



TEXAS HEALTH AND SCIENCE  
**UNIVERSITY**

# **2023/2024 Financial Aid Handbook**

## **Location and Hours**

4005 Menchaca Rd, Austin, TX  
78704 Monday – Friday: 8:30 a.m.–  
5:30 p.m.

512.444.8082, EXT 107  
FAX: 512.444.6345  
Email: [faid@thsu.edu](mailto:faid@thsu.edu)

Information concerning financial aid is regularly posted on the financial aid Web page at  
<https://thsu.edu/financial-aid/>.

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## Financial Policies



### Financial Aid Programs and VA Benefits (For Those Who Qualify)

Financial Aid Programs provide financial assistance to students, who, without such assistance would be unable to meet educational costs at Texas Health and Science University (THSU).

Eligibility for financial aid is determined by evaluating the total resources available to the student including earnings from employment, assets, and various educational benefits. All students must meet Satisfactory Academic Progress standards to maintain their eligibility. Please see the academic standards section elsewhere in this catalog.

The Financial Aid Office will provide as much support as possible 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 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 can often fill the gap between family contributions and the cost of education. THSU is approved to participate in various federal financial assistance programs

## Financial Policies

Please refer to the university catalog for a complete listing of tuition and fees.

### Payment Options

**Full Pay Plan:** The payment of all tuition and fees must be completed no later than **two weeks before the beginning of each trimester** unless financial assistance has been arranged. This is the only payment option for international students.

Late payments are subject to the assessment of late fees, according to the following schedule, and will be charged in addition to any other applicable fees:

1 - 15 days late	\$ 25.00
16 - 30 days late	additional \$ 25.00

After 30 days, a late fee of \$50 per month will be assessed up to a maximum late fee of \$200 per trimester.

Students with outstanding balances at the beginning of a trimester may be prohibited from registering until their account is paid in full. Diplomas and official transcripts will not be released until all student account balances are paid in full.

**Four Payment Plan:** The total may be paid in four installments, for an additional charge of \$25.00. The calculation is as follows: \$25 is added to the charges for the current trimester and the total is divided by four. Any outstanding balance is added to the first payment. This option is available for domestic students only. The first payment is due on the **first day of classes**, and subsequent payments are due monthly no later than the **first day of the month**. A late charge of \$50.00 will be assessed on the first working day following the due date.

## ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, students must meet ALL of the following general eligibility requirements as defined by the U.S. Department of Education:

1. Be a U.S. citizen or an eligible non-citizen.
2. Hold a GED or high school diploma recognized by a State agency that shows the completion date, or:
  - ✓ DD214 clearly states that the student is a high school graduate or equivalent.
  - ✓ Documentation that the student completed a two-year program accepted for either full credit towards a bachelor's degree or admission to a graduate or professional program of study
  - ✓ If home-schooled, a transcript signed by the parent documenting the successful completion of secondary education or a secondary completion credential for homeschooling provided by state law.  
Demonstrate financial need.
3. Attend a school that participates in one or more of the financial aid programs.
4. Be enrolled in an eligible program.
5. Be working toward a degree, certificate, or a transferable program.
6. Meet the satisfactory academic progress standards as defined by THSU's Satisfactory Academic Progress Policy, each semester.
7. Does not owe a refund on any Title IV Federal Pell Grant, Federal Supplemental Educational Grant, Federal Leveraging Educational Assistance Program Grant, or any other Higher Education Grant program at any institution previously attended.
8. Not in default on any Title IV Federal Perkins Loan, Federal Stafford Student Loan, Federal Parent Loan for Undergraduate Students, Federal Supplemental Loan to Students, or any other Higher Education Act Loan Program received at any institution.

### Denial of Financial Aid

A student may be denied financial assistance for several reasons: *incomplete applications, defaulted federal loans, Pell overpayment, reaching Pell lifetime usage limit, reaching Subsidized Stafford Loan usage limit, or failure to maintain satisfactory academic progress.*

Students can receive aid from only one institution per term; as a result, *aid could be denied and repayment required if aid is disbursed at more than one institution.*

Any student denied financial aid will be responsible for all charges on their account even if aid had previously been paid to them. A refund of previously disbursed aid that is reversed would increase the balance owed on the account. In some cases, a reduction of financial aid occurs, instead of a complete reversal of aid, and the total amount of final funding is enough to cover the account balance.



## How to Apply for Financial Aid

The first step in qualifying for federal financial aid is filling out the FAFSA, the Free application for Federal Student Aid. This is necessary to be eligible for all federal grants, loans, and, work-study programs. We've listed some helpful steps below to make the process easier, or you can go to <https://studentaid.gov/h/apply-for-aid/fafsa> to get started now.

You may also visit our website for more details at <http://www.thsu.edu/> and navigate to *How to Apply for Financial Aid?*

**THSU School code: 031795**

**STEP 1:** Create an FSA ID or sign in with an already verified account.

**STEP 2:** Start the FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa>

**STEP 3:** Fill out the Student Demographics section

**STEP 4:** List the schools that will receive your FAFSA information

**STEP 5:** Answer the dependency status questions to determine if you are dependent or independent

**STEP 6:** Fill out the Parent Demographics section if it was determined in **Step 5** that you are dependent

**STEP 7:** Provide your financial information

## **STEP 8: Sign and submit your FAFSA form**

### **TYPES OF FINANCIAL AID AVAILABLE AT THSU**

#### **FEDERAL DIRECT STUDENT LOANS**

The educational loans that are available at THSU are explained below. Student loans were established to assist students in meeting their educational costs. Most loans available are long-term, low-interest loans. No loan may be made to someone who indicates an unwillingness to repay the loan. All loan funds are provided by the Department of Education through the William D. Ford Direct Loan Program.

#### **Types of Federal Student Loans**

##### **Federal Direct Unsubsidized Stafford Loan**

Unsubsidized Stafford Loans are non-need-based, meaning they can be awarded to almost any student. Interest begins to accrue once the loan is fully disbursed. The interest rate on Unsubsidized Loans for graduate students with a first disbursement date between July 1, 2023, and June 30, 2024, is 7.05%.

##### ***Terms of the Loan:***

1. Monthly payments begin 180 days after the student is no longer enrolled in college at least half-time.
2. The minimum payment will be \$50 per month. The payment could be larger, depending on the size of the loan debt.
3. The Direct Loan Program charges an origination fee.

All students who accept loans must complete entrance loan counseling and a master promissory note. The purpose of entrance counseling is to provide students with important information regarding their rights and responsibilities as student loan borrowers, managing their education expenses, and other financial resources. It is completed online and takes approximately 30 minutes. The Annual Student Loan Acknowledgement informs the borrower of the total loan debt at the time of completion. The Master Promissory Note (MPN) is a legal document in which the student promises to repay their loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of Direct Loan(s). The entire MPN process must be completed in a single session and generally takes approximately 30 minutes to complete.

##### **Federal Direct Graduate Plus Loan**

Grad Plus Loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Grad Plus Loans are placed into deferment while enrolled at least half-time and for an additional 6 months after a student ceases to be enrolled at least half-time. Grad PLUS Loans in deferment will continue to accrue interest. The interest rate on Plus Loans for graduate students with a first disbursement date between July 1, 2023, and June 30, 2024, is 8.05%.

##### **Loan facts that you should know:**

1. Students must maintain a minimum of 8 credit hours to be eligible for disbursement.
2. If a student registers below the minimum number of required hours, the student loan

will not disburse.

3. Loan funds are disbursed in two installments. Students indicating, they will be attending for the fall and spring usually have one disbursement in the Fall and the other in the Spring.
4. Students considered first-time borrowers will have their initial loan disbursement delayed until thirty (30) days after the first official class day.
5. Students who have received loans must complete EXIT LOAN COUNSELING, and the Grace period will begin if the following occurs:
  - ✓ The student withdraws from the university
  - ✓ The student drops below the required number of credits for an undergraduate or graduate
  - ✓ The student does not return for a subsequent semester
  - ✓ The student graduated and does not continue to another degree program

### Maximum Loan Amounts:

#### Graduate/Doctoral Level

Aggregate Loan Limits for Federal Direct Student Loans	
Dependent Undergraduate	\$31,000 (No more than \$23,000 of this amount may be in subsidized loans.)
Independent Undergraduate or Dependent Undergraduate with PLUS Denial	\$57,500 (No more than \$23,000 of this amount may be in subsidized loans.)
Graduate/Doctoral (Includes loans received for Undergraduate Study)	\$138,500

Each Academic Year: \$20,500 and entirely Unsubsidized

### Plus Loans for Graduate / Professional Students

The Federal Direct Graduate PLUS loan is available to graduate students who:

- are enrolled in a graduate/professional-level, degree-granting program, and
- have filed and met the FAFSA eligibility criteria, and
- meet the minimum enrollment required for each semester they are seeking assistance
  - ✓ Graduate students – enrolled at least half-time (8 or more credits)

A credit check is required to determine creditworthiness. Students can submit a credit request at <https://studentaid.gov/plus-app/grad/landing>. Creditworthiness is defined as having no credit, having good credit, or not having an adverse credit history. Students are notified by the Department of Education of their loan approval or denial. If denied, students will be advised of the process to appeal the credit decision or the steps to add a credit-worthy endorser (similar to a co-signer). The maximum loan amount is based on the student's cost of attendance minus all other financial aid (loans, grants, scholarships)

Repayment on the loan begins 180 days after a student falls below part-time status, graduates, or stops

attending school. Borrowers have over seven different repayment terms to select from, some of which are income-driven.

### **Loan Default and Consequences**

- The student's default will be reported to a credit bureau and affect the future ability to borrow
- The loan holder may institute legal action to force repayment of the loan
- The student will not be eligible to receive financial assistance from any Title IV Programs (including Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loan, Federal Direct Stafford Loan, Federal PLUS loan)
- The student's eligibility for repayment options and benefits such as deferment and/or interest benefits will no longer be available
- The student's state and/or federal income tax refunds will be withheld
- The student's job wages could be garnished
- The student will be liable for all costs associated with the collection of the loan.

### **Default Resolution**

For students who have defaulted on their student loans, there may be a second chance to receive Title IV financial aid. The 1992 Reauthorization Act has made provisions for students who make satisfactory payments on their defaulted student loans to participate in the Loan Rehabilitation Program. The student must contact the Department of Education and make satisfactory payments for a period determined by them (usually 6–12 months). After the borrower has completed this payment schedule, he or she may again be eligible for financial aid. All inquiries about the Loan Rehabilitation Program should be made to the Department of Education:

U.S. Department of Education Student Financial Assistance Programs  
P. O. Box 4222  
Iowa City, Iowa 52245 1–800–621–3115  
[DCS\\_HELP@ed.gov](mailto:DCS_HELP@ed.gov)

### **Employment**

Many students work to earn part of the aid that covers their educational expenses while they are attending school. There are several programs at THSU that enable a student to work on campus (there are a few positions available off campus). Interested students must fill out a student worker application. A list of student jobs available at THSU is posted on the THSU website and internal job board.

### **Federal Work-Study Program (FWS)**

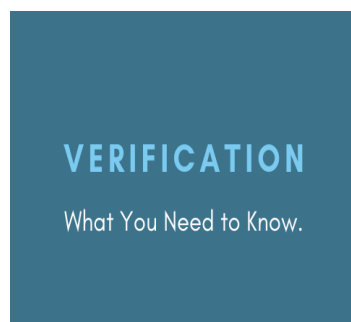
The FWS Program is a federal campus-based aid program that provides part-time employment for students who have financial need. Students working in on-campus positions are paid at least minimum wage; those in off-campus positions to meet community service requirements are paid at a higher rate. The student may work no more than 25 hours per week. The amount the student can earn in a year is determined by the amount of financial need after other aid is awarded. Students are paid on the 1st and 15<sup>th</sup> of each month. THSU is required to place seven percent (7%) of work-study funds toward community service employment. A student must meet satisfactory academic progress standards to continue to participate in the federal work-study program. This program is only offered during the fall, spring, and summer terms.

### **Institutional Work-Study Program (IWS)**

The IWS Program is a part-time employment program for THSU students. Students do not have to show financial need to work under this program. Students are paid at least minimum wage and work no more than 20 hours per week. Students are paid on the 1<sup>st</sup> and 15<sup>th</sup> of each month and are subject to the Satisfactory



Academic Progress standards.



## **VERIFICATION POLICIES**

THSU verifies all files selected by the Department of Education and additional files selected by the financial aid department. The additional files selected for verification by the institution can be based upon but are not limited to the following criteria:

- Estimated taxes
- Dependency status answers appear incorrect
- Inconsistent information
- Information identified by the Department of Education

**Documentation required for verification may include one or more of the following:**

- Verification worksheet
- All students and parents signed Tax Returns or IRS Tax Transcripts or IRS Verification of Non-Filer Forms
- All student and parent W2 Forms or IRS Wage & Income Transcripts
- Additional items may also be required if circumstances deem necessary
- IRS Tax Account Transcript for amended tax returns
- Social Security card, driver's license, or name change letter
- TANF and Social Security Benefit statements
- Child Support documentation
- Low-income verification worksheet
- Any other documentation relevant to reported items

Failure to submit requested documents on time may result in a delay or cancellation of a financial aid award. If during the process, data is found to be incorrect; the data may be corrected and the award revised. If a student is found to have knowingly submitted falsified or intentionally misleading information, THSU shall reserve the right to (1) refuse to award financial aid, (2) cancel all aid that has previously been awarded, and/or (3) to dismiss the offending student from the university. Additionally, at THSU's discretion, all fraudulent information shall be forwarded to the Office of Inspector General for further investigation.

### **Verification Deadline**

An applicant who is selected for verification or conflicting information must complete the process no later than 30 days after notification from the Financial Aid Office. The applicant can request

an extension of the verification documents can't be submitted within this timeframe.

### Secondary Confirmation

In addition to the practice of verification for conflicting information, THSU reserves the right to elect any student's file for Secondary Confirmation. As part of this process, THSU may request identifying information including but not limited to:

- A valid, government-issued photo ID; and
- A copy of a utility bill depicting your physical address; and
- A notarized statement of identity.

### Awarding of Aid (For Those Who Qualify)

There are two types of calculations used to determine a student's financial aid award. The following definitions are required to understand these calculations:

- **Cost of attendance (COA)** is an estimate of the educational expenses that you may incur while you attend THSU. The COA involves estimates for tuition and fees, books and supplies, room and board, transportation, miscellaneous expenses, and loan fees (Direct Loan borrowers only).
- The **Expected Family Contribution (EFC)** is calculated according to a formula established by law from the information reported on the FAFSA. This information may include your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) as well as family size and the number of family members who will attend college that year.

## 2023-2024

**COA-EFC =  
Financial  
Need**

Estimated 9 Month Cost of Attendance (COA)			
Direct Costs		Indirect Costs	
	(paid directly to the school)		(Varies per academic year)
Tuition	\$12150 (30 credits per academic year)	Food and Housing	\$18360*
Student Service Fee	\$250.00 (per academic year)	Books and Supplies	\$1,000
		Transportation	\$2,791
		Personal / Misc.	\$2,888
		Direct Loan Fees	\$216
<b>Total Direct Costs</b>	<b>\$12,400</b>	<b>Total Indirect Costs</b>	<b>\$25,255</b>
<b>Total Estimated Cost of Attendance</b>		<b>\$37,655</b>	

Financial need is the student's eligibility for the following need-based programs available at THSU: Federal Work Study.

**Non-Need-based Aid Calculation:** COA minus Financial Aid Awarded Equals Eligibility for Non-Need-based Aid.

Non-need-based aid is financial aid that is not based on your EFC. The student's COA and how much assistance is currently awarded is what matters in this calculation. Non-need-based programs at THSU include Direct Unsubsidized Loans and Direct PLUS Loans.

Financial aid funds are awarded for an academic year or remaining period of study and distributed equally between the terms or payment periods that define that academic year or the remaining period of study.

Direct Loan proration is required when a student is enrolled in a remaining period of study that is shorter than a full academic year.

Direct Loans are awarded to maximum eligibility based on the academic year. The academic year consists of two tri-semesters.

### **Reporting Additional Financial Awards**

If a student receives additional funds not listed on his/her financial aid award letter (including but not limited to employer reimbursement or assistance, tuition waivers, private scholarships, veterans' benefits, vocational rehabilitation benefits, etc.), he/she is required to report these awards to the Financial Aid Office.

Should the additional funds result in a change to a student's financial aid status, he/she will receive notification of the change of status as well as the reasons for the change. It should be noted that whenever a student receives additional assistance, his/her aid awards may be adjusted or reduced, even if their financial aid has already been disbursed.

### **Over-awards of Aid**

Over-awards can occur when THSU receives additional information not accounted for when the student was awarded originally. THSU is required to resolve any over-award on a student's account. Common examples of changes that result in over-awards include, but are not limited to:

- Receipt of internal or external scholarships
- Notification of tuition and fee waivers
- Enrollment changes
- FAFSA corrections

Over-awards can result in a balance due to the university and could become the responsibility of the student.

## Receiving the Financial Aid Package

1. Review your financial aid package Estimated Award Letter and direct any questions you may have to the Financial Aid Office at [faid@thsu.edu](mailto:faid@thsu.edu). When you accept your financial aid package, you will need to sign an Award Letter.
2. (Required for first-time borrowers) Complete an on-line Direct Loan Entrance Counseling for Graduate/Professional students at <https://studentaid.gov/entrance-counseling/>. The financial aid office will receive electronic confirmation once completed; however, you may wish to print a copy for your records (and as a back-up should we not receive the confirmation). Loan funds will not be requested until the Entrance Counseling is completed and confirmation is on file.
3. Complete a Federal Direct Subsidized and Unsubsidized Loan Master Promissory Note (MPN) for Graduate/Professional students at <https://studentaid.gov/mpn/>.
4. If required due to selection for verification, submit an IRS Tax Return Transcript for the previous year and any other documentation requested. The Financial Aid Office will contact you if this is necessary.
5. If required, complete an Institutional Verification Worksheet, available through the Financial Aid Office.
6. Sign a Financial Aid Certification and Authorization Statement authorizing THSU to deduct tuition, fees, and other charges from your loan proceeds.
7. Upon completion of all the documents and actions above, the university will generate an Official Award Letter, detailing the amounts and types of aid for which you are eligible. Sign and return this to the financial aid office.
8. Once all these documents are received and processed, your loan funds will be sent electronically from the lender to the university. Upon receipt of funds, the university 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 it is time for them to re-apply.

## Sample Award Notification

Estimated 9 Month Cost of Attendance (COA)			
Direct Costs		Indirect Costs	
	(paid directly to the school)		(Varies per academic year)
Tuition	\$12150 (30 credits per academic year)	Food and Housing	\$18360*
Student Service Fee	\$250.00 (per academic year)	Books and Supplies	\$1,000
		Transportation	\$2,791
		Personal / Misc.	\$2,888
Total Direct Costs	\$12,400	Total Indirect Costs	\$25,039
Total Estimated Cost of Attendance		\$37,439	
*Based on students living alone. Living with a roommate could lower your food and housing costs.			
**Other miscellaneous costs are listed on your enrollment agreement.			

Loans and Work-Study (Self-Help Aid)			
Aid Type	Fall 2023	Summer 2024	8- Month Total
Federal Work Study*			
Federal Direct Unsubsidized Stafford Loan**	\$10,250	\$10,250	\$20,500
Federal Direct Graduate PLUS Loan***			
<b>Total Aid Offered ****</b>	<b>\$10,250</b>	<b>\$10,250</b>	<b>\$20,500</b>
*Federal work-study is contingent upon finding employment. Earnings are paid bi-weekly.			
**Federal Direct Loans are funds that can be applied toward your cost of attendance and must be repaid.			
***Federal Graduate PLUS Loan is added to the award letter after THSU receives confirmation of approval.			
****Loans will be applied to your direct costs (tuition and fees) for the payment periods for which you are enrolled.			
If you enrollment status changes due to withdrawal, dismissal, graduation, or course load changes, such as adding and dropping courses, your financial aid award may be adjusted. You must maintain satisfactory academic progress as defined in the student handbook. Once the accounting department applies your loans to your tuition account, any resulting credit balance will be refunded to you.			
Notice: Origination fees are deducted from all loans. The current origination fee for the Federal Direct Unsubsidized loan is 1.057%, and the origination fee for the Federal Direct PLUS Loan for graduate students is 4.228%.			
Example: \$20,500 X 1.057% = (\$216.00) origination fee			
\$20,500 - \$216.00 = \$20,284.00 (Net proceeds)			

Estimated Outstanding 8- Month Direct Costs: Tuition and Fees	
Annual Direct Costs for Tuition and Fees (Estimated)	\$12,400
Subtract Net Student Loan Disbursements	(\$20,284)
Estimated Refund to Student	\$7,884

Federal Graduate Plus Loan
Contingent upon application approval. Your debt-to-income, credit score, and employment status are not taken into consideration; however, adverse credit typically results in a PLUS denial.
Payment Plan
THSU offers a 4-pay tuition payment plan for those students who wish to spread their tuition and fees across the semester.
Outside Scholarships
You may be eligible for outside scholarships from businesses and organizations in your local community with which you have affiliations. You should never have to pay for a scholarship search. You should not apply for a scholarship that charges an application fee. Additional information on scholarships can be found at <a href="https://thsu.edu/scholarships/">https://thsu.edu/scholarships/</a>
Contact the financial aid office at
<a href="mailto:faid@thsu.edu">faid@thsu.edu</a>
<b>512-444-8082, EXT 107</b>
if you have questions.
Direct Loan Interest Rates 2023-2024
Direct Unsubsidized Graduate and Professional 7.05%
Direct PLUS Graduate and Professional 8.05%
Next Steps
Your loan(s) is/are accepted upon confirmation of your electronic signature on the award notification. If you complete the loan cancellation form, your loan(s) will not be processed.

## **Financial Aid Award Terms and Conditions**

### **General**

All financial aid award offers are based on enrollment patterns and are dependent upon a determination of eligibility based on grade level, whether or not priority application deadlines have been met (if applicable), and other program-specific criteria at the time of the award offer. Awards are contingent upon continued funding from federal, state, and institutional sources.

Action by federal or state governments, including but not limited to insufficient funds or discontinuation of funds may result in rescinding or reduction of award amounts.

A financial aid award is based on information that the student and the student's family (if applicable) submitted in the Free Application for Federal Student Aid (FAFSA) as well as any other supporting documentation. THSU is required by federal law to resolve any conflicts of information that become evident as part of the application review process. It is the student's responsibility to complete and submit application materials to the appropriate agencies within the required or recommended timeframes. It is also the student's responsibility to notify the Financial Aid Office of any circumstantial changes to the information reported in the FAFSA and supporting documentation.

False or incomplete information submitted by a student or on behalf of a student may result in the cancellation of an award and may require repayment of all or part of the funds disbursed to the student. In the event a student has received aid he/she is not entitled to, it will be the responsibility of the student to repay those funds. A student may not receive federal or state aid at multiple institutions during the same enrollment period.

Students should carefully review and ensure that they understand all financial aid-related materials sent from THSU and/or the U.S. Department of Education. Students are advised to keep copies of these items for their records.

During a student's application for aid or at any subsequent time thereafter, he/she will have the right to receive a thorough explanation of the financial aid award process, including the conditions of any student loan that may be awarded. Conditions may include but are not limited to interest rate(s) for student loans, deferment options, repayment periods and programs, etc. The student will also be responsible for complying with the provisions of any promissory note or other agreement that he or she may sign, including repayment of any student loans. Students accepting an employment offer as part of the Federal Work-Study (FWS) program will be entitled to disclosure of the terms and conditions (including pay rate) for any position that is offered.

## Rights and Responsibilities

Students are obligated to know their rights and responsibilities associated with being a financial aid applicant and recipient as well as a student loan borrower and a federal work-study employee.

You have the right to know:

- All the federal, state, institutional, and private student aid programs available, including both need-based and non-need-based programs.
- Procedures, forms, deadlines, and eligibility requirements to apply for assistance; the criteria for selecting aid recipients and determining the amount of aid awarded.
- The authorized educational expenses involved in your cost of attendance and how they are determined.
- How the expected family contribution is calculated, how financial need is determined, and how outside resources may affect your aid eligibility.
- The institutional refund schedules and the return of federal aid as a result of withdrawing from all your coursework.
- The standards required for maintaining Satisfactory Academic Progress for financial aid eligibility and the appeal process if you have lost aid eligibility.
- Terms and conditions of any loans, employment, scholarships, or grant aid you receive.
- How and when disbursements of financial aid are made.
- Confidential protection of your financial aid record under the Federal Family Educational Right and Privacy Act (FERPA).

You have the responsibility to:

- Accurately and honestly complete your Free Application for Federal Student Aid (FAFSA). Errors can result in delays. False or misleading information is a criminal offense and is subject to fine, imprisonment, or both.
- Respond promptly and return all required additional documentation, corrections, and/or new information.
- Report all outside resources that may be received throughout the aid year.
- Read, understand, and accept responsibility for all forms or agreements you sign. THSU recommends maintaining copies of all forms and agreements you sign.
- Use any federal, state, institutional, or private financial aid received during the award year solely for expenses related to attendance at THSU.
- Know and comply with the timelines and deadlines for verification or additional information requests from Student Financial Services.
- Complete Entrance and Exit Counseling if you borrow a Federal Direct student loan.
- Notify your student loan servicers of changes in your name, address, and school status.
- Perform and complete satisfactory work assignments accepted through the Federal Work-Study program.
- Know and comply with THSU's procedures related to financial aid: enrollment status for disbursement, satisfactory academic progress, withdrawal, refunds, and repayment and debt management.
- Review and understand specific rights and responsibilities associated with being a **Direct Loan borrower**.
- Review and understand specific rights and responsibilities associated with

being a **Federal Work-Study** employee.

### **Expectations after Successful Completion of Secondary Confirmations Direct Loan Borrower Requirements**

First-time Direct Loan borrowers must complete the following requirements before a loan disbursement will be applied to his/her student account:

- Complete Entrance Counseling online which helps you learn about a Federal Direct Loan, how the process works, how to manage your education expenses, and understand your rights and responsibilities as a borrower.
- Complete the Master Promissory Note (MPN) which is a legal document in which you promise to repay the amount borrowed and any accrued interest to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). THSU uses the multi-year MPN which means students can borrow additional Direct Loans on a single MPN for up to ten years.

Award amounts are based on cumulative credits earned toward a specific degree program. The annual borrowing limit for graduate students is \$20,500.00 in Unsubsidized Stafford Loans.

THSU promotes responsible borrowing and encourages students to borrow what they need to assist with cost as opposed to the amount that they are eligible for. Repayment for Federal Direct Loans begins six months after you graduate, withdraw, stop attending, or your enrollment status is less than half-time. The standard repayment term is ten years and the interest rate may vary depending on the type of Direct Loan and the disbursement date.

### **Disbursement of Aid**

Financial aid is paid (disbursed) through an academic year or remaining period of study during each payment period or academic term based on the academic program. At the time of disbursement, eligibility checks confirm attendance, program, enrollment, and the completion of loan requirements. Financial aid is disbursed:

Direct Loan recipients will receive a disbursement notification to their ORBUND email within 3 days of funds being applied to their student account. Students should review their accounts for the dollar amount and date of disbursement. Students have the right to request cancellation of all or part of the Direct Loan amounts disbursed within 30 days of the notification.

### **Use of Aid**

Funds listed on financial aid award letters may only be used for educationally related expenses.

THSU applies all financial aid awards directly to institutional charges on a student's student



account (charges may include but are not limited to tuition, fees, book voucher, etc.). Following the deduction of these charges, any remaining financial aid funds will be released to the student in the form of a refund. If subsequent charges occur on the student's account after a refund is processed in a given term, the student will be responsible for these new charges.



## **Credit Balances and Refunds**

### **Funds for Title IV Recipients to Obtain Books and Supplies**

THSU allows Title IV eligible and VA Chapter 31 students to charge books and supplies to their accounts before the beginning of the term if (1) THSU could disburse the Title IV funds to the eligible student; and (2) the student would have a Title IV credit balance if funds were disbursed.

### **Refunds**

When the disbursed financial aid and/or payments made on a student account total more than the billed cost, the additional amount will be refunded to eligible students.

The university processes refunds to students based on a refund processing schedule and in a manner that complies with Department of Education requirements for refunding financial aid (Title IV) funds. All refunds are disbursed to students in the form of a check within 14 days after Direct Loans are posted to the student's account and a credit balance exists.

If financial aid funds are disbursed in error, the student agrees to repay the full amount to THSU if the error is a result of an action from the student. If a mistake was made, whether by the student, the Financial Aid Department, or another agency, federal regulations require that the mistake be corrected and that funds be billed back as necessary.

THSU may use a current credit balance created by Title IV funds to satisfy a past-due balance for allowable unpaid charges within the current year. The current year is defined as the following:

- The current year for a student who only receives Direct Loans is the loan period.
- THSU can apply up to \$200 from a current Title IV credit balance to pay prior year charges. A prior year is defined as:

- Any loan period or award year before the current loan period or award year.

## **Return to Title IV (R2T4)**

### **Policy for Financial Aid Recipients Withdrawing from the University**

#### **General Information**

The US Department of Education requires institutions to apply the Return to Title IV Funds policy for students withdrawing from a university who receive Title IV financial aid. The Title IV programs at Texas Health and Science University (THSU) include Federal Pell Grants, Iraq and Afghanistan Service Grants, Direct Loans, and Direct PLUS Loans.

The R2T4 (Return of Title IV Funds) policy is separate from any other program at THSU. When students withdraw, the institution must complete the R2T4 form to determine if funds must be returned to the Title IV programs. A student who withdraws after the 60% point of a semester is entitled to retain all Title IV aid for that semester. However, if the student withdraws before the 60% point of the term, unearned Title IV funds as determined by the federal policy must be returned to the various programs.

These funds must be returned even if the university provides no refund to the student. This means the student could owe the university and/or the U.S. Department of Education a significant amount of money.

#### **Post Withdrawal Disbursement**

If the student did not receive all the funds that were earned before withdrawing, a post-withdrawal disbursement may be due. If the post-withdrawal disbursement includes loan funds, the student must permit before the funds can be disbursed. THSU may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges. Permission is required to use the post-withdrawal grant disbursement for all other school charges. Students will be notified of post-withdrawal disbursement eligibility within 30 days of the date of withdrawal determination. The school must return the Title IV funds within 45 days of the date the school determines the student withdrew.

#### **Documenting Attendance**

Before processing a Return to Title IV Funds, the university must verify the student began attendance in all classes used to determine financial aid eligibility. The Financial Aid Office will verify all attendance with the Registrar and/or faculty. If a faculty member indicates that a student never attended, the university will first adjust the disbursed aid if there is a resulting change in eligibility and then calculate the Return of Title IV Funds. As a result, the student may end up owing THSU for the amount of unearned aid. If the student never attended any classes, all aid will be canceled and the student will be billed for all outstanding charges.

## **Determining Earned Aid**

Though aid is posted to accounts at the start of each semester, students earn the funds as they complete the semester. Title IV financial aid is earned by the calendar day, not class day. This includes weekends, holidays, and breaks of less than five consecutive days. THSU is required to determine the amount of Title IV aid the withdrawing student has earned and then either disburse any additional funds the student may be entitled to up to the amount earned, or return funds above the amount earned that the student has already received.

If a student withdraws during the enrollment period, the amount of Title IV program assistance earned up to that point is determined by a specific formula. If students received less assistance than the amount they earned, they may be able to receive those funds. Conversely, if students received more assistance than they earned, the excess funds must be returned by THSU.

When a student receiving Federal Title IV financial aid withdraws from THSU during the enrollment period, the amount of the Title IV funds (not including Federal Work Study) that the student earned during the enrollment period is calculated as of the student's withdrawal date.

Title IV funds are earned daily up to the 60 percent point in the enrollment period. Title IV funds are 100 percent earned if the withdrawal date is after the 60 percent point in that period.

If students withdraw from THSU before or on the 60% point of the semester, THSU is required to determine the portion of the aid disbursed that was "earned" by the student before the withdrawal date. The "unearned" Title IV funds must be returned to the respective federal aid programs. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned based on attendance in the enrollment period. For example: If \$1000 in federal aid is disbursed, and the student withdraws at the 30% point of the term, \$700 of the aid is unearned and needs to be returned to one of the Title IV programs.

The following formula is used to determine the percentage of unearned aid that must be returned to the federal government:

- The percent earned is equal to the number of calendar days completed up to the withdrawal date, divided by the total calendar days in the payment period (less any scheduled breaks that are at least 5 days long)
- The payment period is the entire semester.
- The percent unearned is equal to 100% minus the percent earned.

## **Order of Aid to be Returned at THSU**

Returned Title IV Funds at THSU are allocated in the following order:

- Direct Unsubsidized Loans
- Direct PLUS Loans (Graduate student)
- Other Federal Sources of aid

If a credit balance exists after returning required Title IV funds, the balance will be returned to other private sources.

### **Notification to student**

Once the Return to Title IV Funds calculation has occurred, the Financial Aid Office will notify the student of the results of the calculation and the aid that was returned, and any balance that occurs as a result of the calculation.

### **Unofficial withdrawals**

Title IV aid recipients who fail to withdraw but stop attending class are considered unofficial withdrawals. The Return to Title IV Funds policy requires THSU to calculate the "earned" amount based on documentation of education-related activity or the last day of attendance of the semester. If the student stopped attending before the 60% point of the term, the student will be billed for the outstanding charges as a result of the Return of Title IV funds. Unofficial withdrawals are processed within 30 days of determining the student was an unofficial withdrawal.

### **Leaving THSU**

If or when you graduate, withdraw, or drop below half-time status from Texas Health and Science University, and if you were a recipient of any Direct Loans, you will be asked to take part in Exit Counseling and fulfill all financial obligations owed to the university. This Exit Counseling is required by federal law. Your degree and diploma can be withheld until proof of completion of Exit Counseling is received. The Exit Counseling can be done at [www.studentloans.gov](http://www.studentloans.gov). You will need the contact information for three references. Please allow 30-60 minutes to complete the session.



### **Frequently Asked Financial Aid Questions**

***Q: Am I eligible for any financial aid?***

**A:** Financial aid is available for those who qualify. Eligible students must:

- Have a high school diploma or its equivalent, a GED certificate, or proof of completion of a high school education in a homeschool setting approved under State Law.
- Be working toward a degree in an eligible program, such as the Master of Acupuncture with a Chinese Herbal Medicine specialization.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).

- Maintain Satisfactory Academic Progress once in school.
- Not be in default on a federal student loan and not owe a refund on a federal student grant.
- Sign the FAFSA, certifying that you will use the Federal Student Aid only for educational purposes.

***Q: What happens if I drop a course or courses?***

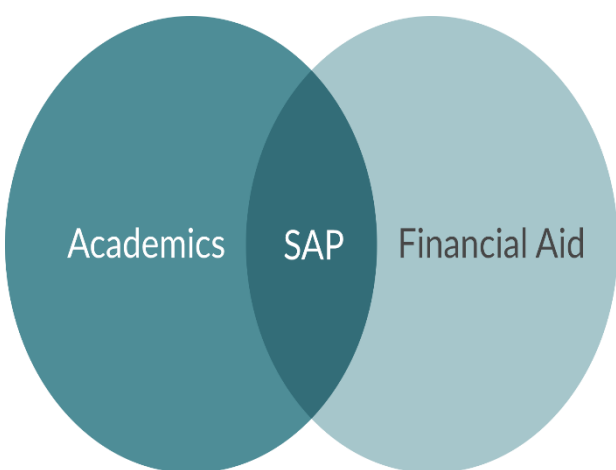
**A:** If a student needs to drop a single course, take a leave of absence or withdraw from the program, they will be held responsible for any money borrowed under the following guidelines: Students who are receiving federal Title IV financial aid (e.g., federal Direct loans, Pell) are required to return the portion of unearned federal aid if they withdraw, do not register, or otherwise fail to complete the period of enrollment for which the Title IV aid was provided. A student who has completed more than 60% of the payment period (trimester) has earned all the assistance they were scheduled to receive for that period.

There are academic consequences as well, to dropping a course, taking a leave of absence, or withdrawing from the program. Please see the sections on Academic Policies and Satisfactory Academic Progress for more information.

**Q: If I take a leave of absence for a trimester, what do I have to do to make sure I don't lose my financial aid?**

**A:** Students requesting a leave of absence must fill out a "Leave of Absence" form available from the Registrar.

This form must be fully completed and given to the Registrar before taking the leave of absence. If the student needs to leave in the middle of a term, he or she may have to pay back funds based on a percentage of the work completed. Please review the information for dropped courses or speak to the Financial Aid Officer for additional details. An approved Leave of Absence's maximum timeframe cannot exceed 180 days within 12 months, or the student will have been considered to have withdrawn from the school and a Return of Title IV funds calculation must be performed.



**Satisfactory Academic Progress Policy  
Degree-Granting Programs**

Satisfactory Academic Progress (SAP) is the University's standard used to define the successful completion of coursework.

The University has established these qualitative and quantitative 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 Financial Aid Warning, Financial Aid Probation, or Financial Aid Suspension. All of the actions have specific consequences for students who are receiving U.S. Department of Education Title IV financial aid, and the same standards are applied to all students.

The Satisfactory Academic Progress standards are as follows:

- Students must earn a grade of "C" or better in each course taken to earn academic credit for the course; all required courses in which a grade of "F" is earned must be retaken by the student to complete the program
- Students must maintain a minimum standard Cumulative Grade Point Average (CGPA) on a 4.00 scale for their program. The CGPA is calculated by multiplying credits for each course by grade points associated with the grade earned to get the quality points for the course, totaling the quality points earned for all the courses, and dividing total quality points earned by the total number of credits attempted.
- Students in all degree-granting programs must complete 67% of the credits for which they register each trimester. Grades for all courses attempted, but not transfer credit, affect Credit Completion Percentage.
- Students must graduate within 1.5 times the Regular Curriculum Schedule. This is referred to as the Maximum Time Frame for Completion. The Regular Curriculum Schedule for the Master of Acupuncture with a Chinese Herbal Medicine Specialization is 10 trimesters. Grades for all courses attempted, but not transfer credit, affect Maximum Time Frame for Completion.

**SAP is checked at the end of each term. There is no further action required from the student if the standards are being met.**

**ALL** minimum requirements for Satisfactory Academic Progress must be met, as follows:

#### **Master of Acupuncture with a Chinese Herbal Medicine Specialization SAP Policy**

Trimesters Attempted	Percentage of Program Completed	Number of Credits Completed	Course Completion Percentage per Trimester	Cumulative Grade Point Average
4	25%	38	67%	2.25
8	50%	76	67%	2.5
11	75%	114	67%	2.75

15	100%	153	67%	3.0
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## Transfer Credits

The grade "TC" (Transfer Credit) is given to students whose courses taken at another institution are being transferred in for required courses at Texas Health and Science University. The grade of "TC" does not affect the calculations for the Cumulative Grade Point Average (CGPA); however, the credits received from another institution will be included in both attempted and completed hours.

## Incomplete Grades

An Incomplete grade does not count toward quality points in the CGPA calculation, the maximum time frame for completion, or successful course completion calculations. If the coursework is not completed, the incomplete grade will be converted to the grade "F". The final grade, however, will affect the student's CGPA, Credit Completion Percentage, and Maximum Time Frame for Completion.

## Repeated Courses and Grades

A student may retake a course one time to attempt to raise the final grade. All retake attempts are included in the CGPA calculation, Credit Completion Percentage, and Maximum Time Frame for Completion. Repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for financial aid eligibility.

- Repeating a previously passed course more than once. A course is considered passed if the student earns a grade of D or better;
- Repeating a previously passed course due to failing other coursework;
- Repeating a previously passed course for the sole purpose of gaining eligibility for financial aid.

Federal aid is calculated according to need and the student's adjusted enrollment status. Recalculation will be applied regardless of whether a student received aid for previous courses and is based solely on how many times a course has been taken and passed.

Example 1: A student is taking a previously passed 3 credit hour course for the third time. The student is enrolled in a total of 13 credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's aid eligibility. Only 10 of the student's 13 hours can be used to calculate aid eligibility.

Example 2: A student is taking a previously passed course. The student receives an F on the second attempt. The student attempts the course for a third time. The course attempt will not be counted in total enrollment hours for financial aid.

Example 3: A student repeats a previously passed course. The student withdraws from the course for the second attempt. The student attempts the course a third time. The third-course attempt will not be counted in the total enrollment hours for financial aid.

## **Dropped Courses**

After a course has met 80% of its scheduled meeting times, a course may not be dropped, and a grade will be issued. This grade will affect the calculation for CGPA, Credit Completion Percentage, and Maximum Time Frame for Completion.

The following policy applies to students who complete 60% or less of the enrollment period (i.e., Fall, Spring, or Summer sessions) for which they received Federal Title IV aid. A student who drops a class but still completes one or more classes does not qualify for the Return of Title IV Funds policy. The term "Title IV aid" refers to the following Federal financial aid programs offered at THSU: Unsubsidized Federal Stafford loans and Federal Graduate Plus Loans. To conform with the policy, THSU must determine the student's withdrawal date. The withdrawal date is defined as:

1. The date the student began the withdrawal process or officially notified THSU of their intent to withdraw; or
2. The last date of attendance at an academically related activity by a student who doesn't notify THSU.

The calculation that is required determines a student's earned and unearned Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used but breaks of at least 5 days are excluded from both the numerator and denominator. Until a student has passed the 60% point of an enrollment period, only a portion of the student's aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all awarded aid for the enrollment period. Earned aid is not related in any way to institutional charges.

In addition, the University's refund policy and Return of Title IV Funds procedures are independent of one another. A student who withdraws from a course may be required to return unearned aid and still owe the college for the course. For example, the calculation may require THSU to return a portion of Federal funds to the Federal Title IV programs. In addition, the student may also be required to return funds based on the calculation. A student returns funds to the Federal Stafford loan program based on the terms and conditions of the promissory note of the loan. THSU only offers master's degree programs and awards and disburses Federal Unsubsidized Stafford and Grad Plus Loans; therefore, the return of Federal aid is in the following order at THSU: Unsubsidized Federal Stafford loans, Federal Grad Plus loans.

## **Withdrawal from a Program**

The calculation for CGPA, Credit Completion Percentage, and Maximum Time Frame for Completion following withdrawal from a program during a trimester utilizes the above Dropped Courses formula for any courses that were dropped as a result of the withdrawal. For students who are receiving financial aid or who are international students, certain requirements must be met upon withdrawal from a program.



For additional information, contact the Director of Financial Aid or international student advisor, as appropriate.

## **Satisfactory Academic Progress Procedures**

The University evaluates students at the end of each term to ensure that Satisfactory Academic Progress is maintained. A student will not make Satisfactory Academic Progress (SAP) if, at any evaluation point, the minimum standards stated below are not met. Failure to make Satisfactory Academic Progress will affect the student's eligibility for Title IV Financial Aid funds.

### **Financial Aid Warning**

Students who fail to maintain the required CGPA or do not complete the stated percentage of the credits for which they registered at the end of each term will be placed on Academic Financial Aid Warning for one term. At the end of the term (trimester) the student's academic progress will be evaluated to determine continuing enrollment eligibility and federal financial aid eligibility for the subsequent term. If the student achieves the minimum CGPA and Credit Completion Percentage for his or her program, he or she may continue in good standing (satisfactory academic progress). If the student does not make the minimum CGPA and Credit Completion Percentage, he or she will become ineligible for financial aid. Students can file an appeal to have their financial aid reinstated. The appeals are generally based on extenuating circumstances that occurred during the school year and caused the student's CGPA or Credit Completion Percentage to decline. Students may appeal the loss of their financial aid eligibility by following the steps in the Appeals Section below. All appeal decisions are final.



## **Appeals Process**

Students may appeal their loss of financial aid eligibility by filing an appeal and submitting it to the Appeals Committee. If the appeal is approved, the student will be placed on Financial Aid Probation. All documentation must be attached to the appeal form. A complete appeal form must include the following:

1. Mitigating circumstances that interfered with the student's ability to meet SAP standards.

Acceptable mitigating circumstances are as follows:

- Illness, accident, injury, or incident experienced by the student or by a significant person in the student's life;
- Death of a family member or significant person in the student's life;
- Personal problems or issues with spouse, family, roommate, or significant person; Divorce experienced by the student or parent;
- Previously undocumented disability;
- Military deployment;

- Change in work schedule during the period or other similar work-related circumstances
  - Natural disaster or family emergency;
  - Financial hardship such as foreclosure or eviction;
  - Loss of transportation where there are no alternative means of transportation
- Documentation from a Professional Counselor.

2. Proper documentation is required for all mitigating circumstances. Examples of proper documentation are as follows:

- Physician's statement;
- Police reports;
- Death certificate or obituary;
- Professional Counselor's statement;
- Hospital bills;
- Letter from employer;
- Military orders;
- Divorce decree;
- Attorney's statements.

All appeals must be submitted to the Appeals Committee. Appeal letters must include the mitigating circumstances, the resolution of the mitigating circumstance as well and the student's plan to succeed academically. Appeal letters must be accompanied by the required documentation in order to be heard by the Appeals Committee. It may be required for the student to meet with one or all members of the Appeals Committee to present any further requested evidence. After the appeal is received, the student will be notified within fourteen (14) business days of whether the appeal is granted or denied. Fax or mail the appeal form and documentation to:

**Attention: Financial Aid Department**  
**Texas Health and Science University**  
**4005 Menchaca Rd**  
**Austin, TX. 78704**  
**faid@thsu.edu**

## **Financial Aid Probation**

Upon the approval of an appeal, the student will be placed on financial aid probation and financial aid will be reinstated. Students will be placed on financial aid probation for one academic year (two trimesters). Academic progress will be checked at the end of each term until the student either loses financial aid through financial aid suspension or regains a satisfactory progression toward earning the degree. To regain satisfactory progression toward earning the degree, the student must complete 100% of the attempted classes and earn the required GPA based on the number of trimesters attempted as indicated below.

Trimesters Attempted	Cumulative Grade Point Average
4	2.25
8	2.5
11	2.75
15	3.0

### **Financial Aid Suspension**

If the student's appeal is denied, the student will be placed on financial aid suspension. To regain eligibility, the student will need to attempt and complete, at his or her own expense, the same number of hours that were attempted before financial aid was suspended at Texas Health and Science University. The credits must be attempted at Texas Health and Science University if the student wishes to have the financial aid reins

### **Attendance Policies**

**Texas Health and Science University** has a strict attendance policy. Students are required to attend all classes each trimester. Roll is taken at the start of each class hour. Students are responsible for the consequences of any absences, and for ensuring that the proper forms for making up clinic absences are filled out.

**Absences:** Students missing 20% of class hours in any class will have their course grade lowered by one letter grade. No student who has missed 50% or more of the scheduled classes will be allowed to complete the course. These students will be administratively withdrawn from the course.

Faculty may impose stricter regulations regarding attendance and other matters of classroom management and decorum, provided such regulations are published to the students in writing in the course syllabus at the beginning of each course and placed on file in the administration office.

### **Administrative Withdrawal from University:**

*Students who miss fourteen (14) consecutive calendar days from all their scheduled classes will be administratively withdrawn from the university.* A letter will be sent to the student to formally notify him/her of the administrative withdrawal. International students should consult the Designated School Official for additional information. Students wishing to be readmitted will be required to follow the readmission policy in this catalog.

**Incomplete Course Work:** If coursework has not been completed due to illness, family emergency, or other event considered by the administration to be a valid excuse, but the student's work to date is passing, a grade of "Incomplete" (I) may be issued for that class. An Incomplete grade does not count toward quality points in the CGPA calculation, the maximum time frame for completion, or successful course completion calculations. The student must submit an Incomplete Grade Request form and, if approved, the student must complete the required coursework by the end of the next trimester. If the coursework is not completed, the "Incomplete" grade will be converted to the grade "F". The final grade will affect the student's CGPA, maximum time frame for completion, and successful course completion.

**Make-up Work:** Make-up work may be required for any absence. However, the number of hours spent on make-up work cannot be accepted as hours of class attendance. **It is the student's responsibility to obtain make-up work assignments from the faculty.** Students will be charged an additional fee for make-up exams. Please review the fees listed elsewhere in this catalog for more information.

\* Students who have their financial aid adjusted as a result of a leave of absence or withdrawal will receive a revised financial aid award notification. More detailed information is available by visiting the Financial Aid office.

### **Adding and Dropping Classes after the Start of the Trimester**

- **Course Adds:** Students may add a class, for a fee, before the second meeting of the course. This process must be completed in writing or via email and the fee must be received for the addition to be accepted. Please contact the Registrar to complete this process.
- **Course Drops:** Students may drop a class, for a fee, up to the point in which the course has met for 80% of its scheduled meeting times. After the 80% mark of the course, the student will not be able to drop and will earn a grade. This grade will affect the calculation for CGPA, maximum time frame for completion, and course completion percentage. The process for dropping courses must be completed in writing or via email and the fee must be received for the drop to be accepted. Please contact the Registrar to complete this process.

Cash-paying students who drop a course may be eligible for a refund of tuition according to the following schedule. Class days indicated below are as defined by the university academic calendar, and not by the individual student's or course's schedule. Texas Health and Science university's refund policy for dropping a course is as follows, based on a student's date of notification of course drop:

<b>Day of the Semester Calendar</b>	<b>Refund Amount</b>
Before the first day	100%
First through fifth days	80%
Sixth through tenth days	70%

Eleventh through fifteenth days	50%
Sixteenth through twentieth days	25%
After the twentieth day	No refund

### **Notice to Recipients of Federal Financial Aid and VA Assistance:**

Per federal guidelines, students who receive financial assistance and withdraw from any or all of their coursework may have some or all of their assistance returned to the original funding sources if the disbursement of funds has occurred. Students who have received their funding and withdraw will not receive any refunds until after the full loan amounts have been returned to the original funding source. Students in this situation may owe a balance to the university. In addition, students who completely withdraw from all their coursework during a trimester may jeopardize their eligibility for future financial assistance through the university.

### **Withdrawal Policy**

Texas Health and Science University allows students to withdraw from the university when necessary subject to the following terms and conditions:

- **Materials:** Once purchased, books and other materials are the property of the student. The university does not accept material returns and makes no refunds for materials.
- **Program Withdrawals:** Any student wishing to withdraw from the university must contact the Registrar to complete the withdrawal process. This process must be completed in writing or via email and cannot be done by telephone.

Students who do not complete the withdrawal process by the appropriate deadline will be assigned a grade in each of their classes.

## **VETERAN'S BENEFITS**

### **Documents Needed for Education VA Benefits**

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill>.

- Provide the school with a copy of DD214. If the student does not have a copy, it can be requested at the following link.

<https://www.ebenefits.va.gov/ebenefits/about/feature?feature=military-personnel-file>.

- Veterans who have not received VA Education benefits before must complete VA Form 22- 1990. The application can be completed online at <https://www.vets.gov/education/apply/>.
- Dependents of veterans who are applying for VA Education benefits must complete VA Form 22-5490. The form can be completed online at [https://www.vets.gov/education/apply-for- education-benefits/application/5490/introduction](https://www.vets.gov/education/apply-for-education-benefits/application/5490/introduction).
- Any veteran or dependent who has received benefits at another institution must complete Form 22-1995. The form can be completed online at <https://www.vba.va.gov/pubs/forms/VBA- 22-1995-ARE.pdf>

## **Veteran's Assistance Programs**

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill>.

### **Post-911 (Chapter 33)**

Effective August 1, 2009, veterans who were on active duty on or after September 11, 2001, may be eligible for post-911 (Chapter 33) benefits.

- The benefits may be transferred to dependent children
- Tuition and fees are covered up to the most expensive public-school tuition and fees
- Stipend for books and supplies up to \$1000.00 per year

More information on the post 9-11 GI Bill can be found at <https://www.vets.gov/education/gi-bill/post-9-11/>.

### **Traditional VA Benefits**

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill>.

If a student is not approved to receive VA benefits from the post 9-11 program, he/she may still be eligible to receive benefits from the traditional programs; such as chapter 30, chapter 31, and chapter 34/30.

Effective 8-1-18 several changes were made to the post 9-11 GI Bill. These changes are referenced in the Forever GI Bill- Harry W. Colmery Educational Assistance Act as follows:

## **Reserve Duty That Counts Toward Post 9-11 Eligibility**

The time that a reservist is ordered to active duty to receive authorized medical care, be medically evaluated for disability, or complete a Department of Defense (DoD) health care study on or after September 11, 2011, now counts as active duty toward eligibility for the Post 9-11 GI program.

## **Purple Heart Recipients**

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill>.

Service members and honorably discharged Veterans who were awarded a Purple Heart on or after September 11, 2001, will be entitled to Post 9-11 benefits at the 100 percent benefit level for up to 36 months.

Other benefits from the Forever GI bill become effective in 2022. For more information on the forever GI Bill, go to the following link. <https://benefits.va.gov/GIBILL/FGIBSummaries.asp>



Scholarships offer students a great way to maximize their financial aid. Scholarships do not need to be repaid. A good rule of thumb is to “apply early”, “apply often”, and “meet the scholarship application deadline”.

THSU is not offering internal scholarships at this time, but external scholarships may be available.

### **External Scholarships**

External scholarships are scholarships that students seek, apply, and receive on their own with little or no assistance from the institution. External scholarships are generally available through students’ places of employment, churches, and civic organizations. There are thousands of external scholarships that students can apply for online from various organizations. However, the institution urges students to be cautious when applying for scholarships online to avoid becoming a victim of fraud. For example, if an organization requires that you enter a credit card or pay a fee to receive a scholarship, more than likely it is an organization that is engaging in fraudulent activity. Reputable organizations do not charge a fee to search and apply for their scholarships.

Does the external scholarship impact my financial aid? Yes, the student is required to report the amount of scholarship received to the Financial Aid Office. Upon notification of the amount, the Financial Aid Office will recalculate eligibility to see if student loans need to be adjusted or returned to the U.S. Department of Education if the amount of the scholarship causes the student to exceed the annual Cost of Attendance published in the Financial Aid Office and made available to students.

### **External Scholarship Links**

Fast Web  
<https://www.fastweb.com/>

Sallie Mae Scholarship (African American)



<https://www.salliemae.com/college-planning/college-scholarships/types-of-scholarships/minority-scholarships/african-american-scholarships/>

Sallie Mae Scholarship (Hispanic)

<https://www.salliemae.com/college-planning/college-scholarships/types-of-scholarships/minority-scholarships/hispanic-scholarships/>

Sallie Mae Scholarship (General Sallie Mae Fund)

<https://www.salliemae.com/about/scholarship-opportunities/>

Sallie Mae Scholarship (Asian American)

<https://www.salliemae.com/college-planning/college-scholarships/types-of-scholarships/minority-scholarships/asian-american-scholarships/>

Sallie Mae Scholarship (Thurgood Marshall)

<https://www.salliemae.com/landing/bridging-the-dream-for-graduates/>

Sallie Mae Scholarship (Native American)

<https://www.salliemae.com/college-planning/college-scholarships/types-of-scholarships/minority-scholarships/native-american-scholarships/>

UNIGO Scholarships

<https://www.unigo.com/scholarships/our-scholarships>

Austin Community Foundation

<https://www.austincf.org/Scholarships/Scholarships-Overview>

Common Knowledge Scholarship Foundation

<http://www.cksf.org/>

Asian and Pacific Islander Scholarship Program

<https://apiascholars.org/scholarship/apia-scholarship/>

American Indian College Fund

<https://collegefund.org/>

American Indian Graduate Center (AIGCS)

<https://www.aigcs.org/>

Good Call Scholarships

<https://www.goodcall.com/scholarships/>

Peterson's Scholarships

<https://www.petersons.com/scholarship-search.aspx>

Diversity Abroad Scholarship  
<https://www.diversityabroad.com/>

Benjamin A Gilman International Scholarship <https://www.iie.org/Programs/Gilman-Scholarship-Program#.WIEWyDt4LEU>

Do you need help with writing scholarship essays? The following search engine can help – Scholar Snapp. <https://www.scholarsnapp.org/>

This is a free, simple-to-use data standard that allows students to reuse their application information - including contact information, essays, transcripts, etc. - from one scholarship application to another thereby streamlining the college scholarship application process.

A banner for Texas Health and Science University. The background is a blurred image of a person in a white lab coat holding a small object with a metal tool. In the foreground, there are several glass jars. The university's name is written in large green letters at the top. Below it, the text 'Campuses in Austin | San Antonio' is centered. The university's circular seal, featuring a green star and the text 'TEXAS HEALTH AND SCIENCE UNIVERSITY' and 'EST. 1990', is positioned in the center. Below the seal, the text 'LEARN MORE:' is written in green. At the bottom, a dark green bar contains the phone number '888-920-8478', the website 'WWW.THSU.EDU', and the email 'ADMISSIONS@THSU.EDU' in white.

**TEXAS HEALTH AND SCIENCE UNIVERSITY**

Campuses in  
Austin | San Antonio



**LEARN MORE:**

888-920-8478      WWW.THSU.EDU      ADMISSIONS@THSU.EDU

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