Dear Student:

Your financial aid award for the 2014-2015 academic year is enclosed. Your award is based on the information you provided on the Free Application for Federal Student Aid (FAFSA) and the cost of attendance at Tougaloo College. If any information changes, you must notify the Office of Financial Aid immediately. Your award may change as a result.

Your award is based on full-time enrollment (12 hours) unless otherwise noted on your Tougaloo College Application for Financial Aid. Your attendance will be verified at the end of add/drop period and your award may be reduced to reflect the actual hours enrolled. In addition, changes in your housing or any additional funds from outside scholarships must be reported and may reduce your award.

We ask that you review the awards that you have been offered. A brief description of the types of aid offered at Tougaloo College and any terms and conditions associated with each award is enclosed. Tougaloo College reserves the right to revise and modify any award to maintain compliance with federal and state regulations along with institutional policies and the availability of funds.

If you have any questions concerning your financial aid award, please feel free to contact the Financial Aid Office at (601) 977-7766 or 1-888-424-2566. Please note, you do not have to return the award letter if you accept all of the awards. If you wish to decline any awards, please check the decline box next to each award, sign and return the award letter to the Financial Aid Office.

The following breakdown is the average college costs and expenses provided to assist you with your educational expenses for the period of enrollment (fall and spring semesters). These amounts are also used to determine your financial aid. It consists of tuition, fees, average cost for room and board, (actual cost if the student lives on campus), books and supplies, transportation and miscellaneous or personal expenses. Your bill will only include direct college costs such as tuition, fees, and room and board (if you plan to live on campus). In addition, required equipment, childcare expenses, etc may be included in your budget if requested with proper documentation.
Federal Financial Aid Information

Federal Pell Grant

Direct non-repayable grant from the federal government to the student; who are enrolled at least half time (6 hours). The amount of the award is based on information from the FAFSA. The maximum award for the 2014-2015 academic year is $5,730.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is given to students with exceptional need (lowest EFC based on the FAFSA) and priority is given to students who have received Federal Pell Grants. Funds are given to the student from the school. Awards may range from $100 to $4,000.

William D. Ford Federal Direct Loans

Effective Fall 2010, Tougaloo College has changed to the William D. Ford Direct Loan Program (Direct Loans). Under the Direct Lending program, the funds for your loan come directly from the federal government and NOT from a bank, credit union, or other lending institution. Due to this change, ALL first time borrowers are required to complete a Master Promissory Note and Loan Entrance Counseling.

Students who are registered for at least six credit hours and in good academic standing may be eligible for a Federal Direct Student Loan. A dependent student can borrow the following loan amounts:

- First year student, Freshman 0-29 hours earned $3,500
- Second year student, Sophomore 30-59 hours earned $4,500
- Third & fourth year student, Junior And Senior 68-186 hours earned $5,500

An independent student or a dependent student whose parents are unable to get a PLUS Loan can borrow up to:

- $7,500 as a first year student (only $3,500 can be subsidized)
- $8,500 as a second year student (only $4,500 can be subsidized)
- $10,500 as a third and fourth year student (only $5,500 can be subsidized)

Students must file a FAFSA form to determine family contribution. Amount of family contribution determines eligibility for either a subsidized or unsubsidized Direct Loan. Interest
on subsidized loans is paid by the federal government while a student is enrolled in at least half-time and for six months after student leaves school; interest on an unsubsidized loans is paid by a student. Repayment of principal begins six months after the borrower is no longer a half-time student.

Delayed disbursement of funds (30 days after the first day of instruction) is required for all first time borrowers for Direct Loan program.

**Federal Parent PLUS Loans**

The Federal Parent Plus Loans (PLUS) enables parents with good credit histories to borrow funds to pay the educational expenses for a dependent student. For the purpose of determining PLUS eligibility, a parent is the student’s biological or adoptive mother or father. A student’s stepparent is also eligible to borrow on the student’s behalf, if his/her income and assets were taken into account when the student completed the FAFSA. To receive a PLUS loan, the parent must be a U.S. citizen, not be in default on a federal student loan or owe a repayment to any Student Financial Assistance (SFA) Program. A parent may borrow up to the cost of attendance minus any other financial aid the student receives.

**Federal Work-Study**

The Federal Work-Study Program provides jobs for students with financial need, allowing you to earn money to help pay education expenses. These jobs may be on-or off-campus. Students are employed on an hourly basis for a maximum of twenty (20) hours per week. Federal Work-Study wage will be at least the current federal minimum wage ($7.25 per hour). The total Federal Work-Study award depends on when you apply your level of need, and the funding level of the school. Application and placement of jobs for Federal Work-Study is made through the Office of Financial Aid.
How Federal Student Financial Aid Eligibility is Determined

The process of determining a student’s eligibility for financial aid is called need analysis. Data you provided on the Free Application for Federal Student Aid (FAFSA) is used to determine the Expected Family Contribution (EFC). A standard formula established by the United States Congress called federal methodology is used to calculate the EFC. The EFC number is used to determine Pell Grant eligibility. It is also used to determine your financial need.

\[
\text{Budget (cost of attendance)} - \text{Expected Family Contribution} - \text{Other Outside Resources} = \text{Need}
\]

Budget (Cost of Attendance)

The budget or cost of attendance is an estimate of the student’s education expenses for the period of enrollment (usually one academic year: fall and spring semesters). This consists of tuition, fees, average cost for room and board (actual cost if the student lives on campus), books and supplies, transportation, and personal expenses. In addition, required equipment, childcare expenses, etc. may be included.

FINANCIAL AID AWARDS

Distribution of Awards

SEOG and FWS are need based federal/state funds. These funds are very limited in amount. The College will award these funds based on availability to students who demonstrate the ‘need’ as determined by Federal Regulations. SEOG recipients must also be eligible for Pell Grant. Students are encouraged to complete the process as soon as possible each year prior to the time these funds are depleted. Pell Grant and Stafford Loans are not subject to the limitations in the availability that exist for SEOG.

Over Awards

Federal and State financial aid recipients may not receive funds in excess of their financial need or budget/cost of attendance. This may occur when a student receives aid such as scholarships or grants from other sources or agencies. When an over award occurs, the Financial Aid Office is
required by federal regulations to adjust the student’s financial aid. To prevent an over award, notify the Financial Aid Office of any scholarships, grants, military benefits, vocational rehabilitation or assistance that is not listed on your award letter.

**Special Circumstances**

If you have special circumstances that may affect you and your parent(s) financial ability, you must complete the FAFSA with actual data. Then contact the Financial Aid Office for a **Special Circumstance Form**. Special circumstances are:

- Divorce of student or supporting parent
- Death of a spouse or supporting parent
- Loss of income (student, if married, spouse or supporting parent)
- Excessive or unusual medical expenses not covered by insurance
- Other exceptional circumstances

All special conditions are done on a case-by-case basis. All requests must include supporting documentation such as copies of check stubs, medical expenses, etc. and a thorough written explanation. Students who do not meet one of the above guidelines and/or fail to provide proper documentation with their request will automatically be denied. A **Special Circumstance Form** must be completed. The form is available by contacting a Financial Aid Advisor.

**Dependency Status**

When applying for federal student aid, the answers you submit to certain questions determines whether you are considered dependent on your parents or independent. If you are dependent on your parents, you must report their income and assets, as well as yours. If you are independent, you must report your own income and assets (and your spouse, if you are married).

You are considered an independent student if at least one of the following applies to you:

- You were born on or before January 1, 1991
- You are married
- You are enrolled in a graduate or professional educational program
- You have legal dependents other than a spouse
- You are an orphan or ward of the court or you were a ward of the court until the age of 18 (documentation required)
- You are a veteran of the U.S. Armed Forces (“veteran” includes a student who attended a U.S. Military Academy who was released under a condition other than dishonorable).

**Return of Title IV Funds**

Federal Regulations require schools participating in the Student financial Aid Programs to use specific refund policies for students who receive financial aid and withdraws from the College. This policy applies to tuition, fees, and room and board.

*For withdrawal prior to the first day of classes, a student receives a 100% refund.*
If a student withdraws from Tougaloo College and is receiving federal financial assistance, a portion of these funds may need to be returned to the federal aid programs and/or lender for Stafford loans based on the following:

**If a student withdraws before completing 60% of the semester, the student is only entitled to federal student aid based on the percentage of time that was completed. Pro-rata refunds are calculated and determined by percentage of the semester that has been completed up to and including the official date of withdrawal.**

Based on this calculation, the College determines the amount of Financial Aid that is unearned and is responsible for returning any portion necessary to the appropriate financial aid programs and/or lender. Financial aid funds are returned to the federal programs in the following order: Unsubsidized Federal Direct Loan, Subsidized Federal Direct Loan, Federal Perkins Loan, Federal Direct PLUS Loan, Federal Pell Grant and SEOG. Any remaining credit balances will then be returned to the state, college and/or student.

**Withdrawal from the College could result in a balanced owed to the College for federal aid that must be returned to the federal programs and/or lender.**
STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP)

All degree/certificate seeking students of Tougaloo College must meet the following standards in order to establish and maintain eligibility for Federal Financial Aid and certain scholarships. The Standards of Satisfactory Academic Progress (SAP) are monitored and enforced in all periods of enrollment. The Standards of Satisfactory Academic Progress are evaluated and students are notified of their current SAP standing at the conclusion of each period of enrollment.

GPA Requirement
- Students must maintain a minimum Cumulative GPA of 2.00 (computed using a 4.00 scale). Cumulative GPA includes all coursework receiving a letter grade (including remedial coursework) a student has taken while at Tougaloo College.

Please Note: Some financial aid and scholarship awards have higher GPA requirements.

Pace of Completion
- Students must progress toward completion of their declared degree/certificate while maintaining a minimum 67% completion rate. The completion rate is calculated by dividing the cumulative number of credit hours a student has successfully completed by the cumulative number of credit hours a student has attempted. Remedial courses (classes with course numbers below 100) are excluded from the completion rate calculation.

Maximum Timeframe Requirement
- Students must be able to complete their declared degree/certificate program within 150% of the published number of credit hours required to complete the program. For example, if the published length of a bachelors in 124 credit hours; students must be able to complete their degree within 186 attempted credit hours.

The maximum timeframe calculation is performed as follows:
- All Tougaloo College credit hours attempted (including repeated credits) plus (+)
- All credit hours transferred* from other colleges/universities minus (-)
- All remedial credit hours attempted (course numbers less than 100) equals (=)

The TOTAL number of credit hours used to determine current progress toward degree/certificate.

*All transfer credit hours accepted by the college are counted as both attempted and completed credits and are included in the maximum timeframe calculation.

- If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum timeframe, the student is placed on “Suspension”.
- Students who change declared degree/certificate programs prior to completion may do so, however, all attempted credits in all degree programs that count towards the student’s declared degree/certificate, including elective credits, will be included in the maximum timeframe calculation.
Students who have previously completed the requirements for a degree/certificate at Tougaloo College and who wish to earn an additional degree/certificate may do so, however, all attempted credits that fill degree requirements, including elective credits, will be counted.

Notifications
The Standards of Satisfactory Academic Progress are evaluated and students are notified of their current SAP standing at the conclusion of each period of enrollment. Please Note: If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum timeframe, regardless of status ("Good Standing", "Warning", or "Probation"), the student will be placed on "Suspension".

“Good Standing”
- Students who are meeting all of the Standards of Satisfactory Academic Progress, are not in a period of "Warning", "Suspension", or "Probation" are in good standing and no additional enrollment, advising, or academic plan requirements are specified.

“Warning”
- Students who have been in “Good Standing” and who have met the maximum timeframe standard but have not met either the minimum cumulative GPA or minimum completion rate standards are placed on “Warning” and strongly encouraged to meet with their academic advisors to develop a plan for academic success. A “Warning” does not prevent a student from receiving Federal Financial Aid or scholarships. A “Warning” is intended to alert students to a current deficiency in their academic progress. Continued lack of progress will ultimately lead to “Suspension.” If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum time frame, the student is placed on “Suspension.”

“Suspension”
- If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum time frame, the student is placed on “Suspension.”
- Students who have not met one or more of the Standards of Satisfactory Academic Progress while on “Warning” will be placed on “Suspension.”
- Students who have been placed on “Suspension” may appeal. Appeals are reviewed and either approved or denied – submitting an appeal does not guarantee approval.
- Without an approved appeal, students who have been placed on “Suspension” are NOT eligible for Federal Financial Aid and certain scholarships.

“Probation”
- Students who have been placed on “Suspension” and have successfully appealed are placed on “Probation” for one period of enrollment. Students placed on “Probation” regain eligibility for Federal Financial Aid and certain scholarships; If
  - the student should be able to meet ALL of the Standards of Satisfactory Academic Progress by the end of one subsequent period of enrollment; or
  - the student is placed on an academic plan leading to graduation that, if followed, ensures that the student will be able to meet all of the Standards of Satisfactory Academic Progress by a specific point in time.
- Students who again begin meeting all of the Standards of Satisfactory Academic Progress while on “Probation” will be placed in “Good Standing” at the conclusion of the period
of enrollment or contract period. Progress in an academic contract/plan is measured at the end of each period of enrollment. Students who do not meet all of the Standards of Satisfactory Academic Progress while on “Probation” and/or who do not follow their approved academic plan will again be placed on “Suspension.”

**Appeals to Regain Eligibility for Federal Financial Aid**

- **SAP Appeals must include:**
  - completed SAP appeal form
  - written statement from the student addressing why the student failed to make satisfactory academic progress, and what has changed in the student’s situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation; and
  - supporting documentation of extenuating circumstances.

- **SAP appeals are submitted to the Financial Aid Office**
- **SAP appeals are reviewed and approved/denied by Financial Aid staff**

**Step One ~** Students appealing must submit with their appeal documentation of extenuating circumstances which led to academic difficulties.

  - Extenuating circumstances are those over which the student has no control and may include death in the student’s immediate family, hospitalization, accidents, and illness.
  - The Financial Aid Office will review the statement and documentation to determine if the extenuating circumstances have merit.
  - If the extenuating circumstances are deemed to have merit, the student will be granted the ability to complete step two of the appeal. If it is determined that the extenuating circumstances and/or documentation is not acceptable the appeal will be denied. Incomplete appeals/documentation will not be considered.

**Step Two ~** The appeal requires that students complete an academic plan with their major advisor. Academic plans will be developed by the Student Success Center. Approval/denial of the Satisfactory Academic Progress Appeal will depend on the students’ academic plan and their ability to meet the terms of Satisfactory Academic Progress. Please note that receiving initial approval of extenuating circumstances does not guarantee that the appeal will be approved.

- Students who are placed on “Suspension” as a result of “Incomplete (I)” or missing grades may also appeal using the standard appeal form and procedure.
- In order for an appeal to be approved, students must either be able to meet the Standards of Satisfactory Academic Progress by the end of the next period of enrollment; or the student must be placed on an academic plan that, if followed, will ensure that the student will be able to meet the Standards of Satisfactory Academic Progress by a specific point in time.
- When considering an appeal:
  - Transfer credit hours that do not fulfill graduation requirements in the student’s current major are excluded from the maximum timeframe calculation.
  - All attempted credit hours from a prior degree/certificate that can fill graduation requirements (including elective credit hours) in the additional degree/certificate program are excluded from the maximum time frame calculation.
Students who successfully appeal are placed on “Probation”

Terms and Definitions

Grading Symbols

- The following are credits successfully completed for SAP purposes: "A", "B", "C", "D", "P". *While successfully completed for SAP purposes, “D” may not fulfill specific program and/or graduation requirements.*
- The following are NOT credits successfully completed: "F" = Failure, “NC” = No Credit Granted, “NP” = No Pass, "I" = Incomplete, "W" = Withdrawal, “WIP” = Work In Progress.

Cumulative GPA

- Includes all coursework receiving a letter grade (including remedial and transfer coursework) a student has taken while at Tougaloo College. This GPA appears on the transcript as “Career Totals”.

Repeat, Incomplete, and Audit Courses

- Courses previously passed with a grade of “C”, “B”, or “A” may not be repeated with the assistance of Federal Financial Aid. Courses previously passed with a “D” or courses failed with an “F” or “NC” may be repeated one time with the assistance of Federal Financial Aid.
- Incompletes “I” must be arranged with instructors and must be completed as indicated by the instructor and in accordance with the policy listed in the catalog.

Non-Credit and Remedial Courses

- Non-credit courses which do not satisfy graduation requirements in the student’s declared degree/certificate program, are not counted either as attempted or completed credits.
- Remedial courses (credit bearing courses numbered below 100) do count as both attempted and completed credits although remedial credits are excluded from the pace of completion and maximum timeframe evaluation.

*Please Note: Federal Financial Aid recipients may receive aid for a maximum of 30 attempted remedial credit hours.*
2014-2015

TOUGALOO COLLEGE

OFFICE OF FINANCIAL AID
500 WEST COUNTY LINE ROAD
TOUGALOO, MISSISSIPPI 39174
(601) 977-7766

JULY 1, 2014 – JUNE 30, 2015

APPLY FREE  WWW.FAFSA.ED.GOV

Tougaloo College TITLE IV CODE  002439

FINANCIAL AID STAFF
Ms. Maria Thomas, Director
Mr. Larry Terrance, Assistant Director
Mrs. Estella Collins, Financial Aid Counselor Mr. Jason Mr.
Herbert Brown, Default Manager/Student Loan Officer

If you do not have access to a computer, please call the Office of Admissions toll free at 1-888-42-GALOO (1-888-242-2566) to request a FAFSA (Free Application for Federal Student Aid) form.
# Internet Sources of College Financial Aid and Scholarship Information

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<tr>
<th>Source</th>
<th>Website</th>
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<tr>
<td>The U.S. Department of Education Student Aid Programs</td>
<td><a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a></td>
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<td>Mississippi Student Financial Aid</td>
<td><a href="http://www.ihl.state.ms.us">www.ihl.state.ms.us</a></td>
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<td><a href="http://www.finaid.org">www.finaid.org</a></td>
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<td>Free Application for Student Aid</td>
<td><a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></td>
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