depth perception and sense of time, impaired judgment and impaired coordination. Prolonged use can lead to psychological dependence.

Damage from intravenous drug use: In addition to the adverse effects associated with the use of a specific drug, intravenous drug users who use unsterilized needles or who share needles with other drug users can develop HIV disease, hepatitis, tetanus (lock jaw), and infections in the heart. Permanent damage can result.

PENALTIES: THSU RULES AND REGULATIONS

Students: The University will impose a minimum disciplinary penalty of suspension for a specified period of time or suspension of rights and privileges, or both, for conduct related to the use, possession, or distribution of drugs that are prohibited by state, federal, or local law. Other penalties that may be imposed for conduct related to the unlawful use, possession, or distribution of drugs or alcohol include disciplinary probation, payment for damage to or misappropriation of property, suspension of rights and privileges, expulsion, or such other penalty as may be deemed appropriate under the circumstances.

Employees: The unlawful use, possession, or distribution of drugs or alcohol, or engaging in conduct prohibited by the University regarding the manufacture, sale, possession, distribution, or use of alcohol or illegal drugs will result in a penalty of disciplinary probation, demotion, suspension without pay, or termination, depending upon the circumstances.

Help For Drug and Alcohol Abuse:

Travis County MHMR is one resource that people with drug or alcohol abuse problems can utilize. The phone number for Travis County MHMR is (512)472-4357.

THSU COMPUTING RESOURCES

The following activities at THSU are prohibited:

- Transmitting unsolicited messages which constitute obscenity, harassment or threats;
- Communicating any information concerning any password, identifying code, personal identification number or other confidential information without the permission of the controlling authority of the computer facility to which it belongs;
- Gaining or attempting to gain unauthorized access to, or making unauthorized use of, a computer facility or software. This includes creating, copying, modifying, executing or retransmitting any computer program or instructions with the intent to gain unauthorized access to, or make unauthorized use, of a computer facility or software.
- Creating, copying, modifying, executing or retransmitting any computer program or instructions intended to obscure the true identity of the sender of electronic mail or electronic messages, collectively referred to as "messages," including, but not limited to, forgery of messages and/or alteration of system and/or user data used to identify the sender of messages;
- Accessing or intentionally destroying software in a computer facility without the permission of the owner of such software or the controlling authority of the facility;
- Making unauthorized copies of licensed software;
- Communicating any credit card number or other financial account number, or any social security number without the permission of its owner;
- Effecting or receiving unauthorized electronic transfer of funds;
- Using the computer facilities in a manner inconsistent with the University's license agreements or contractual obligations to suppliers or with any published policy;
- Using University information systems for commercial gain;
- Illegally using copyrighted software and materials, storing such materials on University information systems, or transmitting such materials over THSU network facilities;
- Knowingly engaging in any activity harmful to the information systems (e.g., creating or propagating viruses, overloading networks with excessive data, instituting or promulgating chain letters, or instigating unauthorized mass postings of any type);
- Circumventing or subverting any system or network security measures.

The University's users should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the University's computer systems, networks, Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include suspension,

dismissal and other legal actions. Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Material.

There are institutions, national associations, and commercial entities that have developed and maintain up-to-date lists of legal sources for downloading or otherwise acquiring copyrighted material. Below, the University references such entities and lists they maintain for the convenience of the University community.

EDUCAUSE

<http://www.educause.edu/legalcontent>**EDUCAUSE** is a nonprofit association whose mission is to advance higher education by promoting the intelligent use of information technology.

RIAA

http://www.riaa.com/toolsforparents.php?content_selector=legal_music_sites

The Recording Industry Association of America (RIAA) is the trade organization that supports and promotes the creative and financial vitality of the major music companies.

MPAA

<http://www.mpa.org/contentprotection/get-movies-tv-shows>

The Motion Picture Association of America, Inc. (MPAA), together with the Motion Picture Association (MPA) and MPAA's other subsidiaries and affiliates, serves as the voice and advocate of the American motion picture, home video and television industries in the United States and around the world. MPAA's members are the six major U.S. motion picture studios: The Walt Disney Studios; Paramount Pictures Corporation; Sony Pictures Entertainment, Inc.; Twentieth Century Fox Film Corporation; Universal City Studios, LLLP; and Warner Bros. Entertainment Inc. We are a proud champion of intellectual property rights, free and fair trade, innovative consumer choices, freedom of expression and the enduring power of movies to enrich and enhance people's lives.