The Office of Scholarships and Financial Aid provides assistance to students in obtaining scholarships, grants, loans, and employment to enable students to attend the university regardless of financial constraints and to encourage students of above average scholastic ability.

It is recognized that student and family situations are unique, and every application and financial statement is carefully analyzed and considered. Complete confidentiality is assured to all students who supply financial information.

For more information call or write:
University of Houston
Office of Scholarships and Financial Aid
31 E. Cullen Building
Houston, Texas 77204-2010
713-743-1010

Eligibility
To be eligible for financial assistance, students must be enrolled for at least six semester hours. For summer aid, students must be enrolled at least half-time for the full six-, nine-, and/or 12-week sessions. Visiting summer students are not eligible for financial aid. Students holding permanent resident visas are eligible to apply for financial aid; however, non-U.S. citizens holding only student visas are not eligible for federal aid through this office. Satisfactory academic progress must be maintained to continue eligibility for federal funds.

Application
Entering freshmen, transfer students, or presently enrolled students who wish to apply for financial aid must submit a completed Free Application for Federal Student Aid (FAFSA) by the April 1 priority deadline. This may be obtained from high school counselors, on the Web at www.fafsa.ed.gov or from:

- University of Houston
  Office of Scholarships and Financial Aid
  31 E. Cullen Building
  Houston, Texas 77204-2010

  Students who receive correspondence from the Office of Scholarships and Financial Aid should respond as soon as possible to avoid delays in the processing of their application. In some cases, other forms may be required after initial application forms are submitted, such as financial aid transcripts from previously attended postsecondary institutions, special scholarships, or loan supplemental forms. The processing period for an aid application is approximately six weeks.

Scholarships
These are gift aid awards based on past academic performance or on expected college performance and are provided in three ways:
1. University funds for which the campus scholarship committee chooses the recipients
2. Funds provided by outside donors for which academic departments choose the recipients
3. Funds provided by outside donors for which the donors choose the recipients
   
   Amounts per student range from $50 to more than $5,000 per semester.

   Entering freshmen are urged to investigate scholarship possibilities through high school counselors, civic, religious, and fraternal organizations, and their major departments at the university.
### Scholarships and Financial Aid

**Cullen Leadership Scholarships**
These $2,000 annual scholarships are for entering freshmen students with demonstrated excellence in scholarship and leadership in school and community activities. The four-year scholarships, $2,000 annually, will be awarded to incoming freshmen.

To be eligible, students must be enrolled full time. The following factors will be considered in awarding the scholarships: high school academic record—one-third of total weight; ACT/SAT score—one-third of total weight; and leadership activities and potential—one-third of total weight. This last factor will be judged by an autobiographical statement and letters of reference and will include use of English, school activities, and outside activities.

Students’ progress will be reviewed at the end of each year. A 3.25 cumulative grade point average is required to continue in the program.

**Competitive Scholarships Waiver**
International or nonresident students who hold competitive scholarships of at least $1000 for an academic year or summer session may be entitled to pay resident tuition and fees provided they compete with other students, including Texas residents, for the scholarship. The scholarship must be awarded by a scholarship committee officially recognized by the university. The number of nonresident tuition and fee waivers for academic competitive scholarships is limited to five percent of the previous year’s total university head count and at the discretion of the dean of the college or appropriate scholarship committee.

**Grants**
These are gift aid awards provided to students who demonstrate financial need. Amounts range from $200 to $4,000 per year depending upon the amount of need demonstrated and the availability of funds. Federally funded grant programs include the Federal Pell Grant, which is available to undergraduates. This grant may be applied for by completing the Free Application for Federal Student Aid (FAFSA), which is available through the Office of Scholarships and Financial Aid. The amount of an award is based on the determination of students’ eligibility, the cost of attendance at the university, and a payment schedule issued by the United States Department of Education.

Other grant programs administered by the Office of Scholarships and Financial Aid include the Federal Supplemental Educational Opportunity Grant, the Texas Public Education Grant, the Leveraged Educational Assistance Partnership Grant, and the Texas Grant.

**Loans**
These include the Carl Perkins Loan, Hinson-Hazlewood College Student Loan, Stafford Student Loan (subsidized and unsubsidized), Parent Loan Program, and the Health Professions Student Loans (Optometry and Health).

The aggregate amount that may be borrowed for undergraduate studies ranges from $6,000 to $23,000, and for graduate studies, from $12,000 to $65,500, depending upon the guidelines of the particular program. The annual amount that a student may borrow will vary by program.

Long-term loan repayment generally begins six months after graduation or when students cease to carry at least a half-time course load during a spring or fall semester. The repayment of Health Professions Student Loans begins 12 months after students cease to be enrolled on a full-time basis. The loans accrue interest at various rates that will be indicated on the promissory note. Repayment of principal may be extended over a 10-year period with a minimum payment of $50 per month.

As long as funds permit, emergency tuition loans, bank loans, and university short-term loans are available for academic emergency expenses. Such loans are given primarily for tuition and fees and, in some cases, books and supplies. Normally, short-term and emergency tuition loans must be repaid within 45 to 90 days, depending on the program. A service charge of $5 is assessed and collected at the time the loan is made unless otherwise designated. There is a one percent interest charge per month, or any portion thereof, on short-term loans.

**Emergency Tuition Loans**
Defers current semester tuition and fees for Fall and Spring semesters only. The emergency loan excludes room and board and other charges not related to tuition and fees such as parking fines, library fines, etc. It does not cover past due balances. Other charges on an account not covered by this loan must be paid by the student prior to activation of current semester enrollment. The term is 90 days or the last class day, whichever is shorter. The interest rate is 5% per annum (equals 1.25% of loan balance).

**Short-Term Loans**
Defers payment of most current semester school related charges including room and board for Fall and Spring semesters only. Does not cover past due balances or ancillary charges such as parking fines, library fines, etc. Other charges on an account not covered by this loan must be paid by the student prior to the activation of current semester enrollment. The Short-Term loan defers payment for ‘only’ the minimum amount due as calculated by the ‘Installment Method.’ The term is 45 days or the last class day, whichever is shorter. The interest rate is 12% per annum (equals 1.5% of loan balance) and a $5.00 service charge will be applied to each loan.

**Book Loans**
Available for the purchase of books and supplies from the bookstore. Book loans in the amounts of $400.00 for each Fall and Spring semester and a ‘one-time’ loan of $400.00 for the entire Summer term are available to students whose enrollment is active for the semester in which the book loan is necessary. Activation may occur through the usage of an Emergency or Short-Term loan, or by payment of at least the
minimum amount due as calculated by the Installment Method on or before the due date. The term is 45 days (shorter in summer) and the interest rate is 12% per annum. A $5.00 service charge will be applied to each book loan obtained. Book loan purchases may only be made with the ONE CARD. Upon award of a book loan the total amount will immediately be billed to the student account. At the end of the 20th class day (which is prior to the due date of the loan) for the Fall and Spring semesters and the equivalent for the Summer term, any unused portion will be credited back to the account.

Each of these loans may be obtained by students ‘exclusively’ through the Voice Information Processing System (VIPS) at (713) 743-8484 and selecting Option 5 (Bursar) and then Selection 3 (Loans).

See Installment Payment Plans in the Tuition and Fees section of this catalog for additional information.

Payment Plans
Refer to the Student Financial Services website for a description of the payment methods available:
www.uh.edu/sfs/installment_payment_plans.html

Work-Study Program
College work-study program funds are provided by the United States government and the State of Texas and either the university (for on-campus employment) or the participating nonprofit organization (for off-campus employment).

Undergraduate and graduate students who are eligible to apply must be:
1. Enrolled at least half time
2. Citizens or permanent residents of the United States
3. In need of earnings from such employment in order to pursue a course of study at the university as determined from the FAFSA

Under this program, students may be employed for no more than an average of 20 hours per week during the semester with approval from the Office of Scholarships and Financial Aid and a maximum of 40 hours per week during the summer and periods when classes are not in session for seven consecutive days. Students with a financial need of $1,800 or more per year normally receive a package of loans, grants, and/or admission to the work-study program. For more information, contact:

University of Houston
Scholarships and Financial Aid
31 E Cullen Building
Houston, TX 77204-2010
713-743-1010

On-Campus Employment
Many on-campus jobs are available to spouses of students and to qualified students who want to work while attending school. Most jobs are full time, but anyone desiring a more flexible work schedule or more varied job assignments may prefer to enroll in UH–Temps, a campus-maintained temporary service. Staff in most regular jobs are entitled to standard benefits. Those interested in exploring on-campus employment opportunities should call:

University of Houston
Human Resources
347 McElhinney Hall
Houston, TX 77204-5009
713-743-5770

Many part- and full-time on- and off-campus jobs are listed with the Career Planning and Placement Center, a service for students located on the first floor, Student Service Center, 713-743-1010.

Revision and Cancellation
The university reserves the right to review, revise, or terminate all financial aid at any time due to changes in students’ financial and/or academic status or failure to comply with federal or state laws and regulations, including financial verification, audit procedures, and university policies. In addition, all financial aid is subject to revision based on the funds received by the university from the federal or state government and any changes to federal or state laws, regulations, or policies.

Repayment of Student Aid
Federal regulations require a refund calculation for all students receiving Federal Title IV funds. The length of time during which a refund must be calculated is up to 60% of the payment period (semester/term). If a student withdraws or cancels enrollment on or before the 60% point in time, all or a portion of Title IV funds awarded to a student (Pell Grant, FSE06 Federal Perkins Loan, Federal Subsidized, Unsubsidized, and Federal PLUS Loans) must be returned according to provisions of the Higher Educational Act Amendment of 1998. The calculation of the return of these funds may result in the student owing a balance to the university and/or U.S. Department of Education.

Academic Progress Standards
The various federal and state regulations governing student financial assistance programs require that an institution develop standards to measure students’ reasonable progress toward a degree objective. Students who do not make reasonable progress, even if they are determined to be needy, will not be eligible for financial assistance. The following qualitative and quantitative standards must be met to remain eligible for and retain financial aid at the university.

Qualitative Measures of Academic Progress
The qualitative measure of academic progress is a grading scale of 0.00 to 4.00, based on students’ enrollment classification.
Undergraduate students who have previously attended the university must maintain a cumulative grade point average of 2.00 to be eligible for financial assistance.

Postbaccalaureate students who have previously attended the university must maintain a cumulative grade point average of at least 2.00 to be eligible for financial assistance.

Incoming freshmen, graduate students, or transfer students will be eligible for financial aid upon admission to the university.

**Quantitative Measures of Academic Progress**

In addition to maintaining a minimum grade point average, students must demonstrate acceptable progress toward a degree or certificate objective in order to remain eligible for financial assistance. Students cannot receive financial aid beyond a specified total of attempted credit hours, and they must complete a certain percentage of the credit hours for which they enroll. These requirements are summarized as total credit hours and ratio of completed hours to attempted hours on the chart below.

Hours completed do not include grades of I (incomplete), U (unsatisfactory), or W (withdrawal). Courses that have been repeated will be counted for each enrollment as hours attempted, and will be counted as hours completed if a grade other than I, U, or W is received.

<table>
<thead>
<tr>
<th>Classification</th>
<th>Total Hours including transferred credit</th>
<th>Ratio of Completed Hours to Attempted Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate (Students working on their first baccalaureate degree)</td>
<td>160 credit hours</td>
<td>75%</td>
</tr>
<tr>
<td>Graduate and Professional (Excluding Optometry)</td>
<td>100 hours beyond B.A.</td>
<td>75%</td>
</tr>
<tr>
<td>Optometry beyond B.A.</td>
<td>200 hours</td>
<td>75%</td>
</tr>
<tr>
<td>Postbaccalaureate</td>
<td>100 hours beyond first B.A.</td>
<td>75%</td>
</tr>
</tbody>
</table>

**Appeals Process**

Students who are denied financial assistance may appeal the decision.

**Appeal Procedure.** If mitigating circumstances exist that indicate possible eligibility for financial aid, students may initiate an appeal through the Office of Scholarships and Financial Aid. Students who receive a favorable decision through this process must reestablish their eligibility at the end of the probationary period. Probationary status is normally granted for one semester only.

**Reinstatement of Eligibility**

Students who have been denied financial assistance on the basis of academic progress may appeal for reinstatement of eligibility when they attain satisfactory academic progress. If assistance is granted, the award will not be retroactive, but will be given for the remainder of the academic year. For example, at the conclusion of the fall semester, students may receive an award for the spring semester.

**Monitoring of Academic Progress**

Academic progress is reviewed at the time that a student’s financial aid is being awarded. Failure to maintain satisfactory academic progress will result in the denial or cancellation of student financial assistance.

The Office of Scholarships and Financial Aid may administratively grant one probationary semester of assistance for students whose academic progress has changed to not in good standing at the conclusion of their first semester of enrollment at the University of Houston.