

## **FAQ for training**

### **1. Why do I have to make Satisfactory Academic Progress (SAP) to receive financial aid?**

Federal law requires that schools administering federal aid set a minimum academic performance standard in order to continue to receive financial aid. A school must monitor a student's qualitative (GPA) and quantitative (course completion) performance. The federal standards require a 2.0 cumulative GPA, 67 percent cumulative completion ratio, and total hours not to exceed 150 percent of the program.

### **2. If I am not making academic progress and am denied my aid, may I still receive my Federal Direct Loans?**

No, SAP is calculated for all federal programs administered by the Office of Scholarships and Financial Aid at the University of Houston, including Federal Direct Loans.

### **3. What will cause my appeal to be rejected or denied?**

If your appeal is not completed, properly signed, and if no corroborating documents are included, your appeal is considered incomplete. Students who miss the deadline or fail to turn in additional requested documents in a timely fashion will be denied. We encourage students to submit a thoughtful and well-worded typed statement, as this reflects on your commitment towards improving academic performance.

### **4. What do quantitative and qualitative measurements mean?**

Qualitative measurements refer to your cumulative GPA.

Quantitative measurements monitor:

1. Percentage of courses completed: the number of courses you successfully completed versus the total number of courses you attempted.
2. Total attempted hours: the total number of courses you enrolled in to receive your degree.

### **5. Will my transfer credit count toward the quantitative measure of my academic performance?**

Yes, the law requires that we consider all course work accepted by the University in our calculations of the ratio of courses completed and cumulative hours. However, transfer credits will not help improve your cumulative GPA at UH.

#### 6. Is there a deadline to submit a SAP appeal?

Yes, to be eligible to appeal a loss of financial aid eligibility, students must submit both a [Free Application for Federal Student Aid \(FAFSA\)](#) and a complete financial aid [SAP appeal](#). Students will receive an email sent to their destination email address providing the SAP appeal deadline. This deadline will also be posted on the SAP appeal form. **Students who are not meeting SAP and do not meet the printed deadline will not have their financial aid SAP appeals considered for the current term.** These students may appeal for the next term.

#### 7. If I am not meeting Satisfactory Academic Progress, will I be dropped by the fee payment deadline due to non-payment?

Students whose appeals are not received by the appeal submission deadline date are subject to being dropped from their classes due to non-payment, if they have not selected [a payment or deferment plan](#).

#### 8. How long after my appeal is approved will my financial aid funds be released?

If your appeal is approved prior to the first day of classes and you have fulfilled all disbursement requirements, loans will begin to apply within the first week of classes. If your appeal is approved after the first day of classes and you have fulfilled all disbursement requirements, your funds will be applied within five business days from the approval of the appeal. Remember that Federal Direct Loans require at least 6 credit hours of enrollment and completion of the Entrance Counseling and Master Promissory Note at [StudentAid.gov](#).

Grants will disburse the day after the Official Reporting Day, typically the thirteenth day of the semester. Remember that certain grants require minimum enrollment (i.e., 9 credit semester hours for TEXAS Grant).

#### 9. When will my appeal be reviewed?

We strongly encourage that you submit your completed SAP appeal as soon as possible to give the committee ample time to review it. Appeals will be reviewed within four (4) weeks of submission. If you submitted an incomplete

SAP appeal and then turn in additional documents, it may take an additional four (4) weeks to process the documents submitted later. It is best to turn in a complete appeal with all corroborating documents by the deadline.

10. Where do I submit my Appeal Form?

Appeals can be uploaded via your [myUH](#) self-service account To Do List, faxed to our office at (713) 743-9098 or submitted in person to the SFA counter in the Welcome Center. When uploading your documents, please save all pages as one PDF for uploading. Visit [uh.edu/sfaupload](http://uh.edu/sfaupload) for instructions on how to use the To Do List upload feature. We encourage you to [visit with an advisor](#) to have your initial appeal reviewed for completion.

11. How many times can I submit an appeal?

You are only allowed to appeal once during your academic career until you are able to meet SAP again. Students who appeal, but fail to meet cumulative academic standards after the probation semester will lose their ability to appeal again, unless mitigating circumstance exist, and must pay out of pocket. Please contact the office to learn more about the mitigating appeal. You may be selected to turn in a SAP plan if we have deemed that it may take you more than one semester to cumulatively improve your academic performance. Once you meet cumulative standards, you regain your financial aid eligibility. If after regaining eligibility, you fail to meet SAP requirements again, you may submit another SAP appeal.

12. What if I meet SAP requirements during the year?

A student who meets SAP requirements during the year should contact Scholarships and Financial Aid for a review of their eligibility.

13. What are the requirements to complete the TASFA process?

To use this electronic application, you must be considered a Texas resident and your classification as a Texas resident must not be due to a waiver such as an in-state scholarship or an assistantship.

Steps to Complete the TASFA process:

- Complete the [TASFA form](#).
- File [Residency Affidavit](#) with Office of the University Registrar regarding SB 1528. The deadline for this is the close of business day on the 12th day of class for the fall term.

- Males should register with the selective service and attach a copy of the proof of registration.
- Upload copies of the appropriate year tax transcripts.
- If you and/or your parents did not have to file a federal income tax return, but earned wages which were paid in cash, report those cash earnings on the TASFA.

14. I am not yet a U.S. permanent resident, but I do have a social security card or an employment authorization card. Can I fill out the FAFSA?

You are not able to fill out a FAFSA until you become a permanent resident or are an eligible noncitizen with an Arrival/Departure Record (I-94) showing one of the following:

- Refugee
- Asylum granted,
- Parolee (for a minimum of one year), or
- Cuban-Haitian entrant

If none of these apply to you but you are classified as a Texas resident, you may be eligible to pay the Texas in-state tuition rate. If you meet all the other requirements for the TASFA, you may apply for the TASFA application instead of the FAFSA. Students receiving in-state tuition through a waiver such as a competitive scholarship or an assistantship are not eligible to use the TASFA.

15. What is the official priority deadline to submit my TASFA and supporting documents?

Students are encouraged to submit their TASFA and all required documents by January 15 to be considered for maximum funding. Students who miss the priority deadline for initial submission may have their application process delayed or denied, and funding will be awarded by the order of the date of TASFA completion.

16. How much aid can I receive if I am approved for my application?

Approved TASFA application students can be awarded up to \$6,000 between fall and spring semesters, which is \$3,000 each semester. There are no additional funds set aside for summer TASFA aid. You must maintain at least a nine hour enrollment to be eligible for the grant disbursement.

17. I submitted the TASFA late or did not get awarded enough money from my TASFA application. How else can I receive additional funding?

Students with state residency may apply for a College Access Loan (CAL) with the state coordinating board. Students will need a co-signer who is a U.S. citizen to complete the process. For more information, please click [here](#).

18. I have TASFA documents requested on my to-do list. When is the deadline? I see that there is a date listed.

Students should complete the application process as soon as possible to be considered for maximum funding, especially before that date. Any delays in submitting the verification items that are requested will result in delays in being awarded, as TASFA funding is limited.

19. I am a first time in college Texas resident classified as a non-Texas resident. What is the process to update my residency?

Students should submit a complete [Residency Affidavit](#) to the Office of the University Registrar. Forms are located in the UH website in the [Office of Admissions Residency Requirements section](#).

20. How often do I need to submit my TASFA?

The TASFA should be submitted every academic year you plan to apply for aid by the Jan. 15 deadline prior to the start of the academic year. The online application for the upcoming year becomes available each Oct. 1.

21. I am a male and am having difficulty registering for selective service online. What are my options?

You may be able to complete a paper version of the selective service registration form. This form is available at most post offices or at [sss.gov/forms](https://sss.gov/forms); please call your local office regarding form availability at that location. Complete this registration form and mail it to the Selective Service System office.

If you are male between the ages of 18 and 25, you must register with Selective Service in order to qualify for any type of state aid (regardless of residency status). Noncitizens not required to register include men who are in the U.S. on student or visitor visas, and men who are part of a diplomatic or trade mission and their families. Almost all other male noncitizens are required to register, including undocumented residents, legal permanent residents, and refugees.

22. What are the electronic criteria to upload documents?

The documents must be in .PDF format only, and the file size limit is 25MB per PDF. If you are using the Financial Aid To Do List, documents comprised of multiple pages should be combined into a single PDF file first, and then uploaded. For example, if your tax transcript consists of 6 pages, please scan all 6 of those pages and save it as one PDF file that you can upload into your tax transcript To-Do List. The orientation of the text should match the orientation of the document file (i.e., portrait/landscape). You can upload multiple PDF files if you are using the Task Tile To Do List option.

If you are uploading a verification worksheet form, please ensure that the form is completed in dark ink and is clearly scanned.

If you are using the Financial Aid To Do List, once files are uploaded, the documents cannot be edited by the applicant. Ensure that you are submitting the correct documents for the specified To-Do List item. If you have added an incorrect file, you can navigate to the Task Tile Do List and add the corrected PDF file.

If you do not have access to a scanner, you may use [services on campus](#).

23. [Can all financial aid documents and forms be uploaded using this service?](#)

Most of our documents can be uploaded using this feature but we do have some documents that are required to be submitted in person. These will be clearly marked on your To-Do List as not uploadable.

24. [Can I include multiple scanned pages within each PDF?](#)

If you are using the Financial Aid To Do List, and the documents are in the same group and are comprised of multiple pages, they should be combined into a single PDF file first, and then be uploaded to the appropriate To-Do List item. You can upload multiple PDF files to one To Do List item using the Task Tile To Do List Option. However, if the multiple scanned pages are applicable to multiple To Do List items, you must separate them so that only the correct documents are being uploaded into the appropriate To-Do List item. For example, if you are combining your parents' tax transcript and your tax transcript into one document and uploading it into the Parent Tax Transcript To-Do List item only, this will leave the student tax To-Do List item incomplete. The proper way to address this is to have one PDF file for the parent tax document and another separate PDF file for the student tax documents.

25. [What if I accidentally submitted the wrong document? Can I submit another version?](#)

All versions of the forms submitted must be stored in our imaging service. However, if you want to be able to upload another PDF for the same To-Do List item, navigate to the Task Tile To Do List and attach the correct PDF file making sure to save. You may also contact our office so that a representative can update your To-Do List item to "Incomplete" status. If your To Do List item is currently in a "Received" status, you can still upload the corrected PDF file(s) to that item via the Task Tile To Do List.

26. [How long will my documents take to be processed after I upload them?](#)

The processing time for uploaded verification documents are the same as those being submitted via fax, mail and at the Welcome Center counter. This process can take 3 – 4 weeks and may be even longer during peak times throughout the year. These peak times consist of July, August and September.

27. [May I use my cell phone application to scan documents and save them as a .PDF?](#)

We recommend that students use the most secure and accessible method to scan documents that may contain sensitive information. If the PDF file meets the electronic criteria as listed above, you may use any method to scan the document. UH does not have a list of recommended smartphone apps for document scanning.

28. [What is the Federal Work-Study Program?](#)

The Federal Work-Study (FWS) Program is a government subsidized student employment program designed to assist students in financing their post-secondary education. In order to be eligible for Work-Study (WS), students must document financial need every year by completing the [Free Application for Federal Student Aid \(FAFSA\)](#).

29. [What is Texas Work-Study?](#)

The Texas College Work-Study Program's purpose is to provide part-time jobs to eligible students with financial need to enable them to attend college. Students must be Texas residents and maintain enrollment of 6 credit hours.

30. [What are the advantages of Work-Study jobs?](#)

Although a WS job should be treated as any other job, it does have several distinct advantages:

- Students have the benefit of working in an environment suited to their skills, preferences and possible career goals.
- Students and Work-Study employers arrange a work schedule around the class schedule.

- Work-Study wages are not counted towards next year's student contribution for financial aid.
- Although the majority of WS positions are located on-campus, the program also offers a growing number of off-campus positions. Most off-campus locations are easily reached by automobile or city bus. Regardless of location, the ultimate advantage of a WS position is that it affords students invaluable experience when preparing to enter the job market after graduation, not to mention the departmental and/or professional contacts that can be made.

Studies have consistently shown that students who work no more than 20 hours per week do better academically than students who do not work. Additional time demands appear to force students to manage their time more efficiently, thus necessitating a higher commitment to study time by the student.

31. [Am I allowed to have more than one Work-Study job?](#)

Students are not allowed to hold multiple UH paid positions while being employed as a CWS student.

32. [I do not have Work-Study, who should I contact](#)

If interested in CWS, please email a request to [Workstudy@uh.edu](mailto:Workstudy@uh.edu) or visit our office to be added to our waitlist.

33. [What types of jobs are available?](#)

The On-Campus Work-Study jobs are as diverse as the personnel needs of the University. Clerical assistants, data entry operators, photography technicians, artists and laboratory research assistants are but a few examples. Off-campus positions with employers/agencies approved to participate in the Federal Work-Study Program offer further variety. These positions are available through non-profit organizations and are usually in areas of community service. Off-campus positions may include Photography, museum guides, public relations, editorial, research assistants, and tutors.

34. [What is Community Service Work-Study?](#)

Community Service Work-Study is a federally-funded program that allows students to earn their Work-Study award while serving the community in such areas as education, recreation, child care, health care, public safety, social services, crime prevention, emergency preparedness and response, and tutoring and mentoring.

Also, schools can now use Federal Work Study Program funds to compensate students employed in projects that teach civics in schools, raise awareness of government functions or resources, or increase civic participation.



Community Service positions benefit the student as well as the community by increasing awareness of community needs through employment in areas that are dedicated to improving the quality of life for community residents--particularly low-income individuals--or to solve problems related to their needs.

But Community Service is much more than a definition. . . It's the satisfaction you get from knowing that through your time and efforts, you've helped to make your corner of the world a better place to live. Community Service Work-Study is a great way to make a difference in the lives of others and earn your Work-Study (WS) award at the same time. UH Career Service's provides information about the advantages of Community Services employment. Whatever your interests, there is an agency in Houston that can provide you with satisfying and meaningful work experience.

**35.    How much will I be paid?**

All jobs offer competitive wages and most pay more than minimum wage based upon experience and skills. The job titles, duties and hourly rates are the same as those for non-WS employees. WS students must also have the same job qualifications as non-WS individuals. Students working at University of Houston- under the Work-Study Program are paid on an hourly-wage basis under wage regulations set by the University's Office of Human Resources. WS students working off-campus are also paid on an hourly basis at wage rates set by the Off-Campus employer.

**36.    Am I eligible for benefits?**

No. Work-Study (WS) students are not eligible for paid vacation, sick leave, holidays, or medical and dental insurance through their Work-Study job.

**37.    How much can I earn?**

Students may earn up to the amount of their award as listed on the Financial Aid Notification or the Work-Study Authorization Form. Students may not earn more than the amount of the Work-Study (WS) award.

The Federal Work-Study Program reimburses employers 100% of the students' earnings up to the amount of the award. Any wages earned after that amount must be paid 100% by the employer. It is the student's and employer's responsibility to monitor earnings to be sure the award amounts are not exceeded.

Any scholarship counts as a financial resource and must be considered when constructing a student award package. **Total student aid cannot exceed a student's cost of attendance.** The cost of attendance (COA) is an estimate of what it costs the typical student to attend the University of Houston. Your COA includes tuition and fees, room and board, books and supplies, transportation and personal expenses. University of Houston awards are

subject to change depending on the entire student award package and the students' COA.

38. What are the required working hours?

The work schedule is to be determined by the student and employer. The following guidelines apply.

- Students should never be scheduled to work during class time.
- Students should never work more than 8 hours in one day
- Students should never work more than 20 hours in one week while classes are in session.
- Students must take a 30-minute break if allowed to work a consecutive 6 hour period.
- Student may work up to 39 hours in one week **only** during approved breaks when classes are not in session.

39. How do I apply for a job?

To apply for Work-Study jobs, you must accept your Work-Study award via your [myUH self-service account](#). After accepting the award and enrolling in the minimum of six (6) credit hours, you will have access to apply for any job posting on [Cougar Pathway](#) within four weeks prior to the start of the semester.

40. What if I do NOT get a job?

If students are enrolled at least half-time and do not get a Work-Study job within the first two weeks of the start of class, their Work-Study award will be canceled for the academic year. Once canceled, the Work-Study awards — will not be reinstated. In addition, this may jeopardize the awarding of any future Work-Study.

41. How do I get my Work-Study money?

To receive their Work-Study funds, students must get a job, work no more than 20 hours per week, and earn it! Students are strongly encouraged to begin the job search as early as possible. Many popular WS positions are highly sought after and tend to be filled fast!

Upon hiring by The University of Houston, the hiring department must complete the Electronic On-Campus Position Action Request (EPAR) and submit it through workflow. The hiring department also ensures the student completes:

- The University of Houston's Personal Data Sheet, Public Access Authorization, Selective Service Registration, Federal Employment Inquiry, Patent Disclosure and Assignment Agreement and Direct Deposit Acknowledgement and

- acknowledgment of Personal Documents Receipt
- The INS Employment Eligibility Verification (I-9) must be completed within three days of hire. The Authorization to Work section provides information about the documents required for proof of citizenship
- Form W-4 Employee's Withholding Allowance Certificate.

Work-Study students are paid bi-weekly. On Campus employees work week always begins on Wednesday and ends on Tuesday. Work-Study students must sign in for work as they report to work and sign out as they leave on each occasion.

Upon hire by an off-campus employer approved to participate in the Federal Work-Study Program, the Work-Study student will be paid according the Agency Payroll Schedule, which must be on file in the University's College Work-Study Office.

#### 42. Will I get Work-Study every semester?

Work-Study eligibility is based upon performing the assigned job duties in a satisfactory manner, maintaining satisfactory academic progress, continuing to show financial need, and the timeliness of your Financial Aid Application.

If a student's eligibility changes at any time during the award period, the WS award (as well as any other financial aid awards) may be re-evaluated. This often occurs when the Office of Scholarships & Financial Aid learns of additional resources, e.g. scholarships or tuition waivers, and must reduce the amount of WS award.

Also, eligibility from one year to the next is not guaranteed. Each year students must complete a need-analysis form called the [Free Application for Federal Student Aid \(FAFSA\)](#) to determine eligibility for financial aid, including Work-Study. Students should apply by the April 1st priority deadline, since Work-Study funding is limited.

As with all Financial Aid Satisfactory academic progress is monitored. **Under no circumstances may students continue Work-Study employment after dropping below half-time enrollment.**

#### 43. Rights and Responsibilities for Work-Study

By accepting a WS position, students become members of a department or agency that depends on them.

- Students should report to work on time, notify the supervisor when they will be late or absent, and dress appropriately for the work location (dress code should be discussed during the interview).
- When asking for time off, students should consider the employer's needs as well as their own.

- In addition, some WS positions may require access to confidential information--abuse or misuse of such authorization is grounds for dismissal!
- Students cannot earn more than the Work-Study award as listed on the Financial Aid Notification.
- It is the student's and employer's responsibility to monitor earnings to be sure they do not exceed the award amount using the Work-Study Balance Sheet.
- If a problem develops on the job, the first point of contact should be the supervisor.
- If the problem cannot be resolved, the student should contact the Work-Study Office in the Office of Scholarships & Financial Aid.
- Quitting a WS job should be a decision of last resort.
- There is no guarantee that the Work-Study award can be replaced with another type of aid or that the student can secure another WS position.
- Students agree to abide by the regulations and policies as outlined in the Work-Study Employee Manual.
- Failure to follow these policies and regulations may result in the cancellation of their Work-Study award and the loss of their Work-Study position.
- Acceptance of a position through Work-Study implies a commitment to the employer for at least one semester.

#### 44. Additional Employment for Work-Study

If WS students earn the total amount of the WS award prior to the end of the award period, they may wish to continue their work relationship with the employer. This is considered additional employment, not another Work-Study position and the employer must pay 100% of the student's wages out of their own funds. Income earned in the non-WS position will be treated as base-year income and will be counted toward next year's student contribution for financial aid. Before accepting additional employment, the student may want to discuss the implications of such employment with the Office of Scholarships & Financial Aid.

#### 45. How does Cougar Promise work and what does it cover?

The University of Houston Cougar Promise covers both tuition and mandatory fees for eligible students and students from families with an Adjusted Gross Income (AGI) of \$65,000 or less. Independent or dependent students with an AGI from \$65,001 to \$125,000 may qualify for tuition support ranging from \$500 to \$2,000. Cougar Promise utilizes a combination of grants (i.e., Pell,

TEXAS and institutional grants, etc.) and various other resources as determined by the FAFSA or TASFA. Please note that if a student loses eligibility for [TEXAS Grant](#) due to being in arrears on child support, student will also lose Cougar Promise eligibility.

46. [What is the application deadline for the Cougar Promise?](#)

Cougar Promise does not require a separate application process. You must submit all your required admissions documents and complete the Free Application for Federal Student Aid (FAFSA) or the Texas Application for State Financial Aid (TASFA) by the priority deadline of January 15 to be considered. Submit all requested financial aid forms and supporting documents by this same date. You must provide a valid social security number to UH on your application for admission or directly to the Office of the University Registrar by the priority deadline to allow for processing of your FAFSA and consideration for Cougar Promise. Because students do not know in advance if they have been chosen for verification, families should consider submitting the FAFSA by December 1.

47. [Does Cougar Promise provide assistance for transfer students?](#)

Cougar Promise is a program for new entering freshmen. However, the University of Houston offers eligible transfer students the Transfer Excellence and Transfer Achievement scholarships, along with an array of federal, state and institutional grants, loans and work-study.

48. [Does Cougar Promise require full-time enrollment?](#)

Yes, students are required to be enrolled in a minimum of 12 credits at the University of Houston for both fall and spring terms. We strongly encourage students to enroll in 15 credits per term to ensure on-time graduation.

49. [Is Cougar Promise available for summer terms?](#)

Cougar Promise is a fall and spring program.

50. [Is Cougar Promise renewable?](#)

Yes, Cougar Promise is available for up to four years or five years for the Bachelor of Architecture 160 credit degree plan. To be eligible for renewal students must earn at least a 2.5 cumulative GPA and a minimum of 24 credit hours per academic year. Thirty credit hours per year are preferable to ensure on-time graduation. Students must file a FAFSA or TASFA each year by the State of Texas priority deadline and maintain income and need eligibility.

51. [Does Cougar Promise cover books as well as room & board?](#)

Cougar Promise is a commitment to assist students in meeting the cost of tuition and mandatory fees. Students may be eligible to receive additional scholarships and financial aid that can cover books as well as room and board.

52. [How will I be notified if I receive "Cougar Promise"?](#)

“Cougar Promise” is a commitment from the University of Houston to provide tuition coverage or support to qualifying Texas families, though it will not appear as an individual item on your financial aid offer. Eligible students will receive a separate communication providing the details of your assistance.

Please reach out to Scholarships & Financial Aid at [sfa@central.uh.edu](mailto:sfa@central.uh.edu) or call (713) 743-1010, option 5 for additional Cougar Promise questions.

53. Will all of my previous aid transfer to UH?

Financial aid does not directly transfer between colleges. Instead, UH will recalculate your eligibility for the Federal Pell Grant Program and Federal Direct Loans based on the information on your FAFSA, your confirmed UH enrollment, and the previously disbursed amounts at your prior institution. If you are transferring for the spring semester, the amount of federal student aid for which you are eligible will be reduced by the amount of federal student aid you received and “earned” at the previous institution. Certain types of Federal aid eligibilities, such as the Federal Pell Grants Program and Federal Direct Loans, are portable, while campus-based aid such as institutional grants and work-study are not. In addition, any money awarded by your prior institution from its own funds will not transfer.

54. Do I get additional financial aid for housing?

There aren’t additional sources of Financial Aid funding for students who select on-campus or off-campus housing. In order to defer housing fees using financial aid you must have enough accepted aid to cover all registration fees and tuition amounts, as well as the full amount of the housing charges.

55. My awards are not enough to cover my fees and school supplies. How do I apply for additional funds?

There are several ways to obtain additional funds for your education.

- If you are a **dependent student**, your parent may apply for a [Federal Parent PLUS Loan](#) to help with educational expenses. If they are denied, you can request an additional Federal Direct Unsubsidized Loan.
- For both dependent and independent students, you may also apply for [alternative loans](#).
- When requesting additional funds or applying for [alternative loans](#), we can only approve an amount that will not exceed your [cost of attendance \(COA\)](#) for the University of Houston.

- Please note that during the start of the semester, the processing times for Federal PLUS Loans and alternative loans may take a few weeks. We advise students to select a deferment or payment plan if loan application is still in process.

56. What if I am not approved for a Federal Direct Parent PLUS Loan?

If your parent applies for the Federal Direct Parent PLUS Loan and receives a denial letter, you will be offered additional Federal Direct Unsubsidized Loan funds based on your grade level eligibility.

57. What factors influence my ability to borrow and the amount I can borrow?

- All students are awarded on an assumed full-time enrollment status, your aid will be adjusted according to your actual enrollment after the official reporting day of the term and may affect the amount of your refund.
- Undergraduate students must be enrolled in at least 6 hours to be eligible for loans.
- When you transfer credits from one school to another, it is possible that not all of your credits will be accepted. This may affect your class level (sophomore or junior status), and you may only be able to borrow the lesser amount of the sophomore level.
- If your prior institution has not cancelled any active spring aid for you, you will not be eligible for awards at UH; any aid already awarded at UH will be cancelled.

58. How is my cost of attendance calculated?

To calculate your financial aid, the Office of Scholarships and Financial Aid will estimate what it will cost you to attend the University of Houston. Items included in the cost of attendance:

- Tuition and Fees – The average cost of tuition and fees for a typical student is based on enrolling for 30 hours per year. The actual costs that a student incurs will vary depending on the student's degree of study.
- Room and Board – A reasonable estimate of what it would cost to live in Houston while attending school. Actual costs may vary by individual choices related to location and circumstances.
- Books and Supplies – The average cost of books and supplies for a typical student for an entire academic year.
- Transportation – Represents travel to and from your residence and transportation costs to and from class and work.
- Personal – Personal items not included in room and board expenses.

59. If I am only seeking a certificate, can I receive financial aid for that?

No, all students must be enrolled in a degree-seeking program to qualify for federal and state financial aid.

60. I've been selected for verification. What does this mean?

Verification is a random quality-control method used by the U.S. Department of Education to check the accuracy of information submitted on the FAFSA. All schools that disburse Federal Title IV Funds are required to participate in the verification process. The verification process is a manual review of your application and requires a minimum of 2 – 3 weeks for processing (4 – 6 weeks processing during July, August and September). For more information on the verification process, please contact your Financial Aid Advisor or the myUH Enrollment Services Call Center at 713-743-1010, option 5.

61. What information is subject to verification?

- Household size
- Number in college
- Receipt of food stamp benefits
- Child support paid
- For tax filers
- Adjusted gross income (AGI)
- Income tax paid
- Untaxed IRA distributions
- Untaxed pensions
- Education credits
- IRA deductions
- Tax-exempt interest
- For non-filers
- Income earned from work

62. What additional application requirements might be requested if I am selected for verification?

Once your FAFSA is submitted, your information will be verified by matching the information on your FAFSA with a series of federally mandated data (Social Security Number, date of birth, name, selective service status, citizenship status, and default status). You may also be selected for the verification process by the U.S. Department of Education, which is a random quality control method used to check the accuracy of



information submitted on the FAFSA.

63. [What is the difference between a tax transcript and a tax return?](#)

A tax return is the form that taxpayers file with the IRS when they pay taxes or request a refund. If you have a tax transcript initiated on your myUH To-Do list, you can provide a signed copy of the exact form you filed, which may be IRS Form 1040, 1040-A or 1040-EZ, depending on the tax year and your individual tax situation.

If you do not have access to your tax return documents for the indicated year you can request a [tax return transcript](#) from the IRS. A tax transcript is a summary of your tax return provided by the IRS. Please [click here](#) to request your tax return transcript.

As a reminder, you can submit you and/or your parent's tax return information via the [FAFSA](#) using the [IRS Data Retrieval Tool](#). Because this method is electronic and instantaneous, it is preferred.

64. [How can I request a tax transcript?](#)

You may contact the IRS using one of the below methods to request a tax transcript. Please allow 7-10 business days for delivery.

Online: <https://www.irs.gov/individuals/get-transcript>

Telephone: (800) 908-9946

IRS Form: [4506T-EZ](#) (Short Form Request for Individual Tax Return Transcript)

65. [What does "Disbursement" mean?](#)

Financial aid disbursement is a process that takes place on or after the first class day of each term. Financial aid is defined as "anticipated or pending aid" until it actually "disburses" into a student's account. When we "disburse" your financial aid, we credit your pending financial aid awards to your balance due.

66. [When will financial aid disburse to my student financial account?](#)

Financial aid is awarded to students' accounts as pending/anticipated aid prior to the start of each term. All institutional scholarships and loans will begin disbursing the first week of classes (this can be delayed if you have session courses that start in months other than August and January). All Grants will disburse after the 12th class day of your latest enrolled session which is referred to as the "official reporting date" (ORD). This allows students to make changes to their enrollment status prior to the Official Reporting Day without adversely affecting their financial aid status. To view the specific disbursement dates for the semester, please visit our [disbursement page](#). To view the start dates and Official Reporting dates of all sessions, please visit the [Academic](#)

[Calendar page.](#)

67. [Why aren't my estimated awards showing up as pending/anticipated financial aid?](#)  
Estimated awards are not finalized, and it is likely we are still needing additional documentation from you to be able to finalize your awards. Please check your [myUH](#) self-service account To-Do List and submit any requested financial aid documents to our office.

If you have been awarded a TEXAS Grant estimate, you'll need to submit your final high school transcript to the [Office of Admissions](#) to be able to finalize your TEXAS Grant award.

68. [How do I calculate how much I owe to secure my classes for each term based on my pending/anticipated Financial Aid?](#)

Once financial aid funds are posted to your myUH self-service account (and you have accepted the aid offer) as pending/anticipated aid, you can subtract the semester's aid amount from your semester's "Charges Due." The calculated difference is either the amount you owe the University or the amount the University will refund to you. This difference is shown in your myUH self-service account under "Account Summary." For example, let's say you have semester "Charges Due" due of \$2,000, and your accepted pending/anticipated financial aid amount is \$1,000. At that time, the amount you would need to pay in order to secure your classes would be \$1,000; therefore, your "Account Summary" would show \$1,000. Students are always advised to check their myUH financial accounts daily during the start of each term as balances and financial aid is subject to adjustment at any time.

**[Learn how to view pending/anticipated aid and total amount due in AccessUH >](#)**

69. [What can I do if I do not have enough funds to cover my total term balance?](#)  
Prior to the University payment due date, students can select one of three payment plans offered by the University in order to secure enrollment: [90-Day Emergency Deferment Plan](#), [Short-Term Tuition Deferment Plan \(45 Day\)](#), or [Installment Pay Plan](#). Deferment and Payment Plans are administered by [UH's Student Business Services](#).
70. [After my University debts are paid, when will I receive any remaining financial aid funds?](#)

Once financial aid funds are disbursed to a student's account and all University debts are paid, UH will release any remaining funds (refund) to [BankMobile](#). All UH student refunds are then distributed by [BankMobile](#). These funds will be sent to BankMobile within 24 hours

of appearing on a student's account. Thereafter, refund processing times are determined by a student's refund preference in BankMobile. Visit <https://www.refundselection.com/> to select your method of refund processing (direct deposit to your own bank account or deposit into a BankMobile Vibe Account).

71. I'm not eligible for a Federal Direct loan. What are my options?

Many banks and other private lenders offer educational loans to help you pay for your education. Interest rates may not be as low as the federal programs can offer, but some lenders are able to offer [attractive loan options](#). If you are a Texas resident, you may also want to look into the [College Access Loan Program \(CAL\)](#). For additional loan options, visit our [Loans page](#).

72. What is the difference between subsidized and unsubsidized Federal Direct Loans?

[Federal Direct Subsidized Federal Loans](#) are offered to undergraduate students based on financial need, and the government pays the interest to the lender while you are in school at least half-time, as well as during any deferment periods. [Federal Unsubsidized Loans](#), on the other hand, are not based on need, and borrowers are responsible for all interest accrued on the loan. Interest payments can be deferred until graduation and then will be capitalized and added to the principal of the loan. You also can make payments on the interest while in school by contacting your loan servicer. Federal Direct Unsubsidized Loans are offered to graduate, professional and undergraduate students.

73. How will I receive my loan?

Your funds will be received electronically and will be applied to your [myUH](#) student account balance. Any remaining funds will be credited and distributed to you by BankMobile.

Visit <https://www.refundselection.com/> to select your method of refund processing (direct deposit to your own bank account or deposit into a BankMobile Vibe Account).

74. I have accepted my Federal Direct Loan. Why has it not disbursed?

Please make sure you have completed your Master Promissory Note and Entrance Counseling at [StudentAid.gov](https://studentaid.gov). Everyone receiving a Federal Direct Loan must complete a MPN and Entrance Counseling for their funds to disburse.

75. What are the consequences of default?

- You may be subject to court action requiring total repayment of your loan.
- Your credit rating can be severely damaged, making it difficult to borrow money for a car or home, or to receive credit cards.

- The default status can remain on your credit report for several years after you pay the loan in full.
- Your federal Treasury payments (including federal tax refunds) and state income tax refunds may be withheld.
- Up to 15 percent of your disposable income can be garnished (administrative wage garnishment) without a court order.
- You won't be eligible to receive any more federal financial aid (and possibly state aid) unless you make acceptable arrangements to repay what you already owe.
- You may be ineligible for assistance under most federal benefit programs.
- You'll be ineligible for deferments or forbearance.
- You'll be liable for the costs associated with collecting your loan up to 24 percent of your principal and interest balance, plus court costs and attorney fees.
- You may not be able to renew a professional license you hold or may jeopardize your chances for certain types of employment.
- Your loan may be assigned to a professional collection agency.

76. [What is an incentive repayment plan?](#)

Certain loan servicers may offer an incentive plan for borrowers who make timely payments (i.e., interest rate and/or fee reductions for borrowers who make 48 consecutive on-time payments). Check with your loan servicer for available options.

77. [How do I apply for a scholarship at the University of Houston?](#)

For most UH-funded scholarships, your application for admission serves as your scholarship application as well. Others require that you [submit the FAFSA](#) and provide additional documentation. Additional outside scholarships for admitted UH students may be found via Scholarship Universe, an application located within your [accessUH login](#). Look for the green icon!

78. [How do I send a private/outside scholarship to the Financial Aid Department?](#)

Full detailed instructions can be found on the [Private Scholarship Processing Guide](#).

79. [What are my student rights and responsibilities?](#)

As a student consumer you have the right to:

- know what financial assistance is available, including information on all federal, state, and institutional financial assistance programs;
- know the deadlines for submitting applications for financial aid;
- know how your financial need is determined. This process includes how costs for tuition and fees, room and board, travel, books and supplies, and personal expenses are decided in developing cost of attendance budgets;
- know what resources (such as parental contribution, other financial assistance, student assets, etc.) are considered in the calculation of your financial need;
- know how your financial need, as determined by the University, has been met, and how and when financial aid funds are disbursed;
- request from the Office of Scholarships and Financial Aid (OSFA), an explanation of the various programs in your student aid package. If you believe you have not received the financial assistance for which you are eligible, you may request in writing a review of your aid application;
- know what portion of the financial assistance received must be repaid, and what portion is scholarship/grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin;
- know how the OSFA determines whether you are making satisfactory academic progress, and what happens if you are not; and
- you have a right to privacy. All records submitted with your application for financial aid are confidential, and subject to legal requirements concerning disclosure of such information. For more information, please see the University's explanation regarding [The Family Educational Rights and Privacy Act \(FERPA\)](#).

It is your responsibility to:

- review and consider all information about the financial aid programs at the University prior to enrolling;
- complete all financial assistance applications and forms accurately, and submit them to the OSFA by the appropriate deadlines;
- complete the Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA (undergraduates) in full. You may experience delays in receiving a decision about financial aid if forms are submitted after the priority filing deadlines or are filled out incompletely or incorrectly. Falsification of information on application forms for federal financial assistance is considered a criminal offense, and you may be subject to

penalties under the U.S. Criminal Code;

- respond quickly to all requests for additional documentation related to verification or corrections;
- notify the OSFA if there is a change in any of the information reported on the FAFSA;
- read and understand all forms, both paper and electronic, that you are asked to submit or sign, and keep copies of these forms. You are legally responsible for all agreements which you sign;
- if awarded a loan, participate in any required entrance/exit counseling;
- notify your lender of any changes in your name, address, or school status if a loan is part of your financial aid;
- if employed through the Federal Work Study Program, report to your job according to the schedule you arranged with your supervisor, complete all work to the best of your ability, and notify your supervisor in advance if you are unable to report to work for any reason;
- maintain Satisfactory Academic Progress (SAP) for financial aid eligibility;
- know and comply with the University's refund and Return of Title IV fund policies

80. [What is an unofficial withdrawal?](#)

If a student who begins attendance fails to earn a passing grade in at least one course during the semester, the institution must assume that the student has unofficially withdrawn, unless the institution can document that the student completed the period. In the absence of evidence of a last day of attendance at an academically related activity, the school must consider a student who failed to earn a passing grade to be an unofficial withdrawal and subject to returning 100 percent of financial aid received for the semester.

81. [How will Financial Aid obtain the information to complete an unofficial withdrawal for me?](#)

The Office Scholarships and Financial Aid will email your professors a proof of course completion request on the business day following the grade deadline for the term. They will be asked to provide the last date of attendance via an email reply. All emailed responses from professors must be received within 10 days of email receipt.

82. [How much will be returned to the Department of Education?](#)

A date of withdrawal will be determined according to the last date of attendance the professor has provided. That date will be used to calculate the Return of Title IV (R2T4) and federal funds to return. If the professor indicates that the student stopped attending but we cannot

provide a specific date, then we will use the midpoint of the semester and calculate the R2T4 based on 50 percent. Students who withdraw (officially or unofficially) after completing 60 percent of the semester earn 100 percent of their financial aid for the semester and no Title IV funds are returned. If a last date of attendance is not provided by the deadline, 100 percent of federal aid received for the semester will be returned.

83. [How am I notified if I owe a balance due to withdrawal?](#)

Once the unearned aid is established, the Office of Scholarships and Financial Aid will reduce the award and send a letter of notification to the student. Official correspondence from the University is sent to the email address provided by the student. If the student has failed to correct his or her contact information, they will not be relieved of the responsibility on the grounds that the correspondence was not received. The unearned aid is removed from the student's account by Scholarships and Financial Aid and returned to the Department of Education through the Common Origination and Disbursement (COD) system. Any unearned Title IV financial aid is returned by University of Houston in the following order: Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal PLUS Loans, Federal Pell Grant Program funds, Federal Supplemental Educational Opportunity Grant Program (SEOG) funds, other Title IV assistance.

84. [If aid is returned, will I owe the University?](#)

If the Return of Title IV (R2T4) calculation causes a balance on the account, it is the student's responsibility to pay the balance to the University of Houston. Students are required to repay any balance owed to the University of Houston before transcripts or diplomas will be released or before students can register for an upcoming semester. Any federal loan amount owed by the student is to be repaid under the terms of their promissory note; in addition, students may be responsible for possible repayment of grant funds to the Department of Education.

85. [Does withdrawing affect Satisfactory Academic Progress?](#)

Yes, withdrawing from one or all classes may impact your Satisfactory Academic Progress (SAP). Please view our requirements for maintaining [Satisfactory Academic Progress \(SAP\)](#) to remain eligible for subsequent semesters of financial aid.

86. [What type of payments does UH accept?](#)

Cash, money order, cashier check, business check, and personal check (with account holder's date of birth and id number included). We accept



all credit and debit cards: (Mastercard, Visa, Discover, and American Express). The University **does not** accept checks issued through credit card accounts. Temporary cards or gift cards are also not accepted.

Payments can be made at the Cashier's Office in the [Welcome Center](#) Monday-Thursday, 8:00AM-5:00PM and Friday, 9:00AM-5:00PM. Check and credit card payments can be made online at [myUH](#) (MasterCard, Visa, Discover and American Express only).

**[Learn how to make a payment via AccessUH >](#)**

87. [How do I apply for a 90-Day Emergency Deferment Plan, Short Term Tuition Deferment Plan, or Installment Plan?](#)

1. Log on to [myUH](#).
2. Click UH Self-Service.
3. Under myUH Self-Service, click on Student Financials.
4. Click on Payment Plans. NOTE: A "paid" status must be accomplished to be eligible for a UH Book Loan.

88. [What are the qualifications for an Emergency/Short Term Tuition Deferment Plans?](#)

You can't have any prior balances or stops on your student account and you must be enrolled in courses.

89. [What is not covered under mandatory fees when applying for an Emergency/Short Term Tuition Deferment Plans?](#)

Fees that are not covered by the 90-Day Emergency Deferment and Short Term Tuition Deferment Plans are optional fees such as health insurance, yearbook and parking citations and decals. Students must pay these fees out of pocket when applying for either of these loans.

90. [What happens if I do not submit my payment by the deadline?](#)

If payment is not received in our office or posted online by close of business on the published due date, students will risk having their classes canceled.

91. [How often should I check my student financial account in myUH?](#)

Students are advised to check their [myUH](#) accounts daily and make immediate payment arrangements for any charges due. Student financial accounts are dynamic and subject to change due to adding of classes, adjustments in financial aid, parking registration, housing, meal plans, etc.



92. How do I receive a refund of unused monies associated with tuition, fees, and/or financial aid from the University of Houston?

If you have a credit balance on your account as a result of financial aid “feeding” to your account; then that money will automatically generate a refund to you without any action on your part. If the credit balance on your account is created for another reason then you will need to sign in to your [myUH](#) self-service account and request the refund. For students who pay with credit card, their credit refund will apply back to the original card.

93. What is the refund policy regarding adding/dropping classes?

It is recommended that you go to the following website and study the explanation for refunds/credits for an explanation of how they are applied. [www.uh.edu/financial/payment/refunds](http://www.uh.edu/financial/payment/refunds)

94. What are my refund options?

You have two options:

- a. You can elect to have your refund deposited to the bank account of your choice;
- b. You can have your refund deposited to a BankMobile Vibe account

95. Can I have my refund directly deposited/transferred to my personal bank account?

Yes, you can have the refund sent to your bank account at the bank of your choice (U.S. Bank). You may do this by entering your banking information, as located on the bottom of your check, at the following website: [refundselection.com](http://refundselection.com).

96. How long does it take to have my refund deposited/transferred into my personal bank account?

If you select this method of refund, money is transferred to an existing account the same business day BankMobile receives funds from UH. Typically, it takes 1 – 2 business days for the receiving bank to credit the money to your account.

97. What is the BankMobile Vibe Account?

Generally speaking, the BankMobile Vibe is an optional account through BankMobile where students may elect to receive refunds from the University. Again this is optional; the University recommends that you set up direct deposit. For more information regarding the BankMobile Vibe account, please visit <http://bankmobile.com>.

98. What is BankMobile Vibe?

BankMobile is a division of Customers Bank that provides refund management services to colleges and universities.

99. I just filled out the appeals form. When will I be able to upload my documents?

You should receive to-do list items in your myUH portal in 2-3 business days.

100. What is the decision timeline for my appeal?

There is not currently a timeline for appeals. Please keep an eye on your email for any updates.

101. What happens if I now meet assured admission?

There is no assured admission for appeal decisions and every application will be reviewed holistically.

102. Can Transfer students appeal?

No, only Freshman students can appeal.

103. Can International Freshman students appeal?

Yes.

104. What tips do you have for an appeals application?

Be sure to answer all parts of the personal statement prompt and include all extracurricular activities, community service, work experience, accomplishments, or other pertinent activities achieved throughout high school. Don't forget to include hours per week and weeks per year.