

## 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 or online through the U.S. Department of Education at <http://www.fafsa.ed.gov>. 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. In addition to the other requirements of this grant, the student must be enrolled in at least one class required for the eligible major. Minor and elective credits do not count toward eligibility for 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.

### Loans

**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

The Higher Education Amendment Act of 1965, as amended, mandates institutions of higher education to establish a minimum standard of "Satisfactory Academic Progress" for students receiving financial aid. SUU makes this standard applicable to all federal, state and institutional financial assistance programs for the purpose of maintaining a consistent policy for all students receiving financial aid.

To be eligible to receive financial assistance while attending Southern Utah University, a student must be enrolled at least half-time (with the exception of the Pell Grant program, which allows less than half-time enrollment), 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.

### Review Period

Satisfactory Academic Progress (SAP) is reviewed at the end of the Spring semester for all students who were enrolled during the previous Summer, Fall, and Spring terms. Failure to make Satisfactory Academic Progress during the review period will affect financial aid eligibility for the upcoming academic year. Please note that if you did not attend SUU during Fall, Spring, and Summer terms, but were previously enrolled, your prior SAP status will still apply.

To make Satisfactory Academic Progress (SAP), students must meet all of the following standards:

1. **Academic Standards**
2. **Maximum Time Frames**
3. **Enrollment Status**

#### 1. Academic Standards (GPA)

Students must maintain a cumulative GPA minimum requirement, reviewed at the end of Spring semester each year. For all credit hours attempted: undergraduate students must have a 2.0 cumulative GPA; graduate students must have a 3.0 cumulative

GPA. If the cumulative GPA drops below the minimum requirement, the student will no longer be eligible for financial aid.

---

#### 2. Maximum Time Frames

The number of credit hours an undergraduate student attempts may not exceed 150% of the number of credit hours required for graduation in his or her program of study, as published in the University catalog. For example, if the published number of hours required for graduation is 122, a student may not attempt more than 183 credit hours ( $122 \times 150\% = 183$ ) and continue to receive financial aid. All periods of enrollment must be considered, even those for which the student did not receive financial aid as well as hours transferred in from another school. If the number of attempted hours reaches 150% of the hours required for graduation, the student will no longer be eligible for financial aid. Upon reaching 159 earned credit hours, students are advised to meet with their academic advisor to review the remaining courses they must take to complete their degree within the 183 credit hour limit.

Attempted hours include all registered hours per semester whether or not the student earns a grade or receives credit. The following are considered hours attempted, but not completed:

- a) "F" grades for undergraduate students
- b) "D" or "F" grades for graduate students
- c) "W" or withdrawal from courses
- d) "UW" or unofficial withdrawals from courses
- e) "I" or incomplete

Completed hours include all semester hours for which the student earns a grade:

- a) "A" through "D" grades for undergraduate students
- b) "A" through "C" grades for graduate students
- c) All transfer hours completed

Repeat courses may not count as earned credits for financial aid purposes and should be taken in addition to the number of credits 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 instructions.

In accordance with federal regulations, the standard is "cumulative" and credits earned without the receipt of financial aid or at other institutions must be counted. These policies may be appealed on a case-by-case basis for students with extenuating circumstances or a qualifying disability. Disabilities must be documented with the Coordinator of Services for Students with Disabilities in the Student Support Center (ST 206F). Each request for appeal, and the supporting documentation, will be carefully considered by the Financial Aid Review Committee.

---

#### 3. Enrollment Status

During the academic year (Fall/Spring) a student who receives financial aid must successfully complete a minimum of 70% of all attempted course work. If the number of completed hours drops below 70% of attempted hours, the student will no longer be eligible for financial aid.

Examples:

1. If a student attempts (registers for) 30 credit hours in an academic year, he or she must complete a minimum of 21

credit hours ( $30 \times 70\% = 21$ ) in order to make SAP for the year.

Note: All partial credit hours will be rounded down to the nearest hour.

2. If at the end of the second year a student has attempted 60 credit hours, he or she must have completed a minimum of 42 credit hours ( $60 \times 70\% = 42$ ) to be making SAP.

Students who have attended prior school terms without receiving financial aid and who do not have a minimum GPA of 2.0 (3.0 for graduate students) will be placed on financial aid probation during the first term in which financial aid is received.

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

### **Review Policy**

After grades are posted for the Spring semester, the Office of Financial Aid & Scholarships will review the SAP progress of every enrolled student, regardless of whether or not they received financial aid. Students will be reviewed to ensure that they are meeting the following criteria:

1. Cumulative GPA of 2.0 or higher (undergraduates) or Cumulative GPA of 3.0 or higher (graduates).
2. Successful completion of at least 70% of all attempted course work for all periods of enrollment (cumulative), even those for which the student did not receive financial aid.
3. Total attempted hours does not exceed 150% of the published length of the program of study.

### **Financial Aid Suspension**

In the event the student does not meet the requirements for SAP, he or she will be placed on financial aid suspension for the following academic year. This means that the student will not be eligible for any type of federal, state or institutional aid until he or she returns to satisfactory academic progress.

Students who have been placed on Financial Aid Suspension because they do not meet the GPA or Enrollment Status requirements may do the following if they decide not to appeal, or if their appeal is not approved:

- Students may attend the next semester without financial aid or apply for alternative loans to cover their balance.
- If at the end of that semester the student meets the SAP requirements, they may submit an appeal to have their aid reinstated for the next and subsequent semesters for that award year only.
- Students will be reviewed again at the end of each spring semester to determine if they meet the SAP requirements and eligibility for aid will be reviewed during the regular review process.

### **Conditions for Reinstatement and Appeal Process**

Students whose eligibility for financial aid has been terminated may appeal the decision, in writing, to the Office of Financial Aid & Scholarships if they believe that they had extenuating circumstances that led to their unsatisfactory progress. The Office of Financial Aid & Scholarships will notify the student in writing of the decision.

To appeal for the reinstatement of financial aid eligibility, complete and submit the Request for Appeal Form. A completed form must include:

1. A letter from the student documenting the extenuating circumstances. For example, personal illness or medical problems, death in the family, etc. This letter should provide a detailed explanation of the situation.
2. If the student has exceeded the maximum time frame and is appealing based on a change of major, he or she should state the reason for the change and indicate the number of hours remaining to be taken in the new major. The student must also have his or her academic advisor complete the advisor section of the form indicating the number of credit hours required for the major and the number of hours remaining.
3. The student's name, T Number and email address.

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 Suspension.

Students who fail to complete the requirements for a degree or certificate within 150% of the normal, published timeframe are entitled to submit an appeal for an extension. The Financial Aid Review Committee may grant timeframe extensions under certain circumstances.

A student may request an exception to any of the above policies, due to extenuating circumstances, including disability, by submitting an appeal to the Financial Aid Review Committee. The appeal must include a letter of explanation with supporting documentation and a completed financial aid suspension advising form. Documentation for a low GPA should include a letter from the appropriate academic advisor. Documentation for low hours should be in line with the cause of the low hours. Verification of disability will be provided to the Committee by the Coordinator of Services for Students with Disabilities. The Coordinator of Services for Students with Disabilities may recommend that the Committee grant an extension if such is among the reasonable accommodations that would be appropriate for the student.

Examples of exceptions that may be made on a case-by-case basis include situations such as: a documented disability or serious illness, death in the family, change of major, or other unexpected and extenuating circumstances that can be appropriately documented. Each request for an exception is reviewed anonymously by the Financial Aid Review Committee, and will be carefully considered based solely on the individual situation presented by the student and the supporting documentation provided. Before the appeal is presented to the Financial Aid Review Committee, it is stripped of all personally identifying information about the student who has appealed. The Committee will make its decision based solely on the information presented. It is the intent of the Committee to review each appeal fairly and justly, and the committee will not use information presented in the appeal to discriminate in any way on age, national origin, disability, sex, religion, or any other legally recognized category.

Students will be notified in writing of the status of their appeal, including an explanation that supports the determination of the committee.

### **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. Please see <http://www.suu.edu> for the scholarship deadlines for new, continuing and transfer students. 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 \$3,500 for two 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 \$3,500 for one to two years.

### **Multicultural Scholarships**

Multicultural Scholarships are awarded to first-time freshman and transfer students. Recipients will receive between \$1,000 and \$3,500 for two 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 winners 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:

<b>Talent Area</b>	<b>Contact</b>	<b>Phone Number</b>
Music	Donna McIntyre	(435) 586-7890
Dance	Shauna Mendini	(435) 865-8185
Drama/Theatre	Jacque Marchant	(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:

<b>Program Number</b>	<b>Contact</b>	<b>Phone</b>
Football	Ed Lamb	(435) 865-8354
Men's Basketball	Roger Reid	(435) 586-7824
Women's Basketball	Kit Janes	(435) 586-8061
Baseball	David Eldredge	(435) 586-7932
Women's Softball	Julie Strand	(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
Men's/Women's Golf	Richard Church	(435) 586-7805
Soccer	Brian Stock	(435) 865-8513
Cheerleading	Sadie Spencer	(435) 865-8354
Volleyball	Debbie Baker	(435) 865-8096

### **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 Perkins Loan, (4) Federal Plus Loan, (5) Federal Pell Grant, (6) Academic Competitiveness Grants, (7) National SMART Grants, (8) 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.



### 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 making 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.

Jan Carey-McDonald – Director  
Shauna Fay – Associate Director  
Malinda Rhodes – Counselor  
Alene Laursen – Counselor  
Jamie Orton – Counselor  
Holli Adams - Counselor  
Jared Hallows – Technology Specialist  
Heather Hussey – Office Manager



