

Note on formatting.

Comments, including notification of when a page begins and when it ends, are in 18-point type.

Links are underlined.

Major heads are in 14-point type.

There are two line breaks after a major head.

Subheads are in 12-point type.

There is one line break after a subhead.

Copy is 12 point, single-spaced.

There is a line break between paragraphs.

Buttons and links intended to go on the right of the page are listed after the main copy block.

We have omitted the left navigation as it may change depending on how the extended paragraphs in loans are treated.

Page: Scholarships and Financial Aid

This is text for fa homepage, www.uhcl.edu/finaid

Scholarships and Financial Aid

Most UHCL students need and get financial aid. Approximately 60% of all UHCL students receive financial aid from one or more sources, including scholarships, grants, student loans, college work study, and veteran's benefits.

Two kinds of financial aid.

You can get two types of financial aid—money based on your need, or money that is not tied to your financial status at all. To find out if you qualify for financial aid based on need, we use a standard application (most universities use this same test). It is the Free Application for Federal Student Aid, and it is usually abbreviated as **FAFSA**.

We will look at your FAFSA to find the difference between your costs at UHCL and what the Federal Government says you should contribute to the cost of your education. The difference tells us how much aid you might qualify to receive.

Apply early to qualify for the best financial aid options.

You can file your FAFSA form online at www.fafsa.ed.gov. We cannot process your financial aid until you are admitted, so please file your FAFSA early so that we can get started as soon as your admission records are complete.

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

Apply for admission

Get financial info

Check academic records

Get transcripts

Contact Us

Mail:

University of Houston - Clear Lake
Office of Student Financial Aid
Student Services Building
2700 Bay Area Blvd.
Houston, TX 77058-1098

Phone:
(281) 283-2481

Fax:
(281) 283-2502

e-mail:
uhcl_fao@uhcl.edu.

End page: Scholarships and Financial Aid

Page: Using E-Services for Financial Aid

This is for financial aid section, menu item on left on www.uhcl.edu/finaid/FA

Using E-Services for Financial Aid

What to expect when you login to E-Services and select Financial Aid:

Under Financial Aid you have links to

- To Do List (documents required for financial aid).
- FAFSA on the Web.
- US Dept. of Education website - PIN number.
- NSLDS Student Access website.
- Loans By Web.
- View My Financial Aid.

After you see your financial aid award, you can take one of these steps:

- Accept your award as you see it.
- Reduce an award (click accept to edit the award amount box).
- Decline an award.

Financial Aid in the Summer

- For the upcoming summer semester, go to E-Services after February 1st, and complete the online application for summer financial aid.

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End page: Using E-Services for Financial Aid

Page: Online Financial Aid Forms and Services

This is for financial aid section, menu item on left on www.uhcl.edu/finaid/FA

Online Financial Aid Forms and Services

If you're applying for financial aid, you need to complete one or more of the forms or applications below. We've put them here for your convenience. Depending on the type of aid you want or need, it is unlikely that you'd need to complete more than one or two of them.

[FAFSA \(Free Application for Federal Student Aid\)](#)

[TASFA \(Texas Application for State Financial Aid\) for students ineligible to complete the FAFSA](#)

[2007 - 2008 Financial Aid for International and Undocumented Students](#)

[2008 - 2009 Award Year Verification Worksheet](#)

[2007 - 2008 Award Year Verification Worksheet](#)

[2008 - 2009 Award Year Parent Non-Filer Form](#)

[2007 - 2008 Award Year Parent Non-Filer Form](#)

[2008 - 2009 Award Year Student Non-Filer Form](#)

[2007 - 2008 Award Year Student Non-Filer Form](#)

[Satisfactory Academic Appeal \(SAP\) Form](#)

[Hazlewood Application](#)

[Veterans Benefits Application \(UHCL Application for VA Educational Benefits Certification\)](#)

[International Education Funding Application \(.doc\)](#)

You can access these UHCL financial aid services online:

[Check your Financial Aid Online \(LINK TO E-SERVICES\)](#)
[Loans by Web](#)

(3 LINKS TO MAPPING-YOUR-FUTURE.ORG:)

Stafford Entrance Loan Counseling

Stafford Exit Loan Counseling

Perkins Entrance Loan Counseling

**End page: Online Financial Aid Forms and
Services**

PAGE: QUALIFY FOR A STAFFORD LOAN

Do Not Do These Pages Yet (we are changing loan programs and Bob is re-writing these)

If you are at least half-time at UHCL, you may qualify for a low-interest Federal Stafford Loan

Federal Stafford loans are available for both undergraduate and graduate students. You can use the loans to pay tuition and fees, as well as some other living expenses (such as room and board, books and transportation). You can receive Federal Stafford loans as subsidized, unsubsidized, or as a combination of the two.

Stafford loans can be subsidized – interest-free while you're in school – if you qualify

To qualify for a subsidized Stafford loan, complete the **FAFSA** form. If your FAFSA results demonstrate financial need, you can qualify for a subsidized loan; the government will pay the interest on your loan while you are in school and during your grace period.

Unsubsidized Stafford loans are also available with low interest rates and favorable deferment options.

Although you are charged interest on an unsubsidized Stafford loan, you have the same low interest rate, deferment, and repayment options. You can save money by paying the interest on an unsubsidized loan quarterly, rather than allowing it to add up until you enter the repayment period.

Eligibility

- US citizen or permanent resident.
- An undergraduate or graduate student enrolled at least half-time.
- Complete a FAFSA.
- Maintain satisfactory academic progress.
- You don't exceed annual or lifetime total loan limits.
- No credit check is required.

Repayment

After graduation from college, dropping below half-time, or leaving school for any other reason, you have a 6-month grace period before starting repayment.

Repayment options vary and you may be eligible to postpone payments through deferment or forbearance. The standard loan repayment is a 10-year plan, though other repayment plans such as graduated or extended repayment plans may be available.

Stafford Loan Limits

Classification	Subsidized	Unsubsidized Annual Limit	Aggregate Limit
Undergraduate Dependent	\$ 5,500	\$ 5,500	\$ 23,000
Undergraduate Independent	\$ 5,500	\$ 5,000	\$ 46,000
Graduate	\$ 8,500	\$ 12,000	\$ 138,500

Interest Rate and Origination Fee

The interest rate for Federal Stafford loans is 6.8%. For loans received on or after July 1, 2008, the interest rate will be 6.0%. The lender may charge an origination fee of up to 3%.

We will work to identify lenders who offer zero-fee loans. You will be able to see these loans at **Loans By Web** online loan application. If you choose a lender who charges a loan fee, it will come out of your loan money.

How to apply for a Stafford Loan

UHCL will calculate your Stafford loan eligibility when we receive your FAFSA. Go **here** for details.

Buttons and Links

Request Info (BUTTON)

How to apply for a Stafford Loan (BUTTON)

E-Services (BUTTON)

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END PAGE: QUALIFY FOR A STAFFORD LOAN

PAGE: HOW TO APPLY FOR A STAFFORD LOAN

Do Not Do These Pages Yet (we are changing loan programs and Bob is re-writing these)

How to apply for a Stafford Loan

- Complete the **FAFSA** to determine financial aid eligibility.
- Log on to E-Services to accept your financial aid.
- One - two business days after accepting your loan(s) in E-Services complete an online loan application on **Loans By Web** (LBW).

First-time borrowers

If you are borrowing a Stafford loan for the first time, you have to complete entrance loan counseling before we can put any loan money into your account. You can complete entrance loan counseling online at www.mapping-your-future.org.

Tips and requirements

When you go to Loans By Web (LBW), be ready to give us the names, addresses, and telephone numbers of two references (living at different addresses). If you have borrowed a Stafford loan previously, stay with that lender to avoid completing a new master promissory note.

You'll know you've successfully completed Loans By Web when the word "Guaranteed" appears in the middle of the page in bold, bright, blue lettering.

Master Promissory Note (MPN)

We use the multi-year Master Promissory Note (MPN).

The MPN acts as a contract between you and the lender. By signing the MPN, you promise to repay the amount loaned and you agree to the other terms of the loan. You must complete the MPN before we can give you your loan money. You can sign the MPN online at LBW. Loan funds are delayed if your MPN is not completed properly or if you delay in submitting it to the lender.

Under the MPN, you can receive multiple subsidized and/or unsubsidized Federal Stafford Loans from your selected lender for a maximum 10-year period.

Exit Counseling

Graduating students and students who drop below half-time or withdraw from UHCL are required to have Exit Counseling. Prior to graduation, or if you need to drop below half time or withdraw, complete online exit counseling at www.mapping-your-future.org.

Receiving Your Loan Funds

We begin to distribute Stafford loan funds (and other financial aid) approximately 10 days before the first day of classes. We apply your loan funds to your student account, and the Cashier's Office deducts any tuition and fees that you owe. If this creates a credit balance, you will get a refund, usually in the first week of classes.

Most loans are distributed in two equal parts during the loan period. For an academic year, you will generally receive a payment at the beginning of the fall term and at the beginning of the spring term. For summer loans, you will probably receive just one payment.

You do not have to accept the loan amount awarded. You can cancel all or a portion of the loans. If you want to reduce the loan amount, or see about qualifying for additional loan funds, please contact your financial aid counselor.

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**END PAGE: HOW TO APPLY FOR A STAFFORD
LOAN**

PAGE: FAQ- VERIFICATION

This is for financial aid section, FAQ's on left sidebar

FAQ - Verification

1. What is verification, and what do I need to do if I am selected?
2. What documents do I need for verification?
3. How long will the verification process take?

1. What is verification, and what do I need to do if I am selected?

Verification is a process that all universities participating in federal aid programs have to complete. If the Central Processing System (CPS) selects you, you must complete verification in order to qualify for financial aid. If you are selected, we will send you an email requesting additional documents. Using these documents, we compare your data to the information on your FAFSA, and make corrections, if needed.

2. What documents do I need for verification?

- Signed copies of all current federal tax returns for student and parents/spouse. For example, we might request 2007 returns for a 2008-2009 application.
- Copies of all current W-2 forms for students and parents/spouse.
- Verification Worksheet available at **Online Forms & Services**.
- If, after reviewing these documents we need more information, your counselor will let you know right away.

3. How long will the verification process take?

Once we have collected all your verification documents, they go to your counselor. We can usually review your verification documents within two weeks after receiving them. (During peak times, the process may take slightly longer.) After we complete your verification, we award you your financial aid.

Buttons and Links

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College Work-Study

Veterans Affairs

Disbursement

Satisfactory Academic Progress

Short-Term Loans/Book Vouchers

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END PAGE: FAQ-Verification

PAGE: FAQs - Applying for Financial Aid

This is for financial aid section, FAQ's on left sidebar

FAQs - Applying for Financial Aid

- 1. How do I apply for financial aid?**
 - 2. What is a first priority deadline?**
 - 3. What is UHCL's school code, and where do I enter it?**
 - 4. How can I fix a mistake I made on my FAFSA application?**
- 1. How do I apply for financial aid?**

To apply for federal, state, and institutional financial aid, you start by completing the Free Application for Federal Student Aid (**FAFSA**). You can complete the FAFSA online at www.fafsa.ed.gov. Or, you can get a paper FAFSA in our office.

Each year the FAFSA form is available on Jan. 1 for the next school year. File your FAFSA by mid-March to ensure that we receive the results of your FAFSA by the April 1 priority deadline for the 2008-2009 academic year.

2. What is a first priority deadline?

It's the deadline for getting your FAFSA to us so that we can consider you for aid. Some grants and college work-study awarded on a first come, first served basis. Once they're gone, they're gone! Therefore, it's important to get your FAFSA in early. We must have the results of your FAFSA by the April 1 priority deadline for the 2008-2009 academic year to consider you for all available financial aid.

If you file a paper FAFSA, allow up to eight weeks for processing. If you file online, allow at least three weeks.

3. What is UHCL's school code, and where do I enter it?

UHCL's school code is 011711. Enter it on your FAFSA so that we can receive your FAFSA results. The FAFSA form allows space for you to enter codes for up to six schools.

4. How can I fix a mistake I made on my FAFSA application?

If you find incorrect information on your FAFSA, or you originally used estimated income information and need to report actual figures, you can go online at www.fafsa.ed.gov to make the correction (for web filers). Or, you make your changes on your Student Aid Report (SAR) then sign, date, and mail it back to

the Central Processing System (CPS).

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END PAGE: FAQs - Applying for Financial Aid

PAGE: Loans

Do Not Do These Pages Yet (we are changing loan programs and Bob is re-writing these)

Loans

In addition to grants, scholarships, and work-study funds you might receive, you have many loan options. Student loans offer favorable interest rates and flexible repayment terms.

The downside of loans—you have to pay them back

Student loans are debts that you must repay after you graduate, withdraw, or drop below half-time enrollment.

Advantages of student loans are

- delayed repayment.
- low interest rates.
- several repayment options, and sometimes the ability to postpone payments.

How much should you borrow?

- Only borrow what you need.
- Keep track of how much you borrow every year.
- Plan how to repay the loans.

A special note: If you do not repay your loans, you face serious consequences.

Eligibility and Applying for Federal Loans

To be eligible for the Federal loan programs you and your parent borrowing a PLUS (Parent Loan for Undergraduate Student) must:

- be a U.S. citizen or eligible non-citizen,
- have a valid Social Security Number
- not be in default of a loan or owe a refund.
- be enrolled at least half-time (6 hours undergraduate, 3 hours graduate) and making satisfactory academic progress toward a degree or certificate in an eligible program.

You must complete a FAFSA for any Federal loan program. Your loan amount depends on federal limits, year in school, dependency status, cost of attendance, and other financial aid you receive.

National Student Loan Data System (NSLDS)

The U.S. Department of Education's (DOE) central database for student aid is the National Student Loan Data System (NSLDS). Schools and agencies that guarantee loans, the Pell grant program, and other DOE programs report data here.

The **NSLDS Student Access website** at www.nsls.ed.gov is available 24 hours a day, 7 days a week. You can inquire about loans or grant amounts, outstanding balances, loan status, and other disbursements. To use the NSLDS website, you need your PIN assigned at www.pin.ed.gov. This is the same PIN used when filling out your FAFSA.

Types of Loans

Most students who file a FAFSA are awarded a Federal Stafford Loan. A Federal Parent Loan for Undergraduate Students (PLUS) is available to parents of dependent students. If you need an additional loan, private alternative loans are available.

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END PAGE: Loans

PAGE: Grants

This is for financial aid section, Grants on left sidebar

Grants

Grants are gift aid, or free aid, that you don't have to repay. Grants are funded by the federal government, the state, or by UHCL in the form of a scholarship.

Pell Grant—for students with high need

Typically, Pell Grants are awarded by the U.S. Department of Education to students with high financial need.

Pell Grant awards vary from year to year based on Congressional funding for the program. For the 2008-2009 academic year, the minimum Pell award is \$523 and the maximum award for a full-time student is \$4,731.

[Read more...](#)

FSEOG - Federal Supplemental Educational Opportunity Grant—for undergraduates with the highest need

FSEOG is for undergraduates with exceptional financial need—that is, students with the lowest Expected Family Contribution. It gives priority to students who receive Federal Pell Grants. In order to receive FSEOG, you must meet all the eligibility requirements for the Pell Grant. There's no guarantee that every eligible student receives an FSEOG award because the award is based on the availability of funds at UHCL and are awarded on a first-come, first-serve basis.

SMART Grant - The National Science & Mathematics Access to Retain Talent Grant—for undergraduate science and language majors with a 3.0+ average.

A National SMART Grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study. You can not receive more than one National SMART Grant award in each academic year for which you are eligible.

[Read more...](#)

TEACH Grant for undergraduates and graduates who agree to teach in a high-need field in a low-income school for four years.

In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. As a recipient, you must

teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant.

IMPORTANT: If you fail to complete this service obligation, all amounts of the TEACH Grants that you received are converted to a **Federal Direct Unsubsidized Stafford Loan**. You must then repay this loan to the U.S. Department of Education and you are charged interest from the date you received the grant.

[Read more...](#)

TPEG - Texas Public Educational Grant

The Texas Public Educational Grant Program provides grant assistance to students with financial need. At UHCL, these funds are available to undergraduate, graduate, non-resident, and international students. Priority is given to applicants who complete the application process by the priority deadline date.

Texas Grant - Towards EXcellence, Access and Success

TEXAS Grant Program pays college costs for students with financial need who complete the Recommended High School Program or Distinguished Achievement Program in an accredited Texas high school. The program provides money to enable well-prepared, eligible students to attend public and private nonprofit institutions of higher education in Texas.

[Read more...](#)

Educational Aide Exemption—grants for teacher certification

The Educational Aide Exemption Program encourages employees of public school districts in Texas to seek out and acquire certification as teachers by providing free tuition and reduced fees to program participants. This program covers tuition and mandatory fees (other than class and laboratory fees) for the student enrolled in teacher certification classes.

[Read more...](#)

Further Information on State Programs

State programs and information regarding residency, college planning, military in Texas and additional resources are available at www.CollegeForTexans.com.

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Links to money:

Federal Pell Grant

FSEOG

SMART

Financial Aid Eligibility Through Texas Residency

TEACH Grant

TPEG

Texas Grant

Texas Educational Aide Exemption

Information on State Programs

More Information

ifap.ed.gov/FSACounselors/clcf/SmartGrants.html

State and/or Institutional Financial Aid Eligibility through Texas Residency. Applies to students ineligible to complete the Free Application for Federal Student Aid (FAFSA). Senate Bill 528 (formerly House Bill 1403).

END PAGE: Grants

PAGE: Teach grants extended paragraph

TEACH Grants—extended paragraph—could be link from Read more or mouse-over.

TEACH Eligibility Requirements

To receive a TEACH Grant you must

- Complete the Free Application for Federal Student Aid (FAFSA), although you do not have to demonstrate financial need.
- Be a U.S. Citizen or eligible non-citizen.
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student in a post-secondary educational institution that has chosen to participate in the TEACH Grant Program.
- Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework. The coursework can include subject area courses (for example, math courses for a student who intends to be a math teacher).
- Meet certain academic achievement requirements (maintaining at least a 3.25 cumulative GPA on a 4.0 scale).
- Sign a TEACH Grant Agreement to Serve (see below for more information on the TEACH Grant Agreement to Serve).

Information for the TEACH Grant is available at
<http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp>.

End PAGE: Teach grants extended paragraph

PAGE: SMART grants extended paragraph—could be link from Read more or mouse-over.

SMART Grant Eligibility Requirements

To qualify for a SMART Grant, you must

- Be a U.S. citizen.
- Be a Federal Pell Grant recipient.
- Be enrolled full-time in a degree program in a four-year degree-granting institution.
- Be in third or fourth year of undergraduate study.
- Major in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language. See detailed listing of eligible majors (.doc file).
- Have at least a cumulative 3.0 GPA on a 4.0 scale in the coursework required for your major.

When you submit the Free Application for Federal Student Aid (FAFSA), you are automatically considered for the National SMART Grant by the post secondary school listed on the FAFSA. If you meet all the eligibility requirements, we will award the grant.

End PAGE: SMART grants extended paragraph

PAGE: TEXAS grants extended paragraph—could be link from Read more or mouse-over.

In order to compete for a Texas Grant, you must

- Be a Texas resident.
- Have financial need and an expected family contribution (EFC) of no more than \$8,500.
- Have applied for any available financial aid or assistance.
- Enroll at least 9 hours in an undergraduate degree or certificate program.
- Have not been previously granted a baccalaureate degree.
- Have not been convicted of a felony or a crime involving a controlled substance.
- Have graduated from an accredited high school in Texas no earlier than the 1998-1999 school year, completed the recommended or distinguished achievement high school curriculum or its equivalent, and then have enrolled in an eligible Texas college or university within 16 months of high school graduation.
- Or you have received a first associate degree in May 2001 or later and then have enrolled in a higher-level undergraduate program within 12 months of receiving the associate's degree.

Texas Grant Award Priority

- We give priority to Texas Grant recipients already enrolled in the program and who are in college and are making progress towards their degrees. Because funding to new students is limited, even if you meet the eligibility requirements you may not receive an award in 2008-2009.
- If you qualify on the basis of your high school curriculum and you continue to meet program academic standards in college, you can receive awards for up to 150 credit hours or for six years or until you receive your bachelor's degree, whichever occurs first. You must keep up your grades to keep your grant.
- If you qualify on the basis of an Associate Degree and you continue to meet program academic standards in college, you can receive awards for up to 90 semester credit hours or for four years, or until you complete a bachelor's degree, whichever occurs first.
- The academic standards are completion of at least 75 percent of the hours taken in the prior year, plus a cumulative grade point average in college of at least 2.5 on a 4.0 scale.

The award amount for this program depends on the tuition and fees you pay and is equal to the student's tuition and required fees at public institutions. For 2008-2009, the award amount is approximately \$2,640 per semester.

www.CollegeForTexans.com/paying/edaide.cfm

Further Information on State Programs

State programs and information regarding residency, college planning, military in Texas, and additional resources are available at www.CollegeForTexans.com.

End PAGE: TEXAS grants extended paragraph

PAGE: Pell grants extended paragraph—could be link from Read more or mouse-over.

Pell Grant Eligibility

To determine eligibility, the U.S. Department of Education uses a standard formula to evaluate the information you report on your FAFSA.

Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. A professional degree is usually obtained after a bachelor's degree in a field such as medicine, law, or dentistry. Additional student eligibility requirements are as follows:

- No defaults on a federal student loans or owe a refund on a federal grant.
- U.S. Citizen or an eligible non-citizen.
- Registered for Selective Service, if required.
- Meets Satisfactory Academic Progress for financial aid purposes.
- Completes the Verification Process as required by federal regulations.

Verification

Verification regulations change from year to year, but always require the Financial Aid administrator to compare the information reported on the FAFSA to actual documents.

End PAGE: Pell grants extended paragraph

PAGE: Teacher certification extended paragraph—could be link from Read more or mouse-over.

Educational Aide Exemption—grants for teacher certification.

Educational Aide Grant candidates must

- Be a Texas resident.
- Meet the financial need requirement.
- Submit financial aid application through the college to be attended, including filing a FAFSA.

Or qualify based on Adjusted Gross Income (AGI) as stated below:

- Single, Independent Students - AGI Maximum of \$29,828 or less
- Married, Independent Students - AGI Maximum of \$59,658 or less (student and spouse together).
- Dependent Students - AGI Maximum \$59,658 or less (student and family together)
- Be currently employed by a school.
- Have worked as an Educational Aide in a Texas public school district for 1 year during the 5 years preceding the term or semester for which the exemption is received, or has been a Substitute Teacher with 180 full days of service within the past 5 years.
- Be enrolled in courses required for teacher certification at the institution of higher education granting the exemption.
- Meet Satisfactory Academic Progress requirements.

How to apply for the Educational Aide Exemption

Get an application for this program on-line at www.CollegeForTexans.com or request it from the Coordinating Board in Austin, Texas at 800-242-3062, ext. 6387. Begin the process with Human Resources at your school of employment. We submit your application to the Coordinating Board after you and the school district have completed their respective sections.

Deadlines

For more information on the Educational Aid Exemption and deadlines, visit www.CollegeForTexans.com/paying/edaide.cfm

**END PAGE: Teacher certification extended
paragraph**

PAGE: Work-study page

This is for financial aid section, Work Study on left sidebar

Earn money while attending school with a Work-Study program.

You can earn money to help pay educational expenses while gaining valuable work experience with work-study. Most positions are on-campus, but other opportunities may involve community service work. When possible, we offer work related to your course of study. Positions can include tutoring young children, clerical positions, or data entry.

For your best chance of getting into the Work-Study program, apply early.

We must receive your FAFSA results by the first-priority deadline, which is April 1 for the 2008-2009 academic year. Complete your FAFSA as soon as possible after January 1, but no later than March 15th in order to make the priority deadline. To qualify for work-study, your FAFSA must show sufficient financial need (as determined by government guidelines).

Applying for Work-Study

To apply for work-study, say “yes” to the question on the FAFSA asking if you are interested in student employment.

Getting a Work-Study Job

If you are offered a work-study award as part of your aid package, please accept the award online in **E-Services**. Next, we'll send you an email invitation to a Work-Study Workshop held in August. You must attend the workshop to get a Work-Study job.

Before the workshop, be sure to have our Human Resources Office fill out an I-9 Clearance form for you. Bring your I-9 to the Work-Study Workshop to have your name presented to the hiring departments.

Work-Study Pay and Maximum Number of Hours

Work-study positions are hourly wage jobs in which you work for an employer according to a mutually agreed-upon schedule. You are paid by check (or direct deposit) every two weeks for the hours you worked.

You can't work more than 20 hours/week.

Work-study awards are not automatically applied towards your tuition, nor is the amount of the award guaranteed. An award simply authorizes you to participate in the program and sets a limit as to the amount of income you can earn during the academic year. It is your responsibility to work enough hours to reach the earnings limit and to budget the money throughout the year to meet your college costs.

Two Types of College Work-Study

- Federal Work-Study Program (FWS) is a federally funded program that funds 75% of your pay while the hiring department is responsible for 25%. If you are employed in an off-campus tutoring CWS job the federal government funds 100% of your pay.
- State Work Study Program is a state-funded program that funds 75% of your pay while the department pays 25%.

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

- Apply for admission
- Get financial info
- Check academic records
- Get transcripts

Types of College Work-Study

Eligibility

Applying for Work-Study

Getting a Work-Study Job

Pay and Number of Hours

Work-Study Jobs

Contact Us

Mail:

University of Houston - Clear Lake
Office of Student Financial Aid
Student Services Building
2700 Bay Area Blvd.
Houston, TX 77058-1098

Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

END PAGE: Work-study page

PAGE: Veterans' Affairs

This is for va page, text for front page

Veterans' Affairs Benefits

If you are a UHCL student receiving the G.I. Bill and you want to receive benefits next semester, complete the UHCL Certification Form. Only courses listed on the Candidate Plan of Study (CPS) are certified.

To change the number of credit hours, complete UHCL Change in Enrollment or Credit Hours Form to notify Student Financial Aid of enrollment changes. All course changes require the official CPS Change Form.

If you are also enrolled at another school for lower level courses that need to be certified, please submit a fee statement and course schedule from the other school.

If you are transferring to UHCL and you received the G.I. Bill at another school, bring to Student Financial Aid:

- UHCL Application for VA Educational Benefits Certification
- Candidate Plan of Study (CPS) - contact your Advising Office
- Request of Change of Degree/Place of Training, VA form 22-1995 (fillable pdf)
- DD214, Member 4 Copy

If you are a first-time applicant for VA Educational Benefits, bring to Student Financial Aid

- UHCL Application for VA Educational Benefits Certification
- Candidate Plan of Study (CPS) - contact your Advising Office
- VA form 22-1990 (fillable pdf)
- DD214, Member 4 Copy

If you have exhausted all your G.I. Bill benefits, you may still qualify for Texas Hazlewood benefits.

If you are a Disabled Veteran, contact VA Office Houston, TX at 713-383-1985. You may receive benefits under Chapter 31 - Vocational Rehabilitation.

The Department of Veterans Affairs determines which of the following federal educational benefits you are entitled to receive if you are a veteran:

- Chapter 30 - Montgomery G.I. Bill
- Chapter 31 - Vocational Rehabilitation

- Chapter 35 - Dependents Educational Assistance (Spouse/Child)
- Chapter 34 - Vietnam Era G.I. Bill
- Chapter 32 - VEAP Contributory
- Chapter 1606 - Montgomery G.I. Bill for Selected Reserve
- Chapter 1607 - Reserve Education Assistance Program

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

Apply for admission

Get financial info

Check academic records

Get transcripts

UHCL Forms

UHCL Application for VA

Educational Benefits (pdf)

Enrollment/Credit Hours Change (html)

Certification Request for Next Semester (html)

VA and Hazlewood Links

Dept. of VA - G. I. Bill

Web Verification of Enrollment - WAVE

VA Forms

Contact Us

Mail:

University of Houston - Clear Lake

Office of Student Financial Aid

Student Services Building

2700 Bay Area Blvd.

Houston, TX 77058-1098

Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

END PAGE: Veteran's Affairs

PAGE: Who's Who in Financial Aid

This is for financial aid section, Office Information on left sidebar

Who's who in financial aid.

Staff Members

Please send all e-mail inquiries to UHCL_FAO@uhcl.edu

Lynda McKendree
Executive Director
Student Financial Aid Office

Billy Satterfield
Associate Director

Leslie Wells
Assistant Director - Scholarships
wells@uhcl.edu

Rose Howard
Functional Analyst

Margi Young
Senior Secretary

Julia Dean
Customer Service Representative

Janet Klein
Customer Service Representative

**Financial Aid Counselor,
look for the initial of your last name.**

Names: A-E

Annie Allen
Financial Aid Counselor

Names: F-L

Debra Aquino
Financial Aid Counselor

Names: M-R

Angela Martinez
Financial Aid Counselor

Names: S-Z

R. Gabriela Hernandez
Financial Aid Counselor

Release of Information

The Family Rights and Privacy Act of 1974 (Buckley Amendment) limits the type of information the Student Financial Aid Office can release to third parties. Therefore, we can release information regarding eligibility for aid, including types(s) and amount(s) of aid awarded, only to the student who applies. Since an individual's identity cannot be verified by telephone, we can't give out information about aid awards over the phone.

Buttons and Links:

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

- Apply for admission
- Check financial aid
- Check academic records
- Get transcripts

Contact information:

Office of Student Financial Aid
University of Houston - Clear Lake
SSCB 1105
2700 Bay Area Boulevard
Houston, TX 77058

School Code: 011711

www.uhcl.edu/finaid

Phone: 281.283.2480

Fax: 281.283.2502

E-mail: UHCL_FAO@uhcl.edu

Regular Hours

Mon-Thu: 9:00 am - 7:00 pm

Friday: 8:00 am - 5:00 pm

Appointments

If you would like an appointment with a counselor, please call.

Contact Us

END PAGE: Who's Who in Financial Aid

PAGE: Refunds from Financial Aid

I'm not sure where this goes, yet...

Refunds from Financial Aid

Activate your UHCL OneCard now.

As of spring 2008, you'll need your UHCL OneCard to receive refunds, because HigherOne™ will process them, not the Cashier's Office.

Activate your UHCL OneCard immediately and choose your refund:

- Easy Refund = Same Day
- ACH Transfer = 1-3 Days
- Paper Check = 5 or More Days

Even if you decide not to activate your card at this time, please **do not destroy it**—you will need it in the future!

Buttons and Links

Activate your OneCard (BUTTON) **E-Services (BUTTON)**

Through E-Services:

- Apply for admission
- Get financial info
- Check academic records
- Get transcripts

Contact Us

Mail:

Office of Cashier and Collections
University of Houston - Clear Lake
SSCB 1103
2700 Bay Area Blvd.
Houston, Texas 77058
Attn: Cashier's Office

Please include student ID number on the check.

Phone: 281.283.2170

Fax: 281.283.2174

E-mail: Cashier@uhcl.edu

Web: <http://prt1.uhcl.edu/cashier>

Regular Hours

Mon-Thurs 10:00am to 6:00pm

Friday 8:00am to Noon

End PAGE: Refunds from Financial Aid

PAGE: FAQs Loans

This is for financial aid section, FAQ's on left sidebar

FAQs – Loans

- 1. What's the difference between Subsidized and Unsubsidized loans?**
- 2. How do I accept my Stafford loans?**
- 3. How do I change the amount of my Stafford loan?**
- 4. Why do I need to complete Entrance Loan Counseling?**
- 5. Why do I need to complete Exit Loan Counseling?**
- 6. Why did I only receive half of my expected loan amount?**
- 7. Why hasn't my loan been credited to my student account?**
- 8. Why hasn't my Perkins Loan money been given to me?**

1. What's the difference between Subsidized and Unsubsidized loans?

When we get the results of your FAFSA, we'll tell you if you qualify for a subsidized loan. Subsidized loans usually charge lower interest than unsubsidized loans. We decide if you qualify for a subsidized loan based on your FAFSA answers. The federal government pays the interest on a Subsidized Loan while you are in school at least half-time and during periods of grace and deferment. You can qualify for an Unsubsidized Loan regardless of financial need, but then you'll pay all interest charges.

2. How do I accept my Stafford loans?

- First, we send you an email about your financial aid package.
- When you receive your email, go to E-Services to accept your financial aid. You can take the amount we offer you, or if it's more than you need or want, you can reduce it in E-Services. It takes us a business day to put your loan information into Loans by Web.
- Go to Loans By Web to certify your loan and complete the Master Promissory Note (MPN). (Loan amounts accepted in E-Services and loan amounts guaranteed in Loans By Web MUST match.)

3. How do I change the amount of my Stafford loan?

We will award you the maximum loan amount you qualify for. If you'd like to reduce the amount, go to E-Services and select "Accept/Decline Award." From there, you can choose "accept" for the loan(s) you wish to change. This opens the field so that you can type in a lower amount. Then, submit the award to our office.

If you decide to reduce your loan amount, or to see if you qualify for additional loan funds, go to E-Services and submit an Administrative Request—it's on the same page where you accept your financial aid. Your counselor will review your request and send you an email. We normally award the maximum loan amount you can get. You are allowed only one request per semester.

4. Why do I need to complete Entrance Loan Counseling?

We are required to provide Entrance Loan Counseling to all first-time student loan borrowers before we credit the money to your account. Entrance Loan Counseling is a short online tutorial that explains why you need to repay your Stafford loans. It tells you the consequences if you fail to repay, and also helps you budget your money while in school. We can't release your loan funds until you have completed Entrance Counseling at www.mapping-your-future.org.

5. Why do I need to complete Exit Loan Counseling?

We are required to give you additional loan counseling before you graduate. If you have a loan and you are planning to graduate, complete Exit Loan Counseling online at www.mapping-your-future.org.

6. Why did I only receive half of my expected loan amount?

Federal regulations require us to split your loan funds into at least two equal payments. If your loan is for fall and spring, you'll get half of your loan at the beginning of fall and the other half at the beginning of the spring semester. If your loan is for one semester only (e.g. summer), however, you will get just one loan disbursement at the beginning of that semester.

7. Why hasn't my loan been credited to my student account?

Before we can credit a loan to your account you must

- Apply for your loans online using Loans By Web (LBW).
- Have a current Master Promissory Note (MPN) on file with your lender.
- Be enrolled at least half-time (6 hours for undergraduates, 3 hours for graduate students).
- Have completed Entrance Loan Counseling (if this is your first Stafford loan).
- Be maintaining Satisfactory Academic Progress.
- Not be in default on any federal loans or owe a Title IV overpayment.

8. Why hasn't my Perkins Loan money been given to me?

To receive your Perkins Loan money, complete an electronic Perkins Note online in E-Services. You will see this in E-Services when you accept a Perkins loan as part of your award package. If borrowing your first Perkins Loan from UHCL, you

must also complete Perkins Entrance Counseling. Register for at least half-time (6 hours for undergraduates, 3 hours for graduate students), maintain satisfactory academic progress. You can't be in default on any federal loans or owe a Title IV overpayment.

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

Apply for admission

Get financial info

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Loans

College Work-Study

Veterans Affairs

Disbursement

Satisfactory Academic Progress

Short-Term Loans/Book Vouchers

Contact Us

Mail:

University of Houston - Clear Lake

Office of Student Financial Aid

Student Services Building

2700 Bay Area Blvd.

Houston, TX 77058-1098

Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

End PAGE: FAQs Loans

Page: FAQ - Financial Aid Awards

This is for financial aid section, FAQ's on left sidebar

FAQ - Financial Aid Awards

1. How is my financial need determined?
2. When will I know about my awards?
3. How many credit hours do I need to receive my aid?
4. Can I receive more financial aid?
5. What is an overaward?
6. Are international students eligible for aid?

1. How is my financial need determined?

When you complete the **FAFSA** form, the information you provide determines your financial need. The result is your Expected Family Contribution (EFC). The EFC varies based on the number of people in your household and how many are in college. It considers your income and assets. If you are a dependent student, the EFC also considers your parents' income and assets.

Need-based aid can be in the form of grants, scholarships, Perkins loans, and subsidized low-interest loans. If you don't qualify for aid based on need, you can still get unsubsidized higher-interest loans or PLUS loans (for parents of dependent students only).

2. When will I know about my awards?

Once we have your complete file, we send you an email to let you know your money is available through E-Services within two weeks. We begin awarding for the upcoming school year by the beginning of May each year.

3. How many credit hours do I need to receive my aid?

On your FAFSA, we ask you whether you plan to attend full-time, three-quarters time, half-time, or less-than-half-time. This information is used to calculate the financial aid you need, and your award is based on the results. To receive your full grant or loan amounts, you must enroll for enough credit hours to meet your projected enrollment. If you enroll for more or fewer hours than you stated on your FAFSA, contact the Office of Student Financial Aid at 281.283.2480.

4. Can I receive more financial aid?

Your award package can include grants, loans, work-study, or university

scholarships. If you applied for a scholarship and it is not mentioned in the award email don't worry—scholarships are awarded separately from loans, so you might hear later. If your awards email is missing aid you were expecting, call the Office of Student Financial Aid at 281.283.2480.

We have a limited amount of money and we award financial aid on a first-come, first-serve basis. If you complete your application early, you may receive more financial aid than late applicants. If additional financial aid becomes available during the school year, we will re-award students, starting with those who have the highest financial need.

5. What is an "overaward"?

Financial aid is designed to help you pay only expenses associated with your education. An overaward happens when your need-based financial aid is more than your financial need, or when your financial aid exceeds your cost of attendance.

You could have an overaward if you change your enrollment status, housing plans, FAFSA information, residency classification, student type (undergraduate, graduate, non-degree), Satisfactory Academic Progress status, or if you receive additional financial aid awards or resources. If you are in an overaward situation, we will modify your award as necessary and let you know.

6. Are international students eligible for aid?

With few exceptions, Federal financial assistance is only available to citizens of the United States. If you have only an F1, F2, J1, or J2 student or work visa you are not eligible for federal student aid. See **FAFSA** for more information on exceptions for people who are not citizens.

International or undocumented students can apply for some state aid. Go to our Online Forms & Services to view the TASFA (for undocumented Texas residents) or the Financial Aid for International and Undocumented Students application.

International students are also eligible for university scholarships. For more information, check with the Student Information and Assistance Office. Last, international students may be eligible for some private student loans. For information regarding these loans, or other external financial aid information, please visit www.edupass.org. (link to <http://www.edupass.org/finaid/loans.phtml>)

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:
Apply for admission
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Check academic records
Get transcripts

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College Work-Study

Veterans Affairs

Disbursement

Satisfactory Academic Progress

Short-Term Loans/Book Vouchers

Contact Us

Mail:

University of Houston - Clear Lake
Office of Student Financial Aid
Student Services Building
2700 Bay Area Blvd.
Houston, TX 77058-1098

Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

End PAGE: FAQs Financial Aid Awards

PAGE: Disbursement—Where's the Money?

This is for financial aid section, FAQ's on left sidebar

FAQ - Disbursement--Where's the Money?

1. After my lender sends UHCL my loan money, how do I get it?
2. Can I pick up my check in the Cashier's office?
3. Where's my grant money?
4. Where's my loan money?
5. How do I get my lender to send the funds to UHCL?
6. How do I get my refund the way I want it?
7. When will I get my refund?

1. After my lender sends UHCL my loan money, how do I get it?

Stafford Loans: After we get your Stafford loan money, we send it electronically to the Cashier's office. The Cashier's office then takes out what you owe in tuition and fees and refunds any credit balance the way you told us you wanted your refund (for example, the UHCL OneCard).

Alternative Loans: Alternative loans come as a paper check to our Cashier's Office. We'll email you when it's available for pick-up.

2. Can I pick up my check in the Cashier's office?

If your money is sent to us electronically from your lender, you can't pick up a check in the Cashier's office.

3. Where's my grant money?

Grants are credited to your account a week or so before classes begin. If your grant does not hit your account by the fee payment deadline, it will show on your student account as "anticipated aid." You won't be penalized for nonpayment if your total anticipated aid is enough to cover what you owe.

To receive your grant funds, you must register for the right number of hours for which your aid was awarded. Of course you must also meet the other eligibility requirements (making Satisfactory Academic Progress, not be in default or owe a Title IV Overpayment, be admitted to a degree-seeking program, etc.)

4. Where's my loan money?

Your lender sends your loan funds to us about a week before classes begin. We verify your eligibility and send the funds electronically to the Cashier's Office where they are applied to your account.

If your loan does not hit your account by the fee payment deadline, it will show on your student account as "anticipated aid." You won't be penalized for nonpayment if your total anticipated aid is enough to cover what you owe.

5. How do I get my lender to send my funds to UHCL?

If you do not already have a Master Promissory Note (MPN) on file, go to **Loans By Web**, and complete one with your lender. Then, your lender will electronically transfer your loan money to us. Before we credit your loan funds, we check that you are registered for the number of hours you said you were going to attend when you applied for the loan. Of course you also have to meet the other eligibility requirements (making Satisfactory Academic Progress, not be in default or owe a Title IV Overpayment, be admitted to a degree-seeking program, etc.)

6. How do I get my refund the way I want it?

Activate your UHCL OneCard and tell us how you want to get your refund:

- Transfer to your UHCL OneCard
- Transfer (ACH) to an existing checking account
- Request a paper check.

If you're a new student, expect to receive your UHCL OneCard about two weeks after you've registered for classes. For additional information about the UHCL OneCard, visit **www.UHCLOneCard.com** or call the Student Assistance Center at 281-281-2722.

7. When will I receive my refund?

The Cashier's Office begins releasing financial aid refunds during the first week of classes.

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

Apply for admission

Get financial info

Check academic records

Get transcripts

FAQs about Financial Aid

Applying

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Loans

College Work-Study

Veterans Affairs

Disbursement

Satisfactory Academic Progress

Short-Term Loans/Book Vouchers

Contact Us

Mail:

University of Houston - Clear Lake
Office of Student Financial Aid
Student Services Building
2700 Bay Area Blvd.
Houston, TX 77058-1098

Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

End PAGE: FAQs--Disbursement—Where's the Money?

PAGE: FAQs College Work-Study

This is for financial aid section, FAQ's on left sidebar

FAQs - College Work-Study

- 1. Am I eligible for College Work-Study?**
- 2. How do I get a College Work-Study position?**
- 3. How many hours am I permitted to work as a College Work-Study student?**
- 4. When is my time sheet due?**

1. Am I eligible for College Work-Study?

For College work-study (CWS) award, first make sure your **FAFSA** is on file with our office by the April 1 priority deadline, and indicate on your FAFSA that you are interested in a job. If you are not initially awarded CWS, contact our office and ask to be put on the waiting list. There is no Guarantee, however, that you will receive a CWS award.

2. How do I get a College Work-Study position?

If you receive College Work-Study, we'll send you an email inviting you to a one-hour workshop. Before attending the workshop, you need to visit the Human Resources Office to receive I-9 clearance. (Take two forms of identification such as a driver's license and your social security card to the HR Office.) To enter the workshop, bring your green I-9 clearance.

3. How many hours am I permitted to work as a College Work-Study student?

You can't work more than 20 hours per week. Some positions will require 20 hours per week while others may be less. CWS students generally find that the flexibility of their schedules is a perk of participating in the program.

4. When is my timesheet due?

Complete your timesheets every other Tuesday morning, as they are due to the Office of Student Financial Aid on Tuesday by noon. Please check with your supervisor for information on which week of the pay cycle you are currently working.

Buttons and Links

Request Info (BUTTON)

E-Services (BUTTON)

Through E-Services:

Apply for admission

Get financial info

Check academic records

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Veterans Affairs

Disbursement

Satisfactory Academic Progress

Short-Term Loans/Book Vouchers

Contact Us

Mail:

University of Houston - Clear Lake
Office of Student Financial Aid
Student Services Building
2700 Bay Area Blvd.
Houston, TX 77058-1098

Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

End PAGE: FAQs--College Work-Study

PAGE: FAQ - Veterans Affairs

This is for financial aid section, FAQ's on left sidebar

FAQ - Veterans Affairs

- 1. How do I apply for my veterans benefits?**
- 2. When will the Office of Student Financial Aid certify my VA?**
- 3. How do I apply for Hazlewood benefits?**
- 4. How long will my Hazlewood benefits last?**
- 5. Can I receive VA benefits and financial aid at the same time?**

- 1. How do I apply for my veterans benefits?**

If you have used VA benefits at another school, you will need

- A VA Application available at Online Forms & Services.
- A change of school form (22-1995).
- A current Candidate Plan of Study (CPS).
- DD-214 (member 4 copy).

If you have never used VA before you will need

- A VA Application available at Online Forms & Services.
- Application for VA benefits (22-1990).
- A current CPS.
- DD-214 (member 4 copy).

- 2. When will the Office of Student Financial Aid office certify my VA ?**

At the beginning of each semester, we electronically certify veterans who complete all the paperwork and have completed a UHCL Certification Request online.

(URL for Certification Request is

http://prtl.uhcl.edu/portal/page/portal/FAO/FAO_VA_BENEFITS/CERTIFICATION_REQUEST)

- 3. How do I apply for Hazlewood benefits?**

To apply for Hazlewood benefits, you must

- Complete a Hazlewood Application available at Online Forms & Services.
- Submit a DD-214 (Honorable discharge, Home of Record, and 6 months of service MUST appear on DD-214).
- A letter from VARO stating all VA Benefits have been exhausted (unless you have been out of the military for more than ten years).
- Hazlewood applicants must **complete a FAFSA each year.**

Please note that the census date for each semester is the deadline for applying for Hazlewood.

4. How long will my Hazlewood benefits last?

Hazlewood benefits last for a total of 150 hours.

5. Can I receive VA benefits and financial aid at the same time?

Yes. If you meet the eligibility requirements for both VA and financial aid programs you may receive both.

Buttons and Links

[Request Info \(BUTTON\)](#)

[E-Services \(BUTTON\)](#)

Through E-Services:

Apply for admission

Get financial info

Check academic records

Get transcripts

FAQs about Financial Aid

[Applying](#)

[Verification](#)

[Awarding](#)

[Loans](#)

[College Work-Study](#)

[Veterans Affairs](#)

[Disbursement](#)

[Satisfactory Academic Progress](#)

[Short-Term Loans/Book Vouchers](#)

Contact Us

Mail:

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Phone:

(281) 283-2481

Fax:

(281) 283-2502

e-mail:

Uhcl_fao@uhcl.edu

End PAGE: FAQs--College Work-Study

PAGE: FAQs--Short-Term Loans/Book Vouchers

This is for financial aid section, FAQ's on left sidebar

FAQ - Short-Term Loans/Book Vouchers

- 1. How does a short-term loan work?**
- 2. Can I get a short-term loan for expenses other than tuition and fees?**
- 3. Can I receive a book voucher?**

1. How does a short-term loan work?

If you are eligible for financial aid but your funds are not ready, you may qualify for a short-term loan for the full amount you need. We make these loans available on a case-by-case basis beginning two weeks prior to the payment deadline. Check with your financial aid counselor if you are interested in applying.

2. Can I get a short-term loan for expenses other than tuition and fees?

No, unfortunately short-term loans are only available for tuition and fee payments. UHCL does not have an "emergency" loan program.

3. Can I receive a book voucher?

We do not have a book voucher program, but you can charge books and supplies to your account in the UHCL Bookstore as soon as you have a credit balance on your account from a recent financial aid disbursement. Once we transfer the credit balance to your UHCL OneCard, you can no longer charge books to your student account.

Buttons and Links

[Request Info \(BUTTON\)](#)

[E-Services \(BUTTON\)](#)

Through E-Services:

Apply for admission

Get financial info

Check academic records

Get transcripts

FAQs about Financial Aid

Applying

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Awarding

Loans

College Work-Study

Veterans Affairs

Disbursement

Satisfactory Academic Progress

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e-mail:

Uhcl_fao@uhcl.edu

End PAGE: FAQs--Short-Term Loans/Book Vouchers

End PAGE: FAQs-- Satisfactory Academic Progress

This is for financial aid section, FAQ's on left sidebar

FAQ - Satisfactory Academic Progress

1. What is Satisfactory Academic Progress?
2. Can I appeal my Satisfactory Academic Progress status?
3. How long does it take to process a Satisfactory Academic Progress appeal?

1. What is Satisfactory Academic Progress?

Satisfactory Academic Progress is an important eligibility requirement for financial aid. It is made up of

- Your grade point average.
- The number of hours you took compared with the number you completed.
- How long it is taking to complete your degree--are you within the maximum time frame?

If you don't meet the academic standards, we will let you know by email and give you a "warning" with a probationary period to correct your deficiency. If you do not meet the academic standards after the warning period, you will lose your eligibility to receive financial aid. (We do not send you a warning about taking too long to complete your degree.)

2. Can I appeal my Satisfactory Academic Progress status?

If you are not eligible for financial aid due to academic progress, you can appeal. Complete the **Satisfactory Academic Progress Appeal** form available at Online Forms & Services. To appeal, submit this to the Office of Student Financial Aid for review.

3. How long does it take to process a Satisfactory Academic Progress appeal?

Our committee usually reviews academic progress appeals within a week. We send the appeal results by email the next business day.

Buttons and Links

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Through E-Services:

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Verification

Awarding

Loans

College Work-Study

Veterans Affairs

Disbursement

Satisfactory Academic Progress

Short-Term Loans/Book Vouchers

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Uhcl_fao@uhcl.edu

End PAGE: FAQs-- Satisfactory Academic Progress

Page: Federal Perkins Loans

This is for financial aid section, Loans on left sidebar

Federal Perkins Loans

The Perkins Loan is a no-fee, fixed-rate, low-interest, and need-based federal loan for undergraduate and graduate students. It is administered by UHCL. The federal government funds the loan but the school acts as the lender.

You can apply for a Perkins loan if you are

- In financial need as determined by FAFSA guidelines and you have submitted your FAFSA by the April 1 priority deadline.
- Enrolled at least half-time at UHCL (3 hours for graduate and 6 hours for undergraduate students).
- Maintaining satisfactory academic progress.
- Not in default on any federal loans.
- Do not owe a Title IV overpayment.
- Not applying for a loan that exceeds your annual or lifetime total limits.

How do you repay your Perkins loan?

You begin repayment 9 months after graduation, or 9 months after you drop below half-time enrollment or leave school. You have up to 10 years for repayment of a Federal Perkins Loan.

Interest Rate and Origination Fee

The Perkins Loan interest rate is fixed at 5%. There is no origination fee.

How to apply for a Perkins Loan

- Indicate an interest in student loans on the FAFSA form (question 27).
- Accept the Perkins Loan offered as part of your aid package, and complete the electronic Perkins master promissory note in E-Services.
- Complete Perkins Loan Online Entrance Counseling at www.mappingyourfuture.org.

Disbursements--getting the money

Once we receive the Perkins MPN and verify the Perkins entrance loan counseling, your loan will be ready. We will credit the funds to your account about a week before classes begin each semester.

Buttons and Links

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E-Services (BUTTON)

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End page: Federal Perkins Loans

Page: Federal PLUS Loans for Parents of Dependent Undergraduates

Do Not Do These Pages Yet (we are changing loan programs and Bob is re-writing these)

Federal PLUS Loans for Parents of Dependent Undergraduates

The PLUS loan is designed for parents. You can apply for a PLUS loan **only** if you are the parent of a dependent student. A credit review is part of the approval process. If you are denied a PLUS loan, your son or daughter can apply for an unsubsidized loan in his or her own name.

You can apply for a PLUS loan if

- Your son or daughter attends at least half-time (6 hours).
- You have good credit history. (Parents with weak credit may be eligible with a credit-worthy co-borrower or by documenting extenuating circumstances.)
- You have completed the **FAFSA**.

How is the PLUS loan repaid?

As a parent, you must repay the PLUS loan

- Repayment begins 60 days after full receipt of the loan funds for the academic year.
- The repayment term is up to 10 years.
- There is no grace period. Interest begins when you first receive the loan money.
- You must begin repaying both principle and interest while your student is in school.

How much can you borrow with your PLUS loan?

With a PLUS loan, you can borrow up to the cost of attendance minus any other financial aid awarded.

Interest Rate and Origination Fee

PLUS loans have an interest rate of 8.5%. You may also have to pay an origination fee of up to 3%.

Applying for a PLUS Loan

It's up to you as the parent to begin the process by choosing a lender and applying. Once the application process is complete, the lender lets us know if your loan is approved. We will certify accordingly within the cost of education.

We use the Master Promissory Note (MPN)

The MPN is a contract between the borrower and lender. By signing the MPN, you promise to repay the amount loaned and agree to other important terms of the loan. You must complete the MPN before your lender sends UHCL any funds. You can sign the MPN online at **Loans By Web** (LBW). Loan funds are delayed if you do not complete the MPN or if there is a delay in submitting it to the lender. Under the MPN, you can get PLUS Loans from your selected lender for a maximum 10-year period.

Receiving your loan funds

When the loan funds arrive as a paper check payable to parent and UHCL, you as the parent must come in to the Cashier's Office to pick it up. When the disbursement comes in electronically, we apply the loan to your student's account and we deduct any amount that you owe us in tuition or fees. We mail any funds left over to your home.

Buttons and Links

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**End Page: Federal PLUS Loans for Parents of
Dependent Undergraduates**

Page: Federal Graduate PLUS Loans for Graduate Students

Do Not Do These Pages Yet (we are changing loan programs and Bob is re-writing these)

Federal Graduate PLUS Loans for Graduate Students

Who can apply for a Graduate PLUS loan

- You must attend at least half-time (3 hours).
- You must have good credit history. (If you have bad credit you may be eligible With a credit-worthy co-borrower or by documenting extenuating circumstances.)
- You must complete the **FAFSA**.

How is the PLUS loan repaid?

You must repay the PLUS loan

- Repayment begins 60 days after full disbursement of the loan proceeds for the academic year.
- The repayment term is up to 10 years.
- There is no grace period. Interest starts when the first payment is made.
- You must begin repaying both principle and interest while you're in school.

How much can you borrow with your PLUS loan?

With a PLUS loan, you can borrow up to the cost of attendance minus any other financial aid awarded.

Interest Rate and Origination Fee

Graduate PLUS loans have a fixed interest rate of 8.5%. You may also have to pay an origination fee of up to 3%.

Applying for a PLUS Loan

It's up to you to begin the process by choosing a lender and applying. Once the application process is complete, the lender lets us know if your loan is approved. We will certify accordingly within the cost of education.

We use the Master Promissory Note (MPN)

The MPN acts as a contract between the borrower and lender. By signing the

MPN, you promise to repay the loan and agree to other important terms of the loan. You must complete the MPN before we can pay out any loan funds. You can sign the MPN online at **Loans By Web**. Loan funds are delayed if you do not complete the MPN or there is a delay in submitting it to the lender. Under the MPN, you can get PLUS Loans from your selected lender for a maximum 10-year period.

Disbursements—receiving your money

Your lender transfers your loan funds to UHCL about a week before classes begin. We verify your eligibility and then credit the funds to your student account. Any tuition and fees you owe UHCL are deducted from what you receive. If there is a credit balance, the Cashier's Office will process a refund for you.

(See [Refunds from Financial Aid](#).)

Buttons and Links

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End Page: Federal Graduate PLUS Loans for Graduate Students

Page: Alternative (Private) Loans.

This is for financial aid section, Loans on left sidebar

Alternative (Private) Loans

If you have expenses that are not paid for by the Federal loans or grants you have received, you may want to investigate private loans as an alternative. Most alternative loans require a good credit rating and/or a creditworthy co-signer. Terms, fees, and borrowing limits of alternative loans may differ from lender to lender.

Alternative loans

- Are not federally guaranteed.
- Often require certification by the Office of Student Financial Aid.
- Will not lend more than your annual cost of attendance less your other financial aid.

Apply to your lender online

Contact your lender and inquire about Alternative/Private loans and their eligibility requirements. Many lenders provide online applications for your convenience. Apply online, as it is efficient and timely. Lenders will notify us about their decision on your loan application.

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End Page: Alternative (Private) Loans.

Page: Consolidation Loans

This is for financial aid section, Loans on left sidebar

Consolidation Loans for Easy Payment

The Federal Consolidation Loan Program lets you consolidate your different types of Federal student loans to make repayment easier.

You can consolidate loans when you get to the six-month, post-school grace period. You may also consolidate your loans at any time during the repayment period, or when payments are deferred or suspended. For more information regarding loan consolidation, contact your lender or the Federal Direct Loan Program at www.dl.ed.gov

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End Page: Consolidation loans

Page: Franklin Lindsay and Minnie Stevens Piper loans

This is for financial aid section, Loans on left sidebar

Franklin Lindsay and Minnie Stevens Piper loans for any Texas college or university student, including UHCL.

Franklin Lindsay Loan for Texas students.

The Franklin Lindsay Loan is a no-fee, fixed-rate, low-interest loan offered to full-time undergraduate and graduate students attending a Texas college or university like UHCL. Any student who is a U.S. citizen may receive this loan, as long as funds are available and other conditions are met.

For more information about this loan go to **www.franklinlindsay.org**

Minnie Stevens Piper Loan for Texas students.

The Minnie Stevens Piper Loan is a no-fee, fixed-rate, low-interest loan available for U.S. Citizens, Permanent Residents and Texas Residents attending a college or university within the State of Texas like UHCL. Loan applications are considered for undergraduate Juniors or Seniors and graduate students attending graduate schools.

For more information on the Minnie Stevens Piper Loan, visit <http://www.window.state.tx.us/scholars/programs/slapplication.html>.

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**End Page: Franklin Lindsay and Minnie Stevens
Piper loans**