



# FINANCIAL AID: LOWER THE COST OF HIGHER EDUCATION

# U H C L



The choice is clear.



University  
of Houston  
Clear Lake





## A COLLEGE EDUCATION IS ONE OF THE MOST IMPORTANT INVESTMENTS

you and your family can make. You will be expected to contribute as much as you can (income, savings and other assets) to help meet your college expenses. Financial aid will help you make up the difference and achieve your goal of a degree. The Office of Student Financial Aid is here to help.



## HOW TO APPLY FOR FINANCIAL AID

The Free Application for Federal Student Aid (FAFSA) serves as the application for all federal, state and University of Houston-Clear Lake need-based financial aid programs, as well as some non-need-based programs.

### FILE BY OCT. 1

UHCL recommends that students file the FAFSA no later than Oct. 1 to be considered for the most need-based aid and to ensure the results reach us by our March 15 priority deadline.

Beginning with the 2017-2018 FAFSA, families will use their 2015 tax information. This will allow families to complete their FAFSA accurately while ensuring the ability to meet the priority deadline. Please note that some financial aid is limited and is awarded on a first-come, first-served basis.

### FAFSA ON THE WEB

Completing the FAFSA on [www.fafsa.gov](http://www.fafsa.gov) is the fastest and most efficient way. The student (and parent of a dependent undergraduate student) should use a Federal Student Aid Identification Number (FSAID) to sign the FAFSA electronically. You – and your parent(s), if applicable – can apply for a FSAID at [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov).

We recommend that students and parents use the IRS Data Retrieval when completing the FAFSA. This tool will help ensure your information is accurate. It saves time, too!

If you prefer, a paper FAFSA can be obtained by calling the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243).

OUR FEDERAL SCHOOL CODE IS **011711** AND MUST BE LISTED ON YOUR FAFSA FOR UHCL TO RECEIVE THE RESULTS.





## AFTER YOU APPLY

The U.S. Department of Education puts the data reported on your FAFSA through a formula called the “Federal Methodology” and sends the results – known as the “Expected Family Contribution” (EFC) – to UHCL. Your EFC will be shown on your Student Aid Report (SAR). The difference between the cost of attendance and your EFC is your financial need. Your EFC is a figure used to determine your financial aid awards and is not an actual dollar figure.

The U.S. Department of Education uses several edits to test the accuracy of the data reported on your FAFSA. They flag some students for verification. If your application is selected, you may be asked to provide additional information to the financial aid office.

All documents requested from you will be listed in your UHCL E-Services account and must be submitted before your eligibility can be determined.

## SATISFACTORY ACADEMIC PROGRESS

All students receiving financial aid are required by federal regulations to meet satisfactory academic progress (SAP) guidelines as defined by our office. Our definition of SAP includes the following three components:

- Minimum cumulative GPA
- Minimum credit hours earned per year
- Maximum time frame to complete your degree

## UNDERGRADUATE STUDENT REQUIREMENTS

- Maintain a 2.0 GPA
- Successfully complete 75 percent of all attempted coursework
- Complete your degree within 171 hours (including transfer hours)
- Students enrolled in Pre-Engineering must complete the program within 99 hours (including transfer hours)

## GRADUATE STUDENT REQUIREMENTS

- Maintain a 3.0 GPA
- Successfully complete 75 percent of all attempted coursework (incompletes, withdrawals and some course drops negatively affect this percentage)
- Complete your degree within 54 credit hours (Some degree programs are given extra hours. Please review the Graduate Catalog for additional information.)

SAP is calculated prior to financial aid disbursement each semester. Students who do not meet the minimum requirements outlined above may appeal and complete an academic plan to have their financial aid eligibility reviewed. The SAP appeal form can be found online at [www.uhcl.edu/finaid](http://www.uhcl.edu/finaid) under Online Forms and Services. Please consult the catalog for official information regarding SAP.



## YOUR AWARD

The Office of Student Financial Aid at UHCL will send you an email (to your UHCL email account) to let you know your award is ready. You can then log into E-Services to view and accept your financial aid.

Some types of financial aid (e.g., grants or scholarships) will show on your online award letter as both offered and accepted. Other types of financial aid (e.g., loans or work-study) will show on your online award letter as offered only. You will then accept, reduce or decline these awards.

If you have not previously borrowed a Federal Direct Stafford loan, you must complete an electronic Direct Loan Master Promissory Note (eMPN) at [www.studentloans.gov](http://www.studentloans.gov). First-time borrowers will also need to complete Entrance Loan counseling at [www.studentloans.gov](http://www.studentloans.gov).

Your financial aid will disburse approximately one week before the semester begins. We will:

- Verify enrollment (students must be enrolled at least half-time to receive loan funds and most types of other aid)
- Approve your loan funds for disbursement, along with any other financial aid

The UHCL Student Business Services will apply the funds directly to your student account. Any tuition and fees owed on the student account will be deducted from the financial aid disbursement.

UHCL processes all student refunds through BankMobile. Students will receive information in the mail regarding the BankMobile process when they register for classes. It is important to log in at [www.refundselection.com](http://www.refundselection.com), choosing one of three refund preferences (BankMobile Vibe account, ACH transfer to existing bank account or paper check).

If your enrollment or other eligibility criteria changes after disbursement, the financial aid office may be required to make adjustments to your awards. Any adjustments may cause a balance on your account.



**IF THE FINANCIAL AID DISBURSED TO A STUDENT ACCOUNT CREATES A CREDIT BALANCE, STUDENTS MAY CHARGE BOOKS AND SUPPLIES TO THEIR STUDENT ACCOUNTS IN THE UHCL BOOKSTORE. STUDENT BUSINESS SERVICES WILL REFUND ANY CREDIT BALANCE BEGINNING THE FIRST WEEK OF CLASSES.**







# COSTS

The cost of attendance is a comprehensive budget. It consists of tuition and fees, room and board allowances, books, transportation and personal expenses. Of these components, the expenses directly owed to UHCL include tuition and fees.

Your award package in E-Services will show your budgeted cost of attendance for the academic year. The cost listed below is an example of the cost of attendance for a student attending full-time for the 2016-2017 academic year.

## UNDERGRADUATE RESIDENT

Tuition/Fees* (12 hours per semester)	\$6,646
Room/Board (not with parent)	\$9,704
Books/Supplies	\$1,064
Misc./Transportation	\$6,900
Loan Fees	\$86
<b>TOTAL (Texas residents)</b>	<b>\$24,400</b>

## GRADUATE RESIDENT

Tuition/Fees* (9 hours per semester)	\$8,796
Room/Board (not with parent)	\$9,704
Books/Supplies	\$816
Misc./Transportation	\$6,900
Loan Fees	\$166
<b>TOTAL (Texas residents)</b>	<b>\$26,382</b>

\*Expenses paid directly to UHCL based on 2016-2017 tuition and fees. An updated schedule of tuition and fees can be found at [www.uhcl.edu/sbs](http://www.uhcl.edu/sbs).

# AUTOMATIC SCHOLARSHIPS JUST FOR GOOD GRADES.

**NO APPLICATION. NO HASSLE. NO KIDDING.**

Your admissions application is your Automatic Transfer Scholarship application.



# SCHOLARSHIPS

UHCL offers many scholarship opportunities for new and continuing students. The major scholarship programs include the New Hawk Scholarship, Hawk Advantage Scholarship, Automatic Transfer Scholarship, Hawk Scholars Scholarship and Current Student Scholarships.

## NEW HAWK SCHOLARSHIP FOR FRESHMEN

The New Hawk Scholarship is UHCL's premier freshman scholarship program. These scholarship awards range from full-ride (tuition, fees, books and housing) to \$1,000.

### In order to apply, the student must:

- Rank in the top 15 percent of their high school graduating class
- Have an SAT score of 1170 or an ACT score of 24
- Be a Texas resident
- Be graduating from high school in the 2016-2017 academic year

This scholarship can be renewed for an additional three years.

To be eligible for renewal, the student must:

- Maintain a 3.0 cumulative UHCL GPA
- Complete 24 credit hours per year at UHCL

Find out more information and application instructions at [www.uhcl.edu/scholarships](http://www.uhcl.edu/scholarships). Priority deadline is Nov. 15th. The final application deadline is Feb. 1st. Apply early for the best chance of an award!

## HAWK ADVANTAGE SCHOLARSHIP FOR FRESHMEN

The Hawk Advantage Scholarship offers need-based scholarships to recent high school graduates to help make the cost of a four-year university affordable. Awards are \$2,500 per year.

### In order to apply, the student must:

- Be a Texas resident
- Be graduating from high school in the 2016-2017 academic year
- Complete the 2017-2018 Free Application for Federal Student Aid (FAFSA) – completed online at [www.fafsa.gov](http://www.fafsa.gov) by March 1, 2017, and determined to have unmet need
- Attend UHCL for at least 12 hours per semester each fall and spring term
- Be admitted unconditionally to UHCL for the Fall 2017 term

The scholarship can be renewed for an additional three years. To be eligible for renewal, the student must:

- Maintain a cumulative GPA of at least 2.5
- Complete at least 24 hours at UHCL per academic year
- Remain in good academic standing

## AUTOMATIC TRANSFER SCHOLARSHIPS

New undergraduate students transferring from another Texas institution will automatically be considered for our **Automatic Transfer Scholarship** when they apply for admission. Our Automatic Transfer Scholarship is an opportunity available for undergraduate transfer students (who have not previously attended UHCL). Your admissions application is your scholarship application. Your scholarship status will automatically be determined upon receipt of your completed admissions application and official college transcript(s) by the Office of Admissions. Please promptly submit all admission documents for consideration.

### Eligible students must:

- Be a degree-seeking student newly admitted to UHCL
- Have a transfer GPA of 2.75 or higher (on a 4.0 scale)
- Enroll in at least nine credit hours each semester to receive the award
- Transfer 30 or more credits to UHCL

Award amount is \$750 per semester. If renewal criteria are met, the award can be renewed for three additional long semesters (fall/spring). No awards are given for summer terms.

### Renewal eligibility for the second year:

- Received the scholarship in their first year
- Maintained consecutive enrollment in the first two long semesters at UHCL
- Earned a minimum of 18 semester hours of academic credit at UHCL before the start of the third long semester
- Maintained a cumulative UHCL GPA no lower than 2.75
- Enrolled in 9 or more hours at UHCL in the third consecutive long semester

## HAWK SCHOLARS

Hawk Scholars applicants must be new degree-seeking graduate students (may be resident or non-resident) or new degree-seeking non-resident undergraduate students who have not attended UHCL previously. New graduate students may be previous UHCL undergraduates. Students must enroll in at least 6 credit hours each semester to receive the award.

### Application instructions:

1. Go to [www.uhcl.edu/scholarships](http://www.uhcl.edu/scholarships) and follow the Hawk Scholars link.
2. Read instructions provided online to begin your application.
3. Complete the entire Hawk Scholars application.

## CURRENT STUDENT SCHOLARSHIPS

Once here, students may complete our scholarship application for current/continuing students each February to be considered for scholarships for the next academic year. The online application is available each year from the first weekday in February through the last weekday in February. Access it at [www.uhcl.edu/scholarships](http://www.uhcl.edu/scholarships).

## OUTSIDE SCHOLARSHIPS

If you are receiving an outside scholarship, the notice can be faxed or mailed to our office. Checks can be mailed to our office and should include the student's full name and UHCL ID number. If the check is co-payable, please endorse it before sending it to us. We normally divide the award evenly between fall and spring semesters unless otherwise directed by the scholarship provider.

### Mail to:

University of Houston-Clear Lake  
Attn: Outside Agency Scholarships  
2700 Bay Area Blvd., MC5  
Houston, TX 77058-1002



# LOANS



Loans are the most common type of financial aid used by students and are considered self-help aid because they must be repaid. There are various steps required if you choose to borrow a student loan. This section lists the most common loans offered to students.



## 1. FEDERAL SUBSIDIZED AND UNSUBSIDIZED STAFFORD LOANS

Degree-seeking students are eligible to borrow a Federal Direct Stafford Loan. Undergraduate students showing financial need are awarded subsidized loans. For all subsidized loans, the U.S. Department of Education pays the interest while the borrower is in school and during deferment periods.

Unsubsidized loans are awarded to students who demonstrate no financial need as well as all graduate students. For these loan funds, the borrower is responsible for all interest. Undergraduate loans may be all subsidized, all unsubsidized or a combination.

Your loan eligibility will be calculated when your award package is completed. In E-Services, you will be able to accept, reduce or decline the loan(s) offered to you. If you have not previously borrowed a Federal Direct Stafford Loan, you will also need to complete a Direct Loan electronic Master Promissory Note (eMPN) at [www.studentloans.gov](http://www.studentloans.gov).

## ANNUAL LOAN LIMITS

Classification	Dependent	Independent
Freshman (0-29 earned hours)	\$5,500	\$9,500
Sophomore (30-59 earned hours)	\$6,500	\$10,500
Junior and Senior (60+ earned hours)	\$7,500	\$12,500
Graduate	N/A	\$20,500

If you completed a Direct Loan eMPN in a prior year and had loan funds disbursed to you in that year, you will not need to sign the eMPN again. If this is your first student loan at UHCL, you will also need to complete Entrance Loan Counseling at [www.studentloans.gov](http://www.studentloans.gov).

When you graduate, or if you withdraw from school or attend less than half-time, you will be required to complete Exit Loan Counseling at [www.studentloans.gov](http://www.studentloans.gov).

Federal Direct Stafford Loans will enter repayment following a six-month grace period. There are different repayment plans available to meet different needs. The U.S. Department of Education has many repayment calculators online. In addition, the chart to the right shows examples of some Direct Loan repayment plans.

Under certain circumstances, borrowers can receive periods of deferment or forbearance that allow them to postpone loan repayment.

A deferment is a period of time during which no payments are required and interest does not accrue (except on unsubsidized loans). To qualify for a deferment, borrowers must meet specific eligibility requirements. The most common loan deferment conditions are enrollment in school at least half-time, inability to find full-time employment and economic hardship.

Forbearance also can be granted for a period of time when borrowers cannot meet their repayment schedule but are not eligible for a deferment. Forbearance occurs when the lender agrees to either temporarily reduce or postpone student loan payments. Interest continues to accrue during forbearance.

For more information about deferment or forbearance options, please contact your lender or servicer.

When you enter into an agreement to receive a student loan, you are agreeing that we share your personal information with the National Student Loan Data System (NSLDS). This database is accessible by guaranty agencies and other higher education institutions. Security for the database is maintained through the U.S. Department of Education at [www.nsls.ed.gov](http://www.nsls.ed.gov).

## 2. FEDERAL PERKINS LOAN

Some students will have a Federal Perkins Loan offered as part of their award packages. If you are awarded the Federal Perkins Loan and would like to accept the loan, you must accept the award in E-Services and complete an electronic Federal Perkins Master Promissory Note. Additionally, you must complete Perkins Entrance Loan counseling.

## 3. ADDITIONAL LOAN RESOURCES

If you need additional financial assistance beyond the loan(s) offered to you as part of our normal awarding process, the parent of a dependent student may apply for a Federal Direct PLUS Loan, or you may apply for a private alternative loan. Most private alternative loans do require a creditworthy applicant or co-signer for the loan to be approved. Graduate students have the option of applying for a Graduate Direct PLUS loan in their own name or may also apply for a private alternative loan.

Repaying Your Loans <sup>1</sup>																		
Initial Debt When You Enter Repayment	Standard						Income Contingent <sup>5,6</sup> Income = \$15,000				Income Contingent Income = \$25,000				Income Contingent Income = \$45,000			
	Standard		Extended <sup>2,3</sup>		Graduated		Single		Married/HOH <sup>7</sup>		Single		Married/HOH		Single		Married/HOH	
	Per Month	Total	Per Month	Total	Per <sup>4</sup> Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
3,500	50	4,471	N/A <sup>8</sup>	N/A	25	5,157	21	6,939	20	6,673	27	6,092	25	6,405	36	5,128	36	5,128
5,000	58	6,905	N/A	N/A	40	7,278	30	9,912	29	9,533	38	8,703	36	9,150	51	7,326	51	7,326
5,500	63	7,595	N/A	N/A	43	8,007	33	10,903	30	10,463	42	9,574	40	10,065	56	8,059	56	8,059
7,500	86	10,357	N/A	N/A	59	10,919	45	14,868	30	14,019	57	13,055	54	13,725	76	10,989	76	10,989
10,500	121	14,500	N/A	N/A	83	15,283	64	20,815	30	18,877	80	18,277	76	19,215	107	15,385	107	15,385
15,000	173	20,714	N/A	N/A	119	21,834	87	29,685	30	25,229	114	26,110	108	27,451	153	21,978	153	21,978
18,500	213	25,548	N/A	N/A	146	26,929	87	35,992	30	29,465	140	32,203	134	33,856	188	27,106	188	27,106
23,000	265	31,762	N/A	N/A	182	33,479	87	43,141	30	34,128	174	40,036	166	42,091	234	33,699	234	33,699
30,000	345	41,429	N/A	N/A	237	43,668	87	52,340	30	39,756	228	52,221	197	55,743	407	43,956	407	43,956
40,000	460	55,239	277	83,289	316	58,229	87	62,005	30	44,827	253	72,717	197	84,352	468	58,608	468	58,608
46,000	529	63,524	319	95,782	363	66,956	87	66,084	30	46,378	253	89,828	197	105,472	509	67,399	509	67,399
50,000	575	69,048	347	104,111	395	72,778	87	68,153	30	46,860	253	103,268	197	111,575	587	73,260	587	73,260
60,000	690	82,858	391	140,816	474	87,334	87	71,219	30	46,934	253	136,615	197	124,085	587	88,251	587	88,251
70,000	806	96,667	456	164,285	535	101,890	87	71,721	30	46,934	253	148,551	197	133,106	587	106,551	587	106,551
80,000	920	110,477	522	187,754	632	116,445	87	71,721	30	46,934	253	157,373	197	138,907	587	128,146	587	128,146
90,000	1,036	124,287	587	211,224	711	131,002	87	71,721	30	46,934	253	163,227	197	141,925	587	152,967	587	152,967
100,000	1,151	138,096	652	234,693	790	145,556	87	71,721	30	46,934	253	166,457	197	142,386	587	181,224	587	181,224
110,000	1,266	151,906	717	258,162	869	160,111	87	71,721	30	46,934	253	167,172	197	142,386	587	213,485	587	213,485
120,000	1,381	165,716	782	281,632	948	174,668	87	71,721	30	46,934	253	167,172	197	142,386	587	250,281	587	250,281
130,000	1,496	179,525	848	305,101	1,024	189,224	87	71,721	30	46,934	253	167,172	197	142,386	587	292,313	587	292,313
138,500	1,594	191,264	903	325,050	1,094	201,596	87	71,721	30	46,934	253	167,172	197	142,386	587	332,912	587	332,912

<sup>1</sup> The estimated payments were calculated using a fixed interest rate of 6.80 percent.

<sup>2</sup> This repayment plan is available only to borrowers who have an outstanding balance on a Direct Loan Program loans that exceeds \$30,000, and who had no outstanding balance on a Direct Loan Program loan as of Oct. 7, 1998 or on the date they obtained a Direct Loan Program loan on or after Oct. 7, 1998.

<sup>3</sup> These amounts are fixed, rounded to the nearest dollar and calculated based on a 25-year repayment term.

<sup>4</sup> This is your beginning payment, which may increase during your 10-year repayment term.

<sup>5</sup> Assumes a 5 percent annual income growth (Census Bureau).

<sup>6</sup> The payments were calculated using the formula requirements in effect during 2006.

<sup>7</sup> HOH is Head of Household; assumes a family size of two.

<sup>8</sup> N/A means Not Available.

Note: Loan Repayment Chart is provided by the U.S. Department of Education





# GRANTS

Grants are awarded based on financial need and may not have to be repaid.

**PELL GRANTS AND SEOG GRANTS** Eligibility for the Federal Pell Grant is determined by the federal government based on the results of the FAFSA. The Federal Supplemental Educational Opportunity Grant (SEOG) is a federal grant targeted toward Pell recipients. These grants are disbursed approximately seven days prior to school starting. However, final awards are based on your census date enrollment. If you drop or add classes after disbursements, your Pell Grant may be revised.

**TEACH GRANT** The Teacher Education Assistance for College and Higher Education Grant Program (TEACH) provides non-need-based grants to students who intend to teach in a high-need field in a public or private elementary or secondary school that serves students from low-income families. If you fail to complete this service obligation, all amounts of the TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education.

**TEXAS GRANT** is available to well-prepared high school graduates and transfer students with financial need. The Office of Student Financial Aid will assess your eligibility for this grant.

Also, students who qualified for the award prior to transferring to UHCL may be awarded a renewal TEXAS Grant. If you received a TEXAS Grant prior to enrolling at UHCL, please let us know so we can verify your eligibility and make the renewal award to you.

**OTHER GRANTS** awarded at UHCL include Texas Public Education Grants (TPEG) and Resident Undergraduate and Resident Graduate Student Assistance Grants. These grants are awarded based on the results of the FAFSA.

**MORE DETAILS** Further information about federal financial aid can be found online at [www.fafsa.gov](http://www.fafsa.gov). More information about Texas financial aid can be found at [www.collegefortexans.com](http://www.collegefortexans.com). Students from other states should consult with their state of residence about applicable financial aid.



# WORK-STUDY

Work-study is a great opportunity for a student to work and earn money. Eligibility to participate in either Federal or State Work-Study is based on the results of your FAFSA. If you are offered work-study as part of your award package, it is important that you accept the award in E-Services.

During periods of enrollment, students are limited to 20 hours of work per week. Students are not allowed to work during scheduled class times.

Students may work up to 40 hours per week during periods of non-enrollment (e.g., winter break). Students may earn up to the awarded amount each semester. Work-study students are paid on a biweekly schedule.

Contact the Office of Student Financial Aid for more info on work-study.

# WITHDRAWING FROM SCHOOL

Students may officially withdraw on E-Services. When a student withdraws prior to completing 60 percent of the term, they have not “earned” all of their federal financial aid. As a result, a Return of Title IV Funds calculation must be performed. We are required to return the lesser of the unearned portion of federal aid or of the total institutional charges (tuition and fees, housing charges, etc.) billed to the student.

## FUNDS WHICH MAY NEED TO BE RETURNED IF YOU WITHDRAW:

- Unsubsidized Direct Stafford Loans
- Subsidized Direct Stafford Loans
- Perkins Loans
- PLUS Loans
- Pell Grants
- Supplemental Educational Opportunity Grants (SEOG)
- TEACH Grants

The unearned portion of aid is returned to the Federal Direct Student Loan program or other federal aid program. For example, if a student completes only 20 percent of the term, then he or she has failed to earn 80 percent of the federal financial aid that was disbursed, or could have been disbursed, prior to the withdrawal. If the return of the funds creates a balance due on the student account, the student will be responsible for paying the balance on their UHCL student account.

Also, students who receive all “F” or a combination of “F” and “WX” or “WQ” grades are considered to be unofficial withdrawals. These grades do not confirm attendance or participation in the entire semester in any class, so a Return of Title IV Funds calculation must be performed.

**Students should contact the Office of Student Financial Aid prior to withdrawing to discuss implications caused by withdrawing.**





# FAQs



## WHEN WILL I GET MY FINANCIAL AID?

Each semester, the Office of Student Financial Aid begins disbursing financial aid to students' accounts about a week before classes begin. The Office of Student Business Services posts the disbursements and deducts any tuition and fees owed. If the financial aid disbursed creates a credit balance, students may charge books and supplies to their student account in the UHCL Bookstore. The Office of Student Business Services will process refunds to students with financial aid credit balances the first week of classes. All refunds are processed through BankMobile. If you have not done so, please activate your BankMobile account prior to the first day of classes.

## WILL MY FINANCIAL AID BE RENEWED EACH YEAR?

Financial aid is not automatically renewed or guaranteed. You must reapply for financial aid each year by completing the FAFSA or Renewal FAFSA, preferably by March 1.

In addition, students should complete our electronic scholarship application each February. Students with renewable scholarships, such as Automatic Transfer Scholarships, must meet the criteria to have their scholarships renewed.

## HOW WILL THE OFFICE OF FINANCIAL AID NOTIFY ME IN THE FUTURE?

We communicate with students primarily through UHCL email accounts. Students should regularly check this email account, or set it up to forward to another preferred email account. The following notifications will be sent via email:

- Requests for additional information
- Notices of scholarship deadlines and opportunities
- Award notices
- Disbursement notices
- Award revisions
- Required consumer disclosure information

Students wishing to receive a paper copy of all notifications must submit their request in writing to:

Office of Student Financial Aid  
Attn: Executive Director of Financial Aid, Box 5  
2700 Bay Area Blvd., Houston, TX 77058

## WHO DO I CONTACT FOR FINANCIAL AID QUESTIONS?

You can contact our office by phone or email to get help with any general questions. It is important to know that each student is assigned a financial aid counselor based on the first letter of their last name. This information is kept up-to-date on our website under Office Information.

## IS FINANCIAL AID AVAILABLE FOR STUDENTS WHO WANT TO STUDY ABROAD?

Students may qualify for financial aid to help pay for the costs of an approved study abroad program. These courses count towards your enrollment for financial aid purposes. If you plan to study abroad, please schedule a meeting with our office. When you come in, bring a copy of the cost estimates for your study abroad program. We will use this to ensure your award can be adjusted to take into account the increased costs of study abroad. A limited number of grants are available to UHCL students studying abroad. The International Education Fee Award Application is available online at [www.uhcl.edu/scholarships](http://www.uhcl.edu/scholarships).



## WHEN IS THE LAST DAY I CAN APPLY FOR FINANCIAL AID?

Students should apply for financial aid ASAP. The priority deadline is March 15, but many financial aid programs are awarded on a first-come, first-awarded basis. The deadline to submit verification documents to UHCL Financial Aid for 2016-2017 financial aid is **Saturday, Sept. 23, 2017**, or 120 days after your last day of enrollment at UHCL, whichever comes first. In order to submit any requested documents to our office, you must already have an official SAR and EFC processed by the Department of Education by June 30, 2017, or by the last day of your enrollment, whichever comes first. Submission of documents does not guarantee a disbursement of funds. Eligibility for a disbursement would be considered for a Federal Pell Grant only (undergraduate students only). To be considered for a Direct Loan or campus-based funds disbursement, you must submit any required verification documents to our office **10 days before the official closing of the semester in which you are enrolled at least half-time.**

## WHO DO I CONTACT WITH OTHER QUESTIONS?

For other questions about the university, the Student Assistance Center (SAC) is the best place to start. The SAC can be reached at 281-283-2722 or [uhclsac@uhcl.edu](mailto:uhclsac@uhcl.edu).





# STUDENT RIGHTS & RESPONSIBILITIES

## AS A FINANCIAL AID RECIPIENT, YOU HAVE A RIGHT TO:

- Expect that your eligibility for financial aid be determined in an equitable manner consistent with federal regulations and university policies
- Be considered for those programs for which you qualify as long as funds are available
- Receive information about how your financial aid eligibility was determined
- Obtain full information about financial aid programs and pertinent regulations, policies and procedures
- Expect notification of your financial aid offer and any adjustments to it
- Expect that your financial records, your parents' financial records and your award information be kept confidential in accordance with the Family Educational Rights & Privacy Act (FERPA)
- Receive information about your student loan debt burden
- Receive information regarding monthly and total repayment options available as well as debt management strategies

## AS A FINANCIAL AID RECIPIENT, YOU ARE RESPONSIBLE FOR:

- Supplying complete and accurate information on which we base your eligibility for aid
- Using the aid offered for educationally related expenses as defined in the estimated student expenses
- Completing entrance counseling before you receive your first loan disbursement
- Reporting additional resources of financial assistance such as scholarship awards
- Maintaining eligibility for financial aid by continuing the same enrollment level throughout the term
- Seeing a financial aid counselor if you withdraw from school – Federal Perkins Loan recipients must also complete an exit interview with the Office of Student Business Services
- Maintaining satisfactory academic progress
- Reporting any change in your status: you are responsible for informing the university and Direct Loans of changes in your name, address, social security number and graduation date
- Completing exit counseling to receive information regarding loan repayment when you graduate, withdraw or attend the university less than half-time
- Repaying any loan you receive
- Reporting any portion of grants and scholarships that exceed tuition, fees, books and supplies as taxable income when filing your tax return
- Being aware of your obligations and rights



## IMPORTANT REMINDERS:

- Apply for scholarships
- Gather required documentation
- Submit FAFSA form
- Complete any necessary loan counseling
- Verify award disbursements in E-Services
- Activate BankMobile account
- Maintain satisfactory academic progress
- Monitor your UHCL email account





**University  
of Houston  
Clear Lake**

## CONTACT US

Phone: 281-283-2480

Fax: 281-283-2502

Email: [uhcl\\_fao@uhcl.edu](mailto:uhcl_fao@uhcl.edu)

Web: [www.uhcl.edu/finaid](http://www.uhcl.edu/finaid)

University of Houston-Clear Lake

Office of Student Financial Aid

Student Services and Classroom Bldg. 1.105

2700 Bay Area Boulevard, Houston, Texas 77058

UHCL Pearland Campus

1200 Pearland Parkway, Pearland, Texas 77581

## OFFICE HOURS:

Fall/Spring:

8 a.m. – 6 p.m. Monday – Thursday

8 a.m. – 5 p.m. Friday

Summer:

8 a.m. – 6 p.m. Monday – Thursday

8 a.m. – noon Friday

Title IV Federal School Code: 011711



## ONLINE RESOURCES

UHCL Office of Student Financial Aid - [www.uhcl.edu/finaid](http://www.uhcl.edu/finaid)

UHCL Scholarship Information - [www.uhcl.edu/scholarships](http://www.uhcl.edu/scholarships)

Free Application for Federal Student Aid - [www.fafsa.gov](http://www.fafsa.gov)

Federal Student Aid ID (FSAID) - [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov)

Direct Loan electronic Master Promissory Note - [www.studentloans.gov](http://www.studentloans.gov)