

## Chapter 7 – Financial Aid & Scholarships

### FINANCIAL AID

Through the Office of Financial Aid & Scholarships, Southern Utah University administers a comprehensive financial aid program to assist students in attending the University. Most student financial aid is awarded on a basis of need. Grants, part-time employment and loans are available from funds provided by the Federal government, the state of Utah, private organizations and interested individuals.

The information contained in this publication reflects current procedures and rules affecting the delivery of financial aid. The University reserves the right to change, at any time, schedules, rules and regulations. Appropriate notice of such changes is given, whenever possible, before they become effective.

The following sections describe the procedures for applying for financial aid, the types of financial aid available and the eligibility requirements for receiving financial aid. The rights and responsibilities of students who receive financial aid are included within the following information.

Students are responsible to pay the cost of university attendance. However, those students whose personal and family resources are insufficient to meet educational expenses may qualify to receive financial assistance from one or more of the available programs. Nevertheless, the availability of financial assistance programs does not replace students' responsibility to make certain their university obligations are paid.

### Applying for Financial Aid

Applications for financial aid can be obtained through high school counselors, by visiting our website at <http://www.suu.edu/ss/financial> or by contacting the Office of Financial Aid & Scholarships, 351 W University Blvd, Cedar City, Utah 84720 (435) 586-7735. SUU recommends that you never pay for assistance with federal aid or scholarships. Services are available through our office at no cost.

Financial aid applications may be submitted throughout the school year and students who qualify may receive financial-aid awards retroactively. However, students may not be eligible to receive financial aid for prior semesters if they are not currently enrolled or if the credits earned are not considered passing. Funding for some types of assistance is limited and may be fully committed before late applicants establish their eligibility. The awarding of financial aid to a student depends upon both the student's eligibility and the availability of funds. As funds are often insufficient to meet financial need, the importance of an on-time application cannot be overemphasized.

The Office of Financial Aid & Scholarships cannot guarantee that funds will be available for the start of any given term unless applications are complete, accurate and on file in their office together with any requisite supporting documentation no later than 45 days prior to the beginning of the term.

Students who transfer to SUU to attend spring or summer semesters must cancel their aid at all other institutions for the semesters in which they plan to attend SUU.

### Types of Financial Aid Available

#### Grants

Generally, grants are awarded on a basis of need and repayment is not required unless a recipient withdraws from school or stops

attending the classes for which funding was received. Grants are available for first bachelors, undergraduate study only.

**Federal Pell Grants** are the principal Federal grant program and are considered to be the primary source of federal assistance. At the present time, the Pell Grant Program is open-ended and all students who qualify may receive a grant.

**Federal Supplemental Educational Opportunity Grants** are awarded to students that have "exceptional need." FSEOG funds are very limited and are awarded to Pell Grant recipients, on a first-come, first-served basis.

**Academic Competitiveness Grants** are awarded to Pell grant recipients who are in their first or second year of a program started immediately after high school graduation, and who completed a program considered "academically rigorous" by the state where they completed high school. Students must complete 30 credits during their first year of college with a 3.0 or better to be qualified for the second year of the grant. A complete list of "academically rigorous programs" as defined by each state is available at <http://www.ed.gov/admins/finaid/about/ac-smart/state-programs07.html>.

**SMART Grants** are awarded to Pell grant recipients who are in the third or fourth year of a program in certain mathematic and scientific programs. Students must maintain a 3.0 and are not eligible after exceeding the number of credits required to complete that major, as published in the catalog. The credits being used to use this grant must be required for the student's major. Minor and elective credits do not count toward this grant. A complete list of eligible majors is available at <http://www.suu.edu/ss/financial/grants.html>.

**Utah Centennial Opportunity Program for Education Grants** are awarded to Utah residents that have "exceptional need." UCOPE funds are very limited and are awarded to Pell Grant recipients, on a case-by-case basis.

**Leveraging Educational Assistance Partnership** is a program consisting of federal grants given to states which are matched and distributed between institutions to be awarded to students. Funding is limited and individual student grants are restricted to Utah residents with special needs and are awarded on a case-by-case basis.

**Federal Work-Study** awards allow a student to apply for part-time campus jobs. Federal Work-Study is awarded to undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study. A FWS job can help a student gain valuable work experience in a chosen field of study before leaving school.

**Federal Family Education Loans** are funded by financial institutions, and guaranteed by the federal government. The federal government pays the interest on Subsidized Stafford Loans until six months after the student leaves school or enrolls in less than six credit hours. Unsubsidized Stafford loans are essentially the same but there are no interest subsidies. FFEL program loans are available to all qualifying applicants. Parent Loans for Undergraduate Students (PLUS) are guaranteed by the federal

government. Repayment begins within 60 days after the loan is fully disbursed.

**Federal Perkins Loans** are made through the University to qualifying students. The federal government pays the interest on Perkins Loans until nine months after the student leaves school or enrolls in less than six credit hours. Perkins funds are limited.

**Short-term Loans** are made to students to meet immediate school-related needs while federal aid or personal funding is forthcoming. These loans are made from funds contributed by private donors and must be repaid within the semester. As with other aid programs, applicants must maintain satisfactory academic progress to qualify.

### Eligibility Requirements Satisfactory Academic Progress

To be eligible to receive federal financial assistance or a University short-term loan while attending Southern Utah University, a student must be enrolled at least half time, be in good standing, and maintain satisfactory academic progress through a course of study toward a certificate or degree. A student must also be a citizen of the United States or an eligible non-citizen.

1. Financial Aid categories of enrollment for undergraduate students are:

- Full-time student—enrolled for 12 or more credit hours per term.
- Three-quarter-time student—enrolled for 9 to 11 credit hours per term.
- Half-time student—enrolled for 6 to 8 credit hours per term.
- Less-than-half-time student—enrolled for 1 to 5 credit hours per term.

2. "Good standing" means a student is academically qualified to continue in attendance, and is in compliance with the accepted and approved enrollment standards and practices of both the University and the federal financial aid programs.

3. To maintain satisfactory academic progress with full eligibility for financial aid, students must successfully complete, each term, the minimum number of credits for the category in which they were enrolled on the last day to drop classes as established by the Registrar with a minimum GPA of 2.0 for undergraduates, 3.0 for graduates. As students add and drop classes during the first part of the semester, financial aid will adjust up and down with the student's adjusted course load. At the end of the add/drop period, financial aid will "freeze" and those credits must be completed for the student to maintain satisfactory academic progress. Failure to complete 70% of the credits for which the student was paid with a D or better will result in suspension of financial aid at the end of the academic year (summer term for the year in which aid was paid). Students will be placed on "Financial Aid Probation" following any term during which the completion rate (number of credits for which aid was paid versus number of credits earned with passing grades) is less than 100%. After four (4) consecutive terms where the completion rate is less than 100%, the student will be suspended from Financial Aid. To have aid reinstated, the student must A) make up the missed credits at his/her expense, and /or B) submit a Financial Aid Appeal to his/her Financial Aid Counselor. If the student's cumulative completion rate is below 70% at the end of any academic year, the student will be placed on suspension. Federal regulations also require that students achieve and maintain a minimum cumulative GPA of 2.0 by the end of their second academic term. Repeated courses may not count as earned credit hours for financial aid purposes and should be taken in addition to the number of credit hours used to determine a student's financial aid award. Audited courses are not considered in determining financial aid eligibility. Incomplete grades must be completed within four weeks from the last day of class instruction.

4. Students who earn credit but do not complete the minimum number of credits for the category in which they were initially

enrolled with a minimum GPA of 2.0 will be placed on financial aid probation. Financial aid may be awarded during a probationary term.

5. Students failing to meet the minimum financial aid eligibility standards for two successive terms will be placed on financial aid suspension. However, students who earn zero credit hours during a term of enrollment in which financial aid was disbursed will be placed on financial aid suspension.

6. Students suspended from financial aid eligibility at SUU will be required to complete at least one term without financial aid before regaining financial aid eligibility. Upon successful completion of said term, the financial aid eligibility may be reinstated on a probationary basis. Students will be required to successfully complete one additional term before unimpaired financial aid eligibility will be restored. Students who are on financial aid suspension and are returning to SUU after an absence of a year or more may appeal to have their aid reinstated without completing a term at their own expense. Information on how to use this option may be obtained from a Financial Aid Counselor.

7. In addition to being on financial aid suspension, students withdrawing from school and earning zero credit hours during the course of a term may be required to repay a portion of the federal assistance received.

8. Students who have attended prior school terms without receiving financial aid and who do not have a minimum GPA of 2.0 will be placed on financial aid probation during the first term in which financial aid is received.

9. Transfer students are eligible to apply for federal financial aid upon being academically admitted to SUU. Those students who have a cumulative GPA lower than 2.0 will be placed on financial aid probation.

10. Under federal regulations, SUU students shall be allowed 183 attempted semester hours (including Fs, Ws and UWs) to complete the requirements for a bachelor's degree. In accordance with federal regulations, the standard is "cumulative" and credits earned without the receipt of federal aid or at other institutions must be counted. When students reach 145 credits, they will be "warned" that they are closing in on the end of their financial aid eligibility. Upon reaching 159 earned credit hours, students will be required to complete a financial aid eligibility extension request form detailing the courses that will be taken to complete their degree within the 183 credit hour limit. The request must be submitted to and approved by the financial aid review committee before financial aid can be disbursed. If it is determined that the student will not be able to complete the degree within the 183 credit time limit, all federal funding must be canceled immediately. Please note that Education majors may be required to complete their majors and then re-enroll as a Second Bachelor's degree student to complete student teaching IF they are requesting federal assistance to complete their program AND they are near the 183 credit limit. Elementary Education, Business Education, and Physical Science Education majors may be exempt from this rule. Please see your Financial Aid Counselor for clarification of this regulation.

11. The status of each aid recipient will be monitored for satisfactory academic progress and written notification will be sent to the last known address of those students who are placed on financial aid probation or suspension.

12. A student may request an exception to any of the above policies, due to extenuating circumstances, by submitting an appeal to the financial aid review committee. The appeal must include a letter of explanation and supporting documentation.

13. Students who unofficially withdraw from the University (cease attending classes without notifying the Financial Aid & Scholarships Office) will be required to repay a portion of their aid based on their last documented date of attendance or participation. Students who are considering withdrawing completely from the University should see the Refund/Repayment portion of this section (next page) and contact our office immediately.

## Chapter 7 - Financial Aid and Scholarships

### SCHOLARSHIPS

Scholarships and awards are made to new, transfer and continuing students. To be eligible for scholarships all students must be admitted to Southern Utah University and may be required to complete a scholarship application. Details on award amounts vary by department and donor. Students receiving scholarships must complete a minimum of 24 semester hours per academic year and meet the GPA requirements of their award. The types of scholarships available include: Academic, Departmental, Leadership, Multicultural, Presidential Ambassador, Sterling Scholar, Utah Career Teaching, Talent, Athletics, and Non-Resident. The deadline for scholarships is February 1<sup>st</sup> for new & continuing students, March 1<sup>st</sup> for transfer students. However, early applications are encouraged and scholarships will be awarded on an ongoing basis each year. Please note that all scholarships are to be used for undergraduate credits only, unless offered by a graduate program.

All students are automatically considered for all institutional scholarships upon admission provided all admissions paperwork is complete prior to the deadline. Continuing students are considered based on coursework completed prior to the deadline.

#### Academic Scholarships

Academic Scholarship recipients are selected based on a cumulative GPA and ACT/SAT score. Students maintain scholarship eligibility for multi-year awards based upon academic performance. Recipients may receive between \$1,000 and \$3300 for one to four years.

#### Departmental Scholarships

Departmental Scholarships are awarded by the academic departments to deserving students. Eligibility requirements include a completed Admissions and Scholarship Application or on the Continuing Student Scholarship Application. Students must specify their area of interest and demonstrate exceptional knowledge within the academic department.

#### Leadership Scholarships

Leadership Scholarships are awarded to first-time freshman and transfer students with outstanding leadership ability that have excelled in student governments, club organizations, community services, and other co-curricular activities. A minimum GPA of 3.0 is required for scholarship consideration. Leadership scholarships are based on GPA and ACT/SAT scores and the leadership resume' portion of the Scholarship Application. Recipients may receive between \$1,000 and \$3,000 for one to four years.

#### Multicultural Scholarships

Multi-Cultural Scholarships are awarded to first-time freshman and transfer students. Recipients will receive between \$1,000 and \$3,000 for one to four years. Students will maintain scholarship eligibility for multi-year awards based upon academic performance.

#### Presidential Ambassador Scholarships

Presidential Ambassador Scholarships are awarded to outstanding leaders who have excelled in school, community and personal leadership.

#### Sterling Scholar Scholarships

Sterling Scholar Scholarships are awarded to regional if the student has an admissions index of 100 or above. To be eligible, students must present a certificate or letter from their high school counselor.

#### Terrel H. Bell Teaching Incentive Loans

Terrel H. Bell Teaching Incentive Loans are awarded for eight semesters of study to deserving Utah high school graduates who are entering the teaching profession in the state of Utah and who

maintain a 2.75 GPA. These scholarships provide for payment of tuition and fees. Interested high school students should contact their principal or superintendent as needed about the scholarship. Interested transfer or continuing students may also contact SUU's Education Department at (435) 865-8320.

#### Talent Scholarships

Talent Scholarships are awarded to exceptional performing students in the areas of music, dance, drama, debate, journalism, art and rodeo. Departments usually require applicants to audition or submit special information to be considered for a talent scholarship. The following is a list of contacts:

Talent Area	Contact	Phone Number
Music	Donna McIntyre	(435) 586-7890
Dance	Shauna Mendini	(435) 865-8185
Drama/Theatre	Kristina Stevenson	(435) 586-7746
Journalism	Jon Smith	(435) 586-7861
Art	Rossina Felstead	(435) 586-7962
Rodeo	Shane Flanigan	(435) 865-8213

#### Athletic Scholarships

Athletic scholarships are awarded by SUU athletic coaches. For more specific information on SUU's athletic scholarships, contact:

Program	Contact	Phone Number
Football		(435) 865-8354
Men's Basketball	Roger Reid	(435) 586-7824
Women's Basketball	Steve Hodson	(435) 586-8061
Baseball	David Eldredge	(435) 586-7932
Women's Softball	Jodi Jackson	(435) 865-8536
Gymnastics	Scott Bauman	(435) 586-7825
Track and Field	Eric Houle	(435) 586-1982
Cross Country	Eric Houle	(435) 586-1982
Women's Tennis	Lenny Lee	(435) 865-8164
Golf	Richard Church	(435) 586-7805
Soccer	Brian Stock	(435) 865-8513
Cheerleading	Sadie Spencer	(435) 865-8354

### Non-Resident Tuition Reduction Programs

#### Western Undergraduate Exchange Waivers

WUE waivers are awarded to students from participating states, listed on the scholarship application, based on GPA and ACT/SAT scores. Recipients must be matriculated in a major **other than** general education, elementary education, accounting, or nursing. WUE recipients pay approximately 1.5 times the amount of Utah resident tuition. The credit hours earned as a WUE student may not be counted toward residency status.

#### Senate Bill 20 Waivers

SB20 waivers are awarded to students from other states that live within 100 miles of SUU and are based on GPA and ACT/SAT scores. The amount of the waiver is approximately 35 percent of the non-resident tuition.

#### Endowed Scholarships and Grant-In-Aid

A complete listing of Endowed Scholarships and Grants-In-Aid are available in Appendix B at the end of this catalog.

### REFUND/REPAYMENT POLICY

**Refunds:** Students who withdraw and have paid their tuition and fees through personal funds may be entitled to receive a partial refund according to the SUU tuition and fee refund schedule. Tuition and fees that were paid through Federal and or Institutional funding (financial aid, scholarships, waivers, etc.) will be refunded

to the specific programs according to Federal and Institutional policies.

**Repayment:** Students who withdraw may be required to repay a portion of the financial aid advanced to them for living expenses, educational expenses other than tuition, fees and school services. Repayment will be calculated in accordance with the repayment formula established by Federal regulations.

Repayments to any federal financial aid program may not exceed those disbursed from that program, and will be repaid in the following priority order: (1) Unsubsidized Federal Stafford Loan, (2) Subsidized Federal Stafford Loan, (3) Federal Plus Loan, (4) Federal Perkins Loan, (5) Federal Pell Grant, (6) Federal SEOG.

Repayment of Title IV Funds must be made within 45 days of the official notice of "repayment obligation". If no effort has been made to make repayment by the end of 45 days, the account will be referred to the U.S. Department of Education for collection and the student will become ineligible for any future financial aid at any institution until the repayment obligation has been satisfied.

Malinda Rhodes – Scholarships Specialist  
Alene Laursen – Counselor  
Tiana Amosa – Counselor  
Jared Hallows – Technology Specialist  
Mike Moon – Office Manager

### IS THERE HELP AVAILABLE?

SUU offers a payment plan for students desiring to pay their institutional charges in monthly installments. Please visit the cashier's website or call (435) 586-7720 for additional information.

SUU's Office of Financial Aid & Scholarships is ready to help students complete the application process. Please contact the office with concerns and questions. They are committed to make this process as simple as possible.

The Office of Financial Aid & Scholarships is located in Room 167 of the Sharwan Smith Center (435) 586-7735.

Dina Nielsen – Director  
Shauna Fay – Associate Director

