



FINANCIAL AID

HANDBOOK 2013-14



Financial Aid Handbook

TABLE OF CONTENTS

Making Your SAGU Education Affordable	2
How is Financial Need Determined?	3
How and When Do I Apply For Financial Aid?	4
You Filed Your FAFSA – What’s Next?	5
What Are My Rights and Responsibilities?	6
Financial Aid Policies	7
Federal and State Financial Aid	8
Student Employment	10
Student Loans	11
Your Guide to Sensible Borrowing	12
Frequently Asked Questions	13
SAGU Scholarships	14
SAGU Tuition Grants	26

WE’RE HERE TO SERVE YOU!

Financial Aid Office
Southwestern Assemblies of God University
1200 Sycamore Street
Waxahachie, TX 75165-2397

Location:
First Wing Davis Building
Monday through Friday
8:00 a.m. to 12:00 p.m.,
1:00 p.m. to 5:00 p.m.

1-888-YES-SAGU
1-972-825-4730 Fax: 972.923.8143
Visit our website at www.sagu.edu/financialaid
Contact us by email at finaid@sagu.edu

Disclaimer: While this publication was prepared on the basis of the best information available at the time, all information is subject to change without notice. An offer of financial aid is conditional upon receipt of funds from all funding sources including the SAGU Financial Aid Budget. The Financial Aid Office reserves the right to revise offers of financial aid any time during the academic year or during a student’s college career based on availability of funds, changes in regulations, procedures mandated by federal or state authorities, and/or changes in SAGU financial aid policy.

Making Your SAGU Education Affordable

Finding the resources to finance a Christian higher education might seem insurmountable. Although you and your parents have the primary responsibility to provide for your education, you may need some extra help. That help is available. It just requires a little planning on your part. SAGU's Financial Aid Office encourages you to complete the necessary steps to apply for financial assistance.

So get started NOW! Take advantage of the information provided and apply by the DEADLINES. If you have questions, feel free to call. Financial aid counselors are ready to help.

What is Financial Aid?

Financial aid is money in the form of grants, scholarships, work-study, loans, or a benefit from completing community service or military service to help students pay for education after high school.

Who Provides Financial Aid?

You've heard the advertisements from Scholarship Search Companies that millions of dollars in private scholarships go unclaimed each year. The truth is that the major source of student aid is the U. S. Department of Education. The State of Texas also provides financial aid to Texas residents. Additionally, SAGU makes a major commitment to students by providing institutional scholarships and grants. This assistance reached over \$4.3 million in the 2012-2013 school year. Other public and private sources like clubs, organizations, banks, businesses and employers are all sources of potential money to help you pay for college.

What Types of Assistance are There?

Gift aid is money that doesn't have to be paid back. This comes in the form of scholarships, tuition allowances and grants. This is the most desirable type of financial assistance because it does not have to be repaid.

Self-help aid is money that is earned or that must be paid back.

Work-study is money that you earn by working a part-time job while you are in school.

Loans are funds that you borrow that must be paid back, usually after you leave school or drop below half-time status. There are student loans and parent loans available to help finance your education. Rarely does gift aid meet the full cost of attending college. Most students rely on part-time employment and loans to pay for school.

What's the Difference between Merit Aid and Need-based Aid?

Merit aid is based on merit, such as academics, athletics, music, etc. Many of scholarships are merit-based.

Need-based aid depends on how much aid you need and how much you and your family can afford to contribute toward your education.

How is Your Financial Need Determined?

What is Financial Need?

Financial need is the difference between what it costs to attend a certain school and what the family can reasonably be expected to contribute toward the cost of attendance.

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Need} \end{array}$$

What is Included in the Cost of Attendance?

The cost of attendance includes fixed costs such as tuition, fees, room & board and personal expenses such as books and supplies, transportation, off-campus room and board, and miscellaneous personal expenses.

The Department of Education requires that each university prepare 9-month cost of attendance budgets based on average costs of its students living at home with parents, on-campus housing, and off-campus housing. These cost of attendance budgets are adjusted depending on the number of semesters enrolled and the enrollment status (full time, 3/4 time, 1/2 time and less than 1/2 time).

Your actual fixed expenses for tuition, fees, room & board depend on what courses you take and what dorm you live in. Please refer to a current price list of charges to determine what your actual charges will be.

Contact SAGU's Accounts Receivable Office at accountsreceivable@sagu.edu, or visit www.sagu.edu/studentbilling for help in projecting your costs.

Your actual personal expenses will depend on how far you live from school and your lifestyle.

How is the Expected Family Contribution (EFC) Calculated?

Your EFC is calculated using a standard congressional formula. The Free Application for Federal Student Aid (FAFSA) collects information such as family size, number in college, whether you are dependent or independent of parents, and you and your family's income and assets. This information is used by the federal government to determine what the family can reasonably be expected to contribute toward your education.

Example of 2013-2014 Student Budget

Based on full-time enrollment for 2 semesters (Fall 2013 & Spring 2014)

*Note: This is not your direct cost. This is an estimate of expenses, both direct and indirect, that a student may incur over the 2013-2014 school year.

Living Arrangements	Dorm	Off Campus	With Parents	Graduate Off-Campus
Tuition*	\$16,950	\$16,950	\$16,950	\$10,080
Fees	\$880	\$880	\$880	\$880
Books & Supplies	\$1,298	\$1,298	\$1,298	\$1,298
Room & Board**	\$6,944	\$13,694	\$3,472	\$13,694
Miscellaneous	\$2,664	\$2,664	\$2,664	\$2,664
Transportation	\$2,988	\$2,022	\$2,022	\$2,022
Loan Fees	\$78	\$78	\$78	\$78
TOTAL***	\$31,802	\$37,586	\$27,364	\$30,716

* Full-time tuition budget is based on 30 hours per year for undergraduate students and 18 hours per year for graduate students at their respective 2013-2014 tuition rates. Divide by two to determine an estimate of cost of attendance for one semester.

** For dorm students, your actual cost for room and board depends upon which dorm and meal plan you choose.

*** Totals are provided for example purposes only. Actual direct and indirect costs vary depending on enrollment status, selection of classes, living arrangements and personal lifestyle. Students are encouraged to save and live frugally in order to limit costs as much as possible.

NOTE: Refer to the schedule of tuition and fees online at www.sagu.edu/studentbilling for additional information on cost.

How and When Do I Apply For Financial Aid?

How and When Do I Apply for Financial Aid?

□ Step 1

Apply for Admission to SAGU. Financial aid is awarded only after students have begun the official admission process. Returning SAGU students who have not attended in the past year must reapply for admission.

□ Step 2

Complete the Free Application for Federal Student Aid (FAFSA) available at www.fafsa.gov. Make sure to select SAGU to receive your FAFSA results, school code **003616**. Paper FAFSAs are available through the financial aid office upon request. SAGU does not accept completed FAFSA forms. These must be submitted to the Federal Processor.

□ Step 3

Complete and submit all scholarship and grant applications by the published deadlines. All applications can be downloaded from the SAGU website (www.sagu.edu/financialaid)

Tips for Getting Money When You Need It

- Don't procrastinate! File for financial aid now! Convince your parents to complete their federal income tax returns early so you can meet the priority deadline.
- Don't be afraid to ask questions. For FAFSA questions call 1-800-4-FED-AID or the SAGU Financial Aid Office. It's better to do it right the first time! Errors cause delay in time and money.
- Keep copies of all your paperwork and keep them in a file. Complete your admissions file with high school and/or college transcripts. Loan limits are based on official grade level. Some grants are based on high school curriculum. Be sure your intended major and grade levels are correct in the Registrar's Office.
- Explore outside scholarship sources, but think twice before laying down big bucks to a company when you can get the information free on the internet.
- Save money by checking with the registrar about credit by examination.

DEADLINES

You should apply for financial aid just as soon after January 1 as possible! You will need your completed federal income tax forms from last year to file the FAFSA.

PRIORITY CONSIDERATION DEADLINE: Many student aid funds are limited and demand is usually greater than funds available. Priority status is given to students who apply and have a complete file by the following dates.

You must apply by: **MARCH 1**. You must have a complete and accurate file by: **APRIL 15**.

REGULAR FILING DEADLINES: Observe the following schedule if you want aid to be approved by registration:

Terms	You must apply by:	You must have a complete file by:
Fall	May 1	July 1
Spring	September 1	October 15
Summer	February 2	March 15

LATE APPLICANTS: If you do not apply by the above deadlines you should be prepared at registration to pay the initial down payment and pay applicable service charges while waiting for aid to be processed. After registration, Financial Aid staff have to change focus from processing applications to disbursing all of the student aid. Late applications are processed on a rolling basis as time and volume permit.

TRANSFER STUDENTS: If you already have a FAFSA on file at another school for the same financial aid year, you do not need to file a new FAFSA. You may have SAGU school code (003616) added and have the federal processor send the results of the FAFSA to SAGU by the above posted deadlines. Call 1-800-433-3243 (Federal Processor). Once your file is complete and correct, you will be awarded by SAGU.

(Financial Aid packages do not transfer between schools.)

You Filed your FAFSA – What’s Next?

Be Proactive in the Process

Watch for FAFSA Results

Don't just assume that everything is okay. If you have not received a Student Aid Report (SAR) from the Federal Processor within 3 weeks, you need to call the Federal Processor at 1-800-433-3243.

Review Your Student Aid Report (SAR)

Don't just open the SAR and lay it aside! Read it carefully for any missing or incorrect information. Make online corrections or correct the paper SAR, affix the required signatures and send the SAR to the SAGU Financial Aid Office or the Federal Processor for re-processing. If the SAR is correct, you may keep it for your records.

Respond to All Requests for Additional Documents and Information

Examples of things you might be asked to supply are you and your parents' federal income tax returns and verification worksheets. Other types of documentation that may be required are proof of registration with Selective Service, documentation to clear up discrepancies with your name and social security number, proof of citizenship or Permanent Resident Alien status. No aid offer can be made until your file is complete and correct.

Be Sure You Get Your Mail

If you are not at your home address during the summer (away on some exotic vacation or an overseas missions trip) be sure someone sends you your mail. Better yet, apply for Financial aid early so that you get your award notification before you go away for the summer.

Watch for an Official Financial Aid Award Letter

Once your file is complete and correct, and you have been accepted for admission, the financial aid office will prepare an offer of financial aid. This document shows grants, scholarships, loans and work-study offered. This will be mailed to you. Review the award letter and all included documents. Total all financial aid you wish to accept and compare your offer to the base cost of SAGU to determine what portion of your school bill will be covered.

Accept Your Student Loans in the eCAMS Student Portal (if you desire a student loan)

You will receive an award letter that details the amount of financial aid, including student loans, that you are eligible to receive. If you wish to receive those student loans, there are several important steps for you to complete.

1. Login to your eCAMS Student Portal at <https://estudent.sagu.edu>. Click on the link "My Financial Aid" and accept or decline your student loans. If you would like to accept your student loans but for an amount less than what you have been awarded, please contact the Financial Aid Office.
2. Complete a Master Promissory Note (MPN) online at www.studentloans.gov. You will need to use the same PIN you used to complete your FAFSA to login to this site.
3. If you are a first-time borrower, you will also need to complete Loan Entrance Counseling online at www.studentloans.gov.
4. Loans that have not been accepted in the eCAMS Student Portal cannot be used towards payment at registration. Borrowers that have not completed a MPN and Entrance Counseling will not be able to receive funds from their loans until these items are completed.

What Are My Rights and Responsibilities?

Rights

- Know accrediting information about the school (catalog and SAGU website).
- Know what academic programs the school offers (catalog and SAGU website).
- Know what it costs (enrollment services or accounts receivable and SAGU website).
- Know what aid programs are available (catalog, financial aid handbook and SAGU website).
- Know the financial aid guidelines (financial aid handbook and SAGU website).
- Know the terms and conditions of aid programs (financial aid handbook, loan counseling sessions, and SAGU website).
- Know the refund policy (catalog and SAGU website).
- Know the Satisfactory Academic Progress policy (catalog and SAGU website).
- Know you have the right to appeal (contact the appropriate SAGU office).
- Know your right to privacy. Your financial aid information is kept confidential. We must have a written release to discuss your financial aid application with a parent, friend, family member, pastor, etc. Please contact the registrar at registrar@sagu.edu for details on how to assign a password to your account that will allow you to give access to the information in your education record to anyone you choose.

Responsibilities

- Start a loan file to keep all your loan paperwork together. You need to keep track of who your lender is and how much you have borrowed.
- Keep in touch with your lender. It is your responsibility to notify them of any changes in your name, address, phone number, enrollment status and school.
- Use the aid only for educational purposes.
- Report any anticipated outside scholarships or benefits to the financial aid office. Such awards are considered aid and may affect your financial aid package.
- New borrowers are required to complete loan entrance counseling before their first loan is disbursed. This may be done online at www.studentloans.gov.
- Loan borrowers must complete a loan exit interview during your last semester of at least half-time attendance. Academic records are frozen until you meet this requirement.
- You must attend a work-study orientation at the beginning of the semester if you plan to obtain a work study position.
- You must maintain Satisfactory Academic Progress according to the printed policy to continue receiving financial aid.
- You may owe a refund to the aid programs if you withdraw from school.
- You must maintain the enrollment status for which aid was based on the census date, which follows the last day to withdraw with a 100% refund. If you drop hours before the census date, your aid may be adjusted.

Undergraduate:

- Full Time = 12+ hours
- Three Quarters Time = 9-11 hours
- Half Time = 6-8 hours
- Less Than Half Time = 1-5 hours

Graduate:

- Full Time = 9+ hours
- Half Time = 6-8 hours
- Less Than Half Time = 1-5 hours

Financial Aid Policies

Application Dates

Applications for financial assistance are available after January 1 of each year for the following academic year (August-May). The Free Application for Federal Student Aid (FAFSA) can be submitted online at www.fafsa.gov and should be completed by March 1. Priority is given to students whose FAFSA is submitted by March 1 and whose files are accurate and complete by April 15. To have funds ready at registration, the following deadlines are suggested: Apply by May 1 and have a complete and accurate file by July 1. Students planning to attend summer school need a FAFSA filed for the academic year preceding the summer session.

Late Applicants

Students not meeting the above-stated deadlines are considered late applicants. These students should be prepared to pay the initial down payment at registration and pay applicable service charges while waiting for aid to be processed. After registration, the Financial Aid Office must change focus from processing financial aid applications to disbursing aid for enrolled students. Late applications are processed on a rolling basis as time and volume permit.

Satisfactory Academic Progress

Students must make Satisfactory Academic Progress (SAP) in their course of study to be eligible for financial aid. Federal regulations require schools to develop and apply a consistent and reasonable standard of academic progress. Undergraduate students must successfully complete at least 70% of the courses that they attempt and maintain a cumulative GPA of at least 2.0. Graduate students must maintain a cumulative GPA of at least 3.0 and complete their degree within 6 years of enrolling in the graduate school. Failure to maintain SAP will place a student on financial aid suspension. Please see the SAGU catalog or website for the complete SAP policy.



Federal and State Financial Aid

Federal and State Financial Aid

Federal and State Financial Aid

Financial aid is paid according to student enrollment as of the official census date. All aid is disbursed to student accounts as soon as possible after official enrollment has been determined.

Federal Pell Grant

DESCRIPTION: Need-based grant for undergraduates only.

ANNUAL AMOUNT: Maximum award is \$5,645. Actual amount is based on enrollment status and Expected Family Contribution (EFC) on the FAFSA.

APPLICATION: FAFSA

Federal Supplemental Educational Opportunity Grant (FSEOG)

DESCRIPTION: Need-based grant for undergraduate students who are eligible for a Pell grant and have exceptional need. Graduate students are not eligible. Funding is very limited.

ANNUAL AMOUNT: \$1,000

APPLICATION: FAFSA, Apply by March 1

Tuition Equalization Grant (TEG)

DESCRIPTION: Need-based state grant for Texas residents with no athletic scholarships. Full-time enrollment.

ANNUAL AMOUNT: Maximum award is \$3,000.

APPLICATION: FAFSA, Apply by March 1

State Vocational Rehabilitation

DESCRIPTION: Contact your home state rehabilitation office for eligibility requirements

ANNUAL AMOUNT: Varies

APPLICATION: Contact state agency

Out-of-State Grants

DESCRIPTION: Contact your local state's department of education concerning state grants and their ability to transfer to SAGU.

ANNUAL AMOUNT: Varies depending upon state and type of grant.

APPLICATION: Contact state agency

Bureau of Indian Affairs Grant (BIA Grant)

DESCRIPTION: Contact the area BIA office where you are registered to determine eligibility. Students may be required to submit a FAFSA.

ANNUAL AMOUNT: Varies

APPLICATION: Enrollment is certified through the SAGU Financial Aid Office.

Veterans Benefits

DESCRIPTION: Veterans and veteran dependents may be eligible for educational benefits through the Department of Veterans Affairs. Contact your area Veterans Affairs Office to see if you meet eligibility requirements.

ANNUAL AMOUNT: Varies

APPLICATION: Enrollment is certified through the SAGU Registrar. Student eligibility for VA rehabilitation is processed through the Financial Aid Office.

Student Employment

Federal Work Study

DESCRIPTION: Part-time employment on SAGU campus and community service jobs. Awards are based on need. Positions are limited and there are more eligible applicants than positions. The Financial Aid Office does not place students in jobs. Students must be interviewed and compete for positions.

AWARD: Based on current minimum wage.

APPLICATION/DEADLINE: FAFSA by May 1

Texas Work Study

DESCRIPTION: Need-based, part-time employment

AWARD: Based on current minimum wage.

APPLICATION/DEADLINE: FAFSA by May 1

SAGU Student Worker

DESCRIPTION: Part-time employment on SAGU campus. Not based on need.

AWARD: Based on current minimum wage.

APPLICATION/DEADLINE: Contact the Career Services Office at careerservices@sagu.edu.

Off-Campus Employment

DESCRIPTION: There are many jobs available off campus in Waxahachie and throughout the DFW metroplex.

AWARD: Varies depending on place of employment.

APPLICATION/DEADLINE: Contact Career Services Office at careerservices@sagu.edu.

Student Loans

Federal Stafford Loan (subsidized and unsubsidized)

DESCRIPTION: Loan for undergraduate and graduate students enrolled at least half-time (6 credit hours). Students can get a loan regardless of income, but the federal government pays interest only on need-based subsidized loans while a student is enrolled at least half time. The interest accrues on unsubsidized loans while the student is in school. Interest rates are variable. Students must sign a Master Promissory Note with the Department of Education, and new borrowers must complete loan entrance counseling online at www.studentloans.gov.

ANNUAL AMOUNT:

Student Classification	Subsidized	Unsubsidized	Annual Total
DEPENDENT STUDENTS			
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior/Senior	\$5,500	\$2,000	\$7,500
INDEPENDENT STUDENTS			
Freshman	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500
Graduate	\$0.00	\$20,500	\$20,500

Loans may be prorated for part-time, partial year enrollment.

REPAYMENT: Up to 10-year repayment period. Repayment begins 6 months after graduation or when enrollment drops below 6 hours. Monthly payment depends on amount borrowed.

Federal Perkins Loan

DESCRIPTION: Need-based loans for students with exceptional need. Because funding is very limited, priority is given to continuing borrowers and Pell recipients who apply by May 1.

ANNUAL AMOUNT: \$5,500

REPAYMENT: Repayment begins 9 months after graduation or dropping below 6 hours. Up to 10-year repayment period, \$40 minimum monthly payment.

Federal Parent Loans for Undergraduate Students (PLUS)

DESCRIPTION: Parents borrow for dependent children. Loans are not based on income, but parents must undergo credit check. Application and promissory note are available at www.studentloans.gov. If a parent is denied a PLUS loan, then the student is automatically eligible for additional unsubsidized loan. The amount of additional unsubsidized loan depends on grade level. Contact the Financial Aid Office for more information.

ANNUAL AMOUNT: May borrow up to the difference between school costs minus other aid.

REPAYMENT: Several options available for repayment. Contact lender for options.

Texas Be On Time (BOT) Loan Program

DESCRIPTION: The BOT program provides no-interest loans to full-time, undergraduate eligible Texas students. If the student meets specified goals, the entire loan amount can be forgiven upon graduation. Contact the Financial Aid Office for more information.

ANNUAL AMOUNT: \$7,400 for the 2012-2013 academic year. Amounts for 2013-2014 have not been released by the state of Texas at the time of this printing. Due to recent state legislation, BOT loans are only available to

students already receiving a BOT loan. New students cannot be awarded a BOT loan because of limited state funding.

REPAYMENT: The entire loan can be forgiven if the student graduates on time and meets other academic requirements. BOT loans that have been forgiven must be reported to the IRS as taxable income.

College Access Loan (CAL)

DESCRIPTION: State loan program for Texas residents enrolled at least half time. Loans are not based on income, but students must undergo a credit check and/or provide a cosigner. Contact the Financial Aid Office for more information.

ANNUAL AMOUNT: May borrow up to the different between school costs minus other aid.

REPAYMENT: There is a 6-month grace period before repayment begins. Length of repayment and monthly payments depend on the amount borrowed.

Private/Alternative Loans

DESCRIPTION: Private/alternative loans are applied for directly from the lender by a student or parent. Borrowers must be credit worthy. A list of lenders that offer private education loans is available through the financial aid website.

ANNUAL AMOUNT: Varies

REPAYMENT: Varies

Your Guide to Sensible Borrowing

Although loans are the least attractive financial aid program, 75% of SAGU students rely on student loans to finance their education. If by borrowing you can acquire the skills and degree you need for your chosen career, your lifetime earning power will be increased. You should, however, always remember that borrowing could have long-term effects on your financial future.

Borrow Only What You Need

Most students take advantage of low-interest student loans to help finance the cost of a Christian higher education. However, it is important to borrow only what you need for your educational expenses. You will have to pay back, with interest, what you borrow. When you get out of school, you may want to purchase a new car, get married, start a family, etc. One of the benefits of federal student loans is that they are offered at low interest rates. Students should be careful of accumulating other types of debt. For example, credit cards can seem like a quick and easy option to purchase items that you need or want while you are a student, but credit card debt is one of the worst kinds of debt. Excessive debt can hinder a student's ability to pursue God's direction for their life following graduation.

Create a Financial Budget and Stick to It

Budgeting is a great way to stretch your finances. Your budget should include all necessary expenses and sources of income. If you prepare for your projected educational costs and how you plan to pay for them, you will be better equipped to make wise financial decisions. If you have the lifestyle of a professional while you are in school, you may have the lifestyle of a student while you are a professional.

Read Your Master Promissory Note Carefully

All students must complete a Master Promissory Note (MPN) if they choose to receive student loans. You can complete your MPN online at www.studentloans.gov. It is important to remember that what you don't know or understand regarding student loans can hurt you. Read the fine print on the MPN. It is a legal binding document. You will have to repay the debt whether or not you finish school. Understanding repayment, deferment, consolidation and cancellation provisions can make life a lot easier after school.

Frequently Asked Questions

Q. How do I know if I am dependent or independent?

- A.** For each school year, the United States Department of Education determines you are independent of your parents if:
- you are 24 years old or older;
 - or if you:
 - are an orphan;
 - are a ward of the court or were until age 18;
 - are a veteran of the U.S. Armed Forces;
 - have legal dependents other than a spouse;
 - will be enrolled in a graduate school;
 - are married; or
 - can prove to the school extremely unusual circumstances that would warrant a dependency override.

Q. Will I get more financial aid if I am “independent” of my parents?

- A.** Not necessarily. Sometimes you’ll get less.

Q. Is aid available if I already have a bachelor’s degree?

- A.** Federal grants are not available once you obtain your first bachelor’s degree, but some loans are still available.

Q. What aid is available to graduate students?

- A.** Loans are the main source of aid for graduate students, but there are some scholarships and some state grants that are still available.

Q. Is there aid available for summer school?

- A.** Yes, there is limited aid available for summer school, but you need to plan ahead. We typically offer your annual loan limits split evenly between fall and spring semesters. If you need loans for summer, you may want to borrow less for fall/spring.

Q. Is aid available to international students?

- A.** Federal and state aid is available to citizens and permanent resident aliens but not for students on a student visa. International students may compete for scholarships. There are some private loans available for international students.

Q. Do I have to be seeking a degree to get financial aid?

- A.** Yes, you must be seeking a degree at SAGU to receive financial aid. An exception is post baccalaureate teacher certification.

Q. Can I receive aid from two schools at once?

- A.** You may be enrolled in two schools simultaneously, but you can receive government aid at only one school at a time. You must apply for aid at the school in which you are actually seeking the degree.

Q. Where can I get more information about financial aid?

- A.** SAGU’s Financial Aid website at www.sagu.edu/financialaid has a lot of great information about financial aid including scholarships, grants, loans, and other outside resources.



SAGU Scholarships

Institutional Scholarships

Requirements and Stipulations

SAGU provides several institutional scholarships for new and continuing students. Students are eligible for more than one institutional scholarship at a time. However, some scholarships can not be combined. Please see notes under each scholarship for details. The combination of all institutional scholarships and institutional grants can not exceed the total amount of tuition and fees.

The following are general requirements to receive SAGU Institutional Scholarships:

- File FAFSA for each academic year (www.fafsa.gov)
- Full-time SAGU enrollment (at least 12 undergraduate hours or 9 graduate hours per semester)
- Satisfactory Academic Progress (SAP) must be maintained
- Meet application/documentation deadlines
- Awards are disbursed over fall and spring semester each academic year

Scholarship applications are available on the SAGU website at www.sagu.edu/financialaid.

Undergraduate Academic Scholarships

SAGU provides four levels of academic scholarships to incoming full-time students who meet specific criteria. Award eligibility is available to both first-time and transfer students, on campus and distance education. It is awarded to those who meet the stated criteria, and submit the application with documentation by the deadline.

All Regent Scholars are also eligible for consideration for a University Scholarship, which is a full-tuition scholarship for one year (renewable annually). Only a limited number of Regent Scholars will be named University Scholars. Note the additional criteria and early deadline for University Scholarship consideration.

First-Time Undergraduate Freshmen

The qualifications for all academic scholarships are a combination of points earned from your high school grade point average (GPA) and either a national ACT or SAT score. The points assigned to your GPA and your test score are listed on the next page. If your high school uses a scale other than the traditional 4.0, please have a school official convert and provide an equivalent measure. SAGU is not responsible for converting the scores to a 4.0 scale.

First-Time Transfer Student

Students transferring in 30 or more college hours from an accredited college or university can be awarded a scholarship based solely on their previous college cumulative GPA.

3.90-4.00 GPA	\$4,000 annually (\$2,000 per semester)	Renewable with a cumulative GPA of 3.5 and full-time enrollment
3.70-3.89 GPA	\$3,000 annually (\$1,500 per semester)	Renewable with a cumulative GPA of 3.5 and full-time enrollment
3.50-3.69 GPA	\$2,000 annually (\$1,000 per semester)	Renewable with a cumulative GPA of 3.25 and full-time enrollment
3.30-3.49 GPA	\$1,000 annually (\$500 per semester)	Renewable with a cumulative GPA of 3.25 and full-time enrollment

Scholarship Amounts

University Scholarship

The University Scholarship is a high honor given only to new students who have demonstrated a commitment to academics, community service, and spiritual integrity. **This is a scholarship equal to 100% of a student's tuition costs each semester.** Room, board, and fees are not included. University Scholars must live on campus in SAGU housing to receive the 100% tuition grant. Students living off campus will receive a 50% tuition discount. Some

University Scholar finalists will not qualify for a full-tuition scholarship and will receive 50% off tuition if living on campus and 25% off tuition if living off campus (minimum of \$2500 per semester). A limited number of Regent Scholars will be named as University Scholarship finalists, and a limited number of finalists will be named full-tuition University Scholars.

Only students that are eligible for the Regent Scholarship may apply for the University Scholarship. All required information must be submitted by **March 15** (fall) or **November 15** (spring) for consideration as a University Scholar. Applications will be reviewed on a rolling basis and the number of University Scholars is limited. Therefore, students are encouraged to apply as soon as possible. To be considered for the University Scholarship, you must submit the following information:

1. Undergraduate academic scholarship application
2. High School transcript
3. ACT or SAT test scores
4. Resumé showing activities, offices held, and honors in church, school and community.
5. Letters of recommendation from pastor, teacher, school counselor and/or other professionals.
6. 500-700 word essay that explains why you are choosing SAGU and your future plans and goals.

Regent Scholarship

\$5,000 is awarded for one year (\$2,500 per semester) to students with 14 or more quality points. This scholarship is renewable annually as long as you continue to be enrolled full time and maintain a cumulative GPA of at least 3.5.

Presidential Scholarship

\$4,000 is awarded for one year (\$2,000 per semester) to students with 11-13 quality points. This scholarship is renewable annually as long as you continue to be enrolled full time and maintain a cumulative GPA of at least 3.5.

Vice Presidential Scholarship

\$3,000 is awarded for one year (\$1,500 per semester) to students with 9-10 quality points. This scholarship is renewable annually as long as you continue to be enrolled full time and maintain a cumulative GPA of at least 3.25.

Professor Scholarship

\$2,000 is awarded for one year (\$1,000 per semester) to students with 5-8 quality points. This scholarship is renewable annually as long as you continue to be enrolled full time and maintain a cumulative GPA of at least 3.25

Academic Scholarship Quality Points

GPA Points	ACT Points	SAT Points
3.90 to 4.00 = 5	36 = 15	2400 = 15
3.70 to 3.89 = 4	35 = 14	2340-2390 = 14
3.50 to 3.69 = 3	34 = 13	2260-2330 = 13
3.30 to 3.49 = 2	33 = 12	2190-2250 = 12
3.00 to 3.29 = 1	32 = 11	2130-2180 = 11
	31 = 10	2040-2120 = 10
	30 = 9	1980-2030 = 9
	29 = 8	1920-1970 = 8
	28 = 7	1860-1910 = 7
	27 = 6	1820-1850 = 6
	26 = 5	1760-1810 = 5
	25 = 4	1700-1750 = 4
	24 = 3	1650-1690 = 3
	23 = 2	1590-1640 = 2
	22 = 1	1530-1580 = 1

NOTE: In order to qualify for any academic scholarship, a student must have a minimum ACT of 21 or SAT of 1470 and a high school and/or previous college GPA of at least 3.0.

Deadlines

Submission of application, transcripts and ACT or SAT scores for consideration for the University Scholarship is March 15 (fall) or November 15 (spring). Because only a limited number of students will be named a University Scholar, you are encouraged to apply as soon as possible.

To be considered for any academic scholarship, students should submit application, transcripts and ACT or SAT scores by July 15 (fall) and November 15 (spring).

To determine which scholarship you are eligible to receive, use the academic scholarship qualify points chart and add the points from your GPA and test score. You can use your highest ACT or SAT score, but you cannot include points from both test scores.

Merit Honor Scholarship Program

DESCRIPTION: Applies to entering, first-time college freshman who are designated by the National Merit Scholarship Corporation as a National Merit Scholar. This scholarship for tuition, room and board, fees and textbooks. This scholarship amount is based on customary and typical expenses. Undergraduate only. This scholarship cannot be combined with any other institutional scholarships.

Student must submit copy of National Merit Scholar certificate.

Annually renewable based on minimum 3.5 cumulative GPA.

DEADLINE: July 1

Graduate Academic Scholarships

SAGU provides three levels of academic scholarships for incoming graduate students. This is based on their final undergraduate GPA at the school where the undergraduate degree was earned. Students must have applied and been accepted to the graduate school and have submitted undergraduate transcripts to the registrar. Students must submit the application to the Financial Aid Office. All requirements should be met by July 15 for fall or November 15 for spring entry.

This scholarship is renewable if the student maintains a cumulative GPA of at least 3.5 GPA and continues to enroll at least half time.

President: 3.90-4.00 \$2,000 annually (\$1,000 per semester)

Vice President: 3.75-3.89 \$1,500 annually (\$750 per semester)

Professor: 3.50-3.74 \$1,000 annually (\$500 per semester)

Leadership Scholarship

Leadership Scholarships are for new SAGU students and are based upon need, merit, ministry and school involvement. Amounts can vary. Students must live on campus in SAGU housing to qualify for some Leadership Scholarship amounts. Contact your admissions counselor at admissions@sagu.edu for more information.

Athletic Scholarships

CRITERIA: Undergraduate, on-campus students, enrolled full time (12 hours per semester)

Eligibility and amounts may vary. Contact the athletic department for details. First-year students must have a good Christian character; meet two of the following three academic standards of the NAIA: ACT score of 18 or SAT score of 1300, a GPA of 2.0, and ranked in the fiftieth percentile of your high school graduating class. Students must also display athletic ability, obtain references from their current pastor and coaches, and be involved in their church and community. Institutional athletic scholarships apply only to SAGU tuition and fees, and donor athletic scholarships may be awarded in the amount equal to or less than one-half of the current room and board amount. These scholarships are granted through the athletic department and approved by the Financial Aid Committee. Federal financial aid must be finalized before an athletic scholarship is disbursed.

Continuing students must be favorably evaluated by their coach, maintain a high spiritual standard by meeting attendance requirements for chapel, maintain the NAIA academic standard of a 2.0 GPA, pass 24 total hours in

the previous two semesters, making normal progress toward a recognized Bachelor's degree, maintain a high social standard, and maintain an amateur status in the sport in which one participates. Federal financial aid must be finalized before an athletic scholarship is disbursed each semester.

NOTE: In case of athletic related injury, the student athlete remains on scholarship but under different covering. Other injuries will be dealt with on advisement of certified medical personnel. He/she must still meet all scholarship requirements. For further details, contact the athletic department.

Senior Bible Quiz Scholarships

CRITERIA: First-time or transfer on-campus undergraduate students who have competed in the Assemblies of God Senior Bible Quiz program. Junior Bible Quiz is not eligible. Student must be enrolled full time (12 credit hours or more).

APPLICATION DEADLINE: Application and verification must be submitted by July 15.

Team Competition

First place at district competition - \$600
Second place at district competition - \$400
First place at regional competition - \$1,000
Second place at regional competition - \$850
First place at national competition - \$1,500
Second place at national competition - \$1,300

Individual Competition

First – fifth place at district competition - \$800
Sixth – tenth place at district competition - \$500
First – fifth place at regional competition - \$1,200
Sixth – tenth place at regional competition - \$1,000
First – fifth at national competition - 1 year full tuition
Sixth – tenth at national competition - \$1,500

National Memorization Award: Any participant who receives the National Memorization Award is also eligible for an additional \$500 scholarship.

Limitations

Recipients are limited to one Bible Quiz Scholarship in a specific year of participation. Recipients can receive up to four scholarships. This must be during four different years of participation. For those participating for more than four years, the four highest levels of achievement will be acknowledged. Scholarship will be disbursed one per year beginning with the largest scholarship and will be evenly divided between the fall and spring semesters.

Students must remain continuously enrolled to be eligible for the total amount of the scholarship.

Applicants must attend SAGU within two years of high school graduation. Recipients may apply for other institutional and tuition grants. However, the total may not exceed the tuition and fees for a given semester.

Fine Arts Scholarships

CRITERIA: First-time or transfer undergraduate on-campus students enrolled full time (12 hours per semester) who have competed in the Assemblies of God Fine Arts Program are eligible. Only National Fine Arts official “senior” categories are eligible for scholarships. Fine Arts junior categories and exhibition categories do not qualify.

Fine Arts scholarships are available to participants who achieve a Superior rating (2010 and following) or Superior with Invitation (2009 and previous) at a district competition. Scholarships are available for participants who achieve at least an Excellent rating at a national competition. Applicants competing in Fine Arts in a given year may receive one scholarship per year of participation. The highest level of achievement in a given year is used to select the scholarship amount for that year. The top four years of achievement will be used to create the total Fine Arts scholarship package.

APPLICATION/DEADLINE: Application and verification must be submitted by July 15. (Students competing in the summer after their senior year in high school may submit documents after the National Fine Arts Convention.) Applicant criteria includes acceptance as a student at SAGU and the maintaining of satisfactory academic progress as a full-time student. Applicants must also submit a photocopy of each award certificate. If no certificate is available, the district must submit verification.

AMOUNT: Applicants competing in Fine Arts in a given year may receive one scholarship per year of participation. Recipients can receive up to four scholarships, but this must be during four different years of participation. The highest level of achievement in a given year is used to select the scholarship amount for that year.

The top four years of achievement will be used to create the total Fine Arts Scholarship package. Scholarships are only offered for official categories. Exhibition categories are not eligible for a scholarship.

Fine Arts Ratings & Scholarship Amounts	
Ratings & levels are based on National Fine Arts Rating System Beginning in 2010	
Award Rating/Level	Annual Amount
District Competition: Superior (36-40 points)	\$600
District Competition: Award of Merit	\$850
National Competition: Excellent (31-35 points)	\$1,000
National Competition: Superior (36-40)	\$1,200
National Competition: Top Ten	\$1,400
National Competition: Group Award of Merit	\$2,000
National Competition: Individual Award of Merit**	1 Year Full-Tuition Scholarship

****Note:** The National Individual Award of Merit scholarship recipients include those who have competed in Assemblies of God National Fine Arts official categories only. Fine Arts official junior categories and Fine Arts exhibition categories do not qualify for SAGU's National Individual Award of Merit scholarships. National Individual Award of Merit scholarships are awarded 100% if living in the dorms and 50% if living off campus. For more information on Fine Arts categories, please refer to the National Fine Arts website (www.finearts.ag.org).

Limitations

Fine Arts scholarships are limited to full-time residential, undergraduate students (dorm or commuter). Recipients are limited to one Fine Arts Scholarship in a specific year of participation. Recipients can receive up to four scholarships. This must be during four different years of participation. For those participating for more than four years, the four highest levels of achievement will be acknowledged. In order to receive a scholarship, the award must have been earned prior to enrolling in college. Students may receive scholarships for Fine Arts awards earned the summer after their senior year in high school but not beyond that. SAGU does not offer scholarships for Kappa Tau awards. Scholarships will be disbursed one per year beginning with the largest scholarship and will be evenly divided between fall and spring semesters.

Students must remain continuously enrolled to be eligible for the total amount of the scholarship. Applicants must attend SAGU within two years of high school graduation. Recipients may apply for other institutional scholarships and tuition grants. However, the total may not exceed the tuition for a given semester.

Royal Rangers Scholarships

CRITERIA: A one-year scholarship awarded to students that have earned the Assemblies of God Royal Ranger Gold Medal of Achievement within five years prior to enrollment. Must be a first-time SAGU on-campus student.

AMOUNT: \$1,000, not renewable for subsequent years.

APPLICATION DEADLINE: Students should provide proof of Gold Medal of Achievement to the Financial Aid Office by July 15.

Assemblies of God Girls Ministries Scholarship

CRITERIA: A one-year scholarship awarded to students that have earned the Assemblies of God Girls Ministries Gold Medal of Honor within five years prior to enrollment. Must be a first-time SAGU on-campus student.

AMOUNT: \$1,000, not renewable for subsequent years.

APPLICATION DEADLINE: Student should provide proof of Gold Medal of Honor to the Financial Aid Office by July 15.

Departmental Scholarships

CRITERIA: Music, jazz, pep band, digital media arts, drama, criminal justice, English (yearbook), and occupational leadership (distance education only) academic departments can award scholarships to students in their programs. Scholarships are awarded on an annual basis.

AMOUNT: Varies

APPLICATION DEADLINE: Contact the admissions office or appropriate department for information and deadlines. Department scholarship application can be found online at www.sagu.edu/financialaid.

Momentum Scholarships

CRITERIA: Awarded primarily to outstanding current SAGU students. New students should apply for the Leadership Scholarship.

AMOUNT: This is a one-year scholarship awarded between \$1,000 to \$3,000. Students must live on campus in SAGU housing to be awarded a scholarship of more than \$1,000.

APPLICATION DEADLINE: The application period is February 1 - August 15. Because funds are limited, students should apply as early as possible.

Annual Fund Tuition Scholarship

CRITERIA: New or continuing undergraduate or graduate student. Must be enrolled full time.

DESCRIPTION: Scholarship is awarded by local churches that contribute to the general fund.

AMOUNT: Varies.

APPLICATION/DEADLINE: Annual Fund Tuition Grant Voucher. Submit before registration.

Mark McGrath AIM Participation Scholarship

CRITERIA: First-time or transfer undergraduate students who have participated in an approved District or National AIM trip. Student must participate in AIM trip prior to their first semester of enrollment at SAGU. Student must be on-campus, enroll full-time, and present letter of verification from district or national office.

SCHOLARSHIP AMOUNT: Students who participated in a district led AIM trip will receive \$1,000. Students who participated in a nationally led AIM trip will receive \$2000. Students can earn up to a maximum of \$5,000. The scholarships are distributed \$500 per semester until exhausted or until the student graduates, whichever comes first.

APPLICATION DEADLINE: July 15

Institutional Scholarships - Continuing Students

CRITERIA: Students must be enrolled full time and live on campus in SAGU housing for the entire academic year to be eligible for the following scholarships.

Resident Assistant in Dorms

AMOUNT: Varies

APPLICATION/DEADLINE: Contact your Dorm Pastor for details.

Southwestern Missions Association (SMA) Officer Scholarship

AMOUNT: Varies

APPLICATION/DEADLINE: Contact SMA at smaofficer@sagu.edu for details.

Student Congress Executive Officer Scholarship

AMOUNT: Varies

APPLICATION/DEADLINE: Contact Student Congress at scongress@sagu.edu for details.

Traveling Ministry Groups

AMOUNT: Varies

APPLICATION/DEADLINE: By audition only. Contact the group sponsor for the ministry group you are interested in joining.

Donor Scholarships

Students may apply for Donor Scholarships annually beginning in early February in their eCAMS Student Portal. See the academic calendar for the application deadline. Scholarship presentations are made at the annual awards banquet for the next academic year. Applicants must also complete a FAFSA to determine financial need. Recipients for most Donor Scholarships are selected by the Scholarship Committee, which is comprised of faculty and staff chosen from the different areas of the University. ** Denotes scholarships that are available to both new and continuing students. New students should contact their admissions counselor for more information about applying.

Allen Poldson Memorial Scholarship: This scholarship is in the memory of Allen Poldson and is awarded with preference to a senior pastoral or music major with financial need.

Alumni Class of '47: This scholarship is made possible by an endowment from the SAGU class of 1947. The scholarship is awarded to an upper-level student actively involved in church and planning on entering full-time ministry.

Andrea McKnight Memorial Scholarship: This scholarship is given in memory of Andrea McKnight, who passed away in 2005, the wife of Irby McKnight, current SAGU Vice President of Development.

Assemblies of God Credit Union Scholarship: This scholarship is made possible by the Assemblies of God Credit Union. The Assemblies of God Credit Union is proud to be a part of the campus family, proud to support SAGU, its students, and all of its programs and does so by way of this annual scholarship.

Assemblies of God District Council Scholarship: This scholarship includes the combined funds for the Mississippi District, the South Texas District, the New Mexico District, and the Louisiana District.

Bob and Kathleen Skipper Academic Scholarship: The Skipper family scholarship is given in memory of Rev. Bob Skipper, an alumnus from 1955 to 1957 and former executive presbyter. Preference is given to on-campus church ministries and education majors with financial need and exhibiting academic achievement.

Career Services Scholarship: This scholarship is provided by SAGU Career Services for a student showing excellence in academics as well as leadership abilities in the marketplace.

Culbreth Family Scholarship: This scholarship was created in honor of Cecil and Wanda Culbreth's personal ministry within the Arkansas District and to train students who share their heart for the church. Preference goes to an on-campus youth ministry major from the Arkansas District.

Chris Miller Memorial Scholarship: This scholarship is provided by an endowment from his wife Jodie Miller in memory of Chris, who was an alumnus of SAGU and a missionary to Africa. Preference is given to an undergraduate missions or education major with financial need.

C. Lawrence Barnett & Alletha M. Barnett Scholarship: These scholarships provided by C. Lawrence and Alletha M. Barnett are designated for a music major and two academic majors.

David A. Baker Ministries Scholarship for Ministry: This scholarship is awarded annually by the David A. Baker Ministries to an Oklahoma student who is planning a ministerial career.

David W. and Juliana Barnett Scholarship: This scholarship is provided by Rev. and Mrs. Barnett for a married student with children at home.

Daina Ruth Davis Memorial Scholarship: This scholarship is made possible from an endowment in memory of Diana Ruth Davis and also by the West Texas District. It is awarded to a student from West Texas who exhibits academic achievement.

Donna Lynn Brammer Memorial Scholarship: This is made possible by an endowment provided by Mr. and Mrs. Larry A. Brammer of Pasadena, Texas, in memory of their daughter Donna Lynn Brammer. This scholarship is awarded to ministerial and education majors from the South Texas District.

Dr. Edward and Barbara Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has held a long-standing relationship with SAGU. Honor is due the Daniel Family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

Dr. J. Paul and Mary Savell Scholarship: This scholarship is in memory of former president and first lady, Dr. J. Paul and Mary Savell. Under Dr. Savell's leadership, the university received accreditation from the Southern Association of Colleges and Schools to become a four-year institution.

****Dr. James and Winnie Barnes Scholarship:** This scholarship is in honor of Dr. James and Winnie Barnes. Dr. Barnes came to Southwestern in 1974 as the Dean of Students. He has served in various capacities under six presidents of SAGU. The student center, dedicated in 2002 is named in his honor. The scholarship was set up to help offset tuition expenses for Education majors.

Dr. James K. Bridges Scholarship: This scholarship was created by the Bridges family and funded through individuals touched by James K. Bridges and his ministry.

Dr. James K. and Joyce Bridges Scholarship: These scholarships were created by the Bridges on behalf of their alma mater to invest in deserving students. Dr. Bridges was a champion for the university and served as a chairman of the Board. Joyce founded a ministry which brought multiple church teams on campus annually to pray for the university and remains a loyal supporter. Bridges Residence Hall is named in their honor.

Dr. Robert R. Bayless Scholarship: This scholarship is available to ministerial students who have made a lifetime commitment to full-time ministry and maintain satisfactory grades. Dr. Robert Bayless is a 1947 alumnus.

Dr. Thomas F. and Louise K. Harrison Scholarship: This scholarship is made possible by an endowment provided by Dr. and Mrs. Thomas F. Harrison, who dedicated many years of their lives as professors at SAGU. A scholarship is awarded annually to a church ministries major.

****Earl and Joyce Banning Endowed Scholarship:** This scholarship is provided by Earl and Joyce Banning. Preference is given to a student from Braeswood Assembly of God, pursuing a degree in church ministries, and exhibits academic achievement.

Earl G. and Roena Vanzant Memorial Scholarship: This scholarship is made possible from family and friends of the Vanzants. Preference is given to a student from New Mexico.

Earl L. Ayres Memorial Scholarship: This scholarship was created to honor the memory of Earl L. Ayres. It is awarded to a church ministries major.

Edward and Isabelle Haupt Scholarship: This scholarship was established to honor the lives and ministries of Edward and Isabelle Haupt, as well as to train missionaries in the field.

Elaine Godwin Memorial Scholarship: This scholarship is made possible by an endowment established to honor the memory of Elaine Godwin, a long time resident of Oklahoma.

Eleanor R. Guynes Scholarship: This scholarship is provided by Delmer and Eleanor Guynes and is awarded to a student who exhibits academic achievement, demonstrates high level of morals, and potential leadership abilities.

Fannie Brown Scholarship: This scholarship is in memory of alumna Fannie Brown. Preference goes to a student showing academic excellence and financial need.

George and Anna Brazell Scholarship: This scholarship is provided from an endowment fund honoring the Brazells for their many years of dedicated work as Dr. Brazell served as the Vice President of Development and Mrs. Brazell taught. It is awarded to a student with high academic achievement, financial need and bearing evidence of high spiritual standing.

George and Jessie Kappaz Scholarship: This scholarship is provided by an endowment from George and Jessie Kappaz. It is awarded to a graduate student who is enrolled for at least six hours and has exhibited high academic achievement.

Glen and Ann Ahlf Scholarship: This scholarship is made possible by an endowment provided by Reverend Glen and Ann Ahlf of Springfield, Missouri. The scholarship is awarded on the basis of attitude, ability and need.

Gregory Paul Neill Memorial Scholarship: This scholarship was created by the Neill family to honor the memory of Gregory Paul Neill. The Neill family's heart is to make provision for students who actively portray Christ's love through Christian education.

H. C. & Dorothy Noah Scholarship: This scholarship was created to honor the memory of H.C. and Dorothy Noah. The scholarship is awarded to a junior or senior who has completed two years in the Oaks School of Leadership.

****Harding Regents Scholarship:** This scholarship is made possible by a grant from Robert and Shawnee Griffith Harding of Waxahachie. The scholarship will annually provide for an outstanding Ellis County student attending SAGU as a freshman. This scholarship is awarded based on high academic achievement.

Harold and Mary Maxine Gookin Scholarship: This scholarship is provided by Harold and Mary Gookin. Harold was an ordained Assemblies of God minister. He ministered in a county jail for 30 years. Mary graduated and received a license to preach from Raymond T. Richey, one of the three founders of the university. It is awarded to a student who exhibits academic achievement.

Howard Bryan (Sonny) Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has held a long-standing relationship with SAGU. Honor is due the Daniel family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

Hubert Frank Hyman International Scholarship: This scholarship is provided for international undergraduate students with good academic standing in Business, Music, or Education. Preference is given to students from Belize.

J.B. and Louise Calame Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has held a long-standing relationship with SAGU. Honor is due the Daniel Family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

J.R. and Carmen Goodwin Scholarship: This scholarship was created by E.A. and Letha Gruver to honor the memory of J.R. and Carmen Goodwin. It is awarded to a student who displays academic excellence.

Jill Dodd Memorial Scholarship: This scholarship is provided by an endowment given in memory of Jill Dodd. The scholarship is awarded to an on-campus Education Major.

Karen Rayleen Marshall Memorial Scholarship: This scholarship is provided from an endowment provided by Reverend and Mrs. Jackie Marshall and the Southern Idaho and Wyoming Districts. The scholarship is awarded each year to a student planning to enter full-time missionary work in Latin America.

Klaude and Mable Kendrick Scholarship: This scholarship is provided by Klaude and Mable Kendrick. SAGU honors their memory for their leadership and love, especially as former president and first lady of the university.

L.W. Diesman and Dorothy Rook Scholarship: This scholarship is provided by an endowment given in memory of Mr. Diesman and his sister, Dorothy Rook. It is awarded to students with strong and well-defined ministerial goals, leadership potential, and must maintain a 3.0 GPA with preference given to students directly involved in missions.

Larry Edwards Memorial Scholarship: This scholarship is made possible by an endowment provided by Mrs. Larry Edwards in memory of her husband. It is awarded annually to an upper level church ministries major planning on full-time mission work.

LaVerna Stafford Dudley Memorial Scholarship: This scholarship is made possible from an endowment provided by the family of LaVerna Stafford Dudley. Interest from the endowment is awarded annually to a graduating ministerial student actively involved in ministry.

Loretta Jane and John Wayne Wyckoff Memorial Scholarship: This scholarship is made possible by an endowment provided by John and Judy (Wyckoff) Crozier and Dr. John and Myrna Wyckoff.

Luther and Juanita Dulaney Scholarship: This scholarship is provided by an endowment. Preference is given to students from Magnolia Christian Center in Port Neches or from South Texas District.

M.E. Collins Memorial Scholarship: This scholarship is made possible from an endowment provided by family and friends of former Southwestern president M.E. Collins. The scholarship is awarded based on need and academic achievement.

Marshal M. Hammack Memorial Scholarship: This scholarship is awarded annually to a deserving pastoral ministries major. The scholarship is provided from the accrued interest from an endowment from Mrs. M.M. Hammack.

Marie (Watkins) Edwards Scholarship: This scholarship is provided in memory of Marie Watkins Edwards, whose love for God and education will live on in the lives of those who will be helped financially as they train to make a difference for good.

Mary Nell Daniel Scholarship: This scholarship was endowed by Dr. Edward and Barbara Daniel. It was created to provide for music majors actively pursuing excellence through classical piano training. The Daniel family has held a long-standing relationship with SAGU. Honor is due the Daniel Family for their creation of and leadership in the Pleasant Hills Children's Home, previously the Daniel Memorial Children's Home.

Melissa Asbill Memorial Scholarship: This scholarship is awarded annually to a female full-time student majoring in education and maintaining a high GPA. Mr. and Mrs. David Block make this scholarship possible in memory of their daughter, Melissa, who was a former SAGU student.

Nina Hills Scholarship: This scholarship is made possible by an endowment provided by Drs. Gary D. and Julie A. McElhany. Nina Hills, the maternal grandmother of Julie McElhany, served God faithfully in her local church leaving a spiritual legacy for the generations that follow.

North Texas District Council Scholarship: This scholarship is made possible by the North Texas District Council and is awarded to a student from North Texas who exhibits academic achievement.

Oklahoma District Council Scholarship: This scholarship is awarded to students from Oklahoma, provided by the Oklahoma District Council of the Assemblies of God.

Pauline Wheeler Harden Scholarship: This scholarship is made possible from Dr. Robert and Liz Harden and the Harden Family. This scholarship is in memory of Pauline Wheeler Harden, who is Dr. Harden's mom, because of her love for SAGU and its students.

Pearl Ellis Scholarship: This scholarship is provided by an endowment from Pearl Ellis. The scholarship is open to all students with academic achievement.

Rev. Arthur E. and Elizabeth Galley Wilson Scholarship: This scholarship is provided by an endowment in memory of Arthur and Elizabeth Wilson. Rev. and Mrs. Wilson were veteran missionaries and Mrs. Wilson taught at the university for many years. Applicants must be planning a career in missions.

Rev. E.R. Foster Memorial Scholarship: This scholarship was made possible in 1987 by Rev. Robert G. Slaton from donations which came into San Jacinto Assembly of God to honor the memory of Emmitt Ralph Foster, Jr. The scholarship fund has been extended to include Rev. E.R. Foster as well. It is awarded to a West Texas student who exhibits academic achievement.

Richmond Phillip Tadlock Memorial Scholarship: This scholarship is made possible by an endowment provided by the Tadlock family. Interest from the endowment is awarded annually, preferably to a ministerial student from the Oklahoma District.

SAGU Alumni Association Scholarship: An annual scholarship is provided by an endowment from the SAGU Alumni Association and is awarded based on need and academic achievement.

Southwestern Women's Auxiliary Scholarship: The Southwestern Women's Auxiliary provides an annual scholarship to female interdisciplinary majors for their senior year of study.

Summit Industrial Coatings Inc. Scholarship: This scholarship is made possible by an endowment provided by Bill Holland. The annual scholarship is based on need and academic achievement.

Suzanne Gebby Scholarship: This scholarship is provided by Suzanne Gebby, a friend of SAGU.

T.W. Hobbs Scholarship: In honor of the donor, the T.W. Hobbs Endowed Scholarship awards to students whose attendance at the university would not be possible without such a scholarship.

The Impact-Your-World Evangelism Scholarship: This scholarship is designed for a student majoring in management, music education or secondary education, who upon graduation plans to devote his or her life to working for God while pursuing a career in management or education.

The Impact-Your-World Leadership Scholarship: This scholarship is awarded to a student majoring in youth ministries or missions, who upon graduation plans to devote his or her life and career to a leadership role in either youth/campus ministries or foreign missions.

Tom & Lois Russell Scholarship: This scholarship is provided by Tom and Lois Russell and is awarded to an education major, who will be a sophomore, and has demonstrated academic achievement.

Troyce Pearson Memorial Scholarship: This scholarship is provided annually by our Assemblies of God churches in the Longview section.

Vada Swick Hagee Scholarship: This scholarship was created to honor Vada Swick Hagee, a 1932 alumnus of Southern Bible College, one of the three original schools that formed SAGU. Her son, John Hagee, later attended Southwestern High School and Southwestern Bible Institute.

Valley Hi Assembly of God Ministry Scholarship: This scholarship is provided by Valley Hi Assembly of God church in San Antonio, Texas. Preference is given to students from Valley Hi Assembly of God or a member of an Assemblies of God Church with a pastor's recommendation. A church ministries major with a minimum grade point average of 3.0, who is a Spirit-filled Christian involved in ministry. Open to sophomore, junior, senior or graduate students.

Verne J. & Marietta Crews Mission Scholarship: This mission scholarship is provided from the estate of Vern and Marietta Crew for a missions major, specifically called to the Latin field.

William and Deloris Maupin Scholarship: This scholarship is provided by William and Deloris Maupin. It is awarded to a student majoring in missions who exhibits academic achievement.

World Harvest Scholarship: This scholarship is provided by Chad Germany, a SAGU graduate. It is provided for a missions major.



SAGU Tuition Grants

SAGU Tuition Grants

Students are only eligible for one Institutional Tuition Grant at a time. Students qualifying for more than one Institutional Tuition Grant will receive the larger of the eligible grants. The combination of all institutional scholarships and institutional grants can not exceed the total amount of tuition and fees. Students must fulfill all Satisfactory Academic Progress requirements to be eligible for a tuition grant.

How to Apply: Complete the appropriate grant application and return to the Financial Aid Office. Grant applications are available online at www.sagu.edu/financialaid. Students may only receive the Achieve Grant one time.

ACHIEVE Grant

CRITERIA: The Achieve Grant is given primarily to former SAGU students that have not graduated with a bachelor's degree and have not been enrolled for at least one academic year. The grant is provided to encourage students to complete their degree.

AMOUNT: Grant amounts vary and are not renewable.

APPLICATION: Achieve Grant funds are limited and students are encouraged to apply as early as possible. Applications should be submitted to your admissions counselor.

Assemblies of God Ministers and Dependents Grant

CRITERIA: The Minister's Grant is for an A/G licensed or ordained minister, spouse or dependent child. Non-A/G ministers are not eligible. An ordained A/G minister, spouse and dependent child can all receive a grant at the same time. Licensed A/G ministers are only eligible for one grant per family. Certified A/G ministers are not eligible for a grant. (See page 34 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Ministers and spouses that are undergraduate or graduate students are eligible for the grant.

NOTE: If the minister is deceased and the spouse has not remarried, the grant is increased to 50% for dependent children who are enrolled full time.

AMOUNT: The grant is 10% off a student's tuition. The grant is not available for dependent students that are enrolled less than full-time. The grant will be initially awarded based on the number of hours indicated on the application, but will be adjusted to reflect actual hours enrolled.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Assemblies of God Missionaries and Dependents

CRITERIA: Grant is for nationally appointed Assemblies of God foreign or home missionaries, spouses and dependent children. (See page 34 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Nationally appointed Assemblies of God missionaries and spouses that are undergraduate or graduate students are eligible for the grant. Missionary Associates (MA) that have been designated by AGWM to be "Career Missionaries" can appeal for the grant but must receive special approval. MA should contact the financial aid at finaid@sagu.edu with additional questions. District-appointed missionaries are not eligible for a grant.

NOTE: If the missionary is deceased and the spouse has not remarried, the grant may still be applied to dependent children that are enrolled full time.

AMOUNT: The grant is 50% off a student's tuition. The grant is not available for dependent students that are enrolled less than full-time. The grant will be initially awarded based on the number of hours indicated on the application, but will be adjusted to reflect actual hours enrolled.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Grant

CRITERIA: The SAGU Grant is a need-based grant available only to undergraduate students that enroll full time. The grant is based on a student's Expected Family Contribution (EFC) as calculated by the FAFSA.

AMOUNT: Grant amounts vary but are usually \$1,000 (\$500 per semester). The grant is not automatically renewable. Funds are very limited.

APPLICATION/DEADLINE: Students should complete a FAFSA at www.fafsa.gov by March 1 each academic year. Because funding is limited, it is important to apply early.

Spouse Grant

CRITERIA: When both husband and wife are enrolled, each spouse will receive a 15% discount off their tuition. At least one spouse must be enrolled full-time. The second spouse must be enrolled at least half-time.

AMOUNT: The grant is 15% off tuition. The grant will be initially awarded based on the number of hours indicated on the application, but will be adjusted to reflect actual hours enrolled.

APPLICATION/DEADLINE: Students must apply every semester. The deadline is July 15 for fall semesters, November 1 for spring semesters, and April 1 for summer semesters.

Sibling Student Grant

CRITERIA: For families with more than one dependent, undergraduate student attending SAGU as an on-campus student. Students are not required to live on campus, but must enroll in on-campus courses. All siblings must be enrolled full-time. The grant will be initially awarded based on the number of hours indicated on the application, but will be adjusted to reflect actual hours enrolled.

AMOUNT: The Sibling Student Grant amounts are as follows:

- 2 full-time siblings – each will receive 20% off tuition
- 3 full-time siblings – each will receive 25% off tuition
- 4 full-time siblings – each will receive 30% off tuition
- 5 or more full-time siblings – each will receive 35% off tuition

APPLICATION/DEADLINE: Each sibling must complete a separate grant application. Applications must be submitted for each semester of enrollment. The deadline is July 15 for fall semesters and November 1 for spring semesters.

Students from Children's Homes

CRITERIA: Grant is for full-time undergraduate students from a certified Assemblies of God children's home or other chartered orphanage. Contact the Financial Aid Office to determine if specific homes/orphanages qualify for grant.

AMOUNT: The grant is 50% off a student's full-time tuition. The grant is not available for students who are enrolled less than full-time. The grant will be initially awarded based on the number of hours indicated on the application, but will be adjusted to reflect actual hours enrolled.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Christ for the Nations Institute (CFNI) Grant

CRITERIA: Tuition grant to undergraduate students transferring from CFNI that are enrolled full time at SAGU. A student can earn the grant for a maximum of five semesters or until graduation. In addition, CFNI faculty and administrators can receive a 25% off tuition grant.

AMOUNT: The amount depends on how many years you completed at CFNI and whether you live on campus in SAGU housing or off campus.

<u>CFNI Program Completed:</u>	<u>On Campus in SAGU Dorms</u>	<u>Off Campus</u>
One Year	\$2,000 per year	\$1,000 per year
Two Year	\$3,000 per year	\$1,500 per year
Three Year	\$4,000 per year	\$2,000 per year

APPLICATION/DEADLINE: Students should provide proof of CFNI enrollment/graduation to the Financial Aid Office by July 15.

Latin American Bible Institute (LABI) Grant

CRITERIA: Tuition grant to undergraduate students transferring from LABI that are enrolled full time at SAGU. A student can earn the grant for a maximum of five semesters or until graduation.

AMOUNT: The amount depends on how many years you completed at LABI and whether you live on campus in SAGU housing or off campus.

<u>LABI Program Completed:</u>	<u>On Campus in SAGU Dorms</u>	<u>Off Campus</u>
One Year	\$2,000 per year	\$1,000 per year
Two Year	\$3,000 per year	\$1,500 per year
Three Year	\$4,000 per year	\$2,000 per year

APPLICATION/DEADLINE: Students should provide proof of LABI enrollment/graduation to the Financial Aid Office by July 15.

Teacher Enhancement Grant

CRITERIA: When a teacher's school employer will pay one-third of a student's tuition and the teacher pays their one-third, then SAGU will provide a grant that pays for the final one-third. Grant only applies to tuition. Fees are not included. Payment must be received from the school and student before SAGU can disburse the grant.

AMOUNT: Maximum amount is equal to one-third of a student's tuition, when both a school and teacher pay their one-third.

APPLICATION/DEADLINE: Student's should provide a written statement from the school on letterhead showing the amount that the school will pay by August 1 for fall semesters, November 15 for spring semesters, and April 15 for summer semesters.

Executive Institutional Tuition Grants

Alumni Executive Council Grant

CRITERIA: Grant is for Alumni Executive Council members, spouses and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Alumni Executive Council members and spouses full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: Dependent children that live on campus in SAGU housing receive 100% off tuition. Dependent children residing off campus receive 50% off tuition. Alumni Association presidents and spouses are eligible for 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Faculty or Administration of Other AG Colleges/Universities Grant

CRITERIA: Grant is for faculty/administrators of other Assemblies of God college/universities, spouses and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Faculty/administrators and spouses that are full-time undergraduate or graduate students are eligible for the grant. Verification of position must be approved by the President's Cabinet.

AMOUNT: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Faculty/administrators and spouses receive 25% off tuition.

APPLICATION PRIORITY DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

National and SAGU Regional District Officers

CRITERIA: Grant is for Executive Officers of the Assemblies of God General Council and SAGU Regional District Councils (Superintendent, Assistant Superintendent, Secretary and Treasurer), their spouse and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNTS: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Officers and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

National and SAGU Regional District Youth Directors/Officers

CRITERIA: Grant is for Executive Officers of the Assemblies of God National Youth Department and SAGU Regional District Youth Departments, spouses, and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNTS: Dependent children that live on campus in SAGU housing receive 100% off tuition. Dependent children residing off campus receive 50% off tuition. District officers and spouses receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Non-SAGU Region District Officers

CRITERIA: Grant is for Executive Officers of non-SAGU Regional District Councils (Superintendent, Assistant Superintendent, Secretary and Treasurer), their spouse and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: The grant is limited to one grant per family per semester. Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. District officers and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

Non-SAGU Region District Youth Directors

CRITERIA: Grant is for youth directors of non-SAGU Regional District Councils, spouses and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Executive officers and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: The grant is limited to one grant per family per semester. Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. Youth directors and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Board of Regents Grants

CRITERIA: Grant is for current Board of Regents members, spouse, and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. Board of Regents members and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: Dependent children that live on campus in SAGU housing receive 100% off tuition. Dependent children residing off campus receive 50% off tuition. Board of Regents members and spouses receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Foundation Board Grant

CRITERIA: Grant is for SAGU Foundation Board Members, spouse and dependent children. (See page 32 for the definition of a dependent child.) Dependent children that are full-time undergraduate students are eligible for the grant. SAGU Foundation Board Members and spouses that are full-time undergraduate or graduate students are eligible for the grant.

AMOUNT: Dependent children that live on campus in SAGU housing receive 50% off tuition. Dependent children residing off campus receive 25% off tuition. SAGU Foundation Board Members and spouses receive 25% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Ex-Board of Regents Grant

CRITERIA: Grant is for full-time, undergraduate dependent children of Board of Regents members who served on the Board for 10 or more years. (See page 32 for the definition of a dependent child.)

AMOUNT: Dependent children that live on campus in SAGU housing receive 100% off tuition. Dependent children residing off campus receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

SAGU Ex-Faculty Member Grant

CRITERIA: Grant is for full-time, undergraduate dependent children of SAGU faculty who served the university for 10 or more years. (See page 32 for the definition of a dependent child.)

AMOUNT: Dependent children that live on campus in SAGU housing receive 100% off tuition. Dependent children residing off campus receive 50% off tuition.

APPLICATION/DEADLINE: Students must apply every academic year. Each year's application is due by July 1.

***Definition of Dependent Student:**

- Is the student 24 years or older?
- Will the student be working on a master's or doctorate program?
- Is the student married?
- Does the student have children or other dependents (other than a spouse) who receive more than half of their support from the student?
- Is the student an orphan or was (until age 18) the student a ward/dependent of the court?
- Is the student a veteran of the U.S. Armed Forces?
- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- At any time on or after July 1, 2012, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2012, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2012, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- An answer "Yes" to any of the above questions would cause the student to be considered independent and consequently ineligible for any of the dependent grants. Answering "No" to all questions would cause the student to be considered dependent and eligible for the dependent grants.