

HGST

Houston Graduate School of Theology

Financial Aid Handbook

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Financial Aid at HGST

Welcome to HGST. We, in the Financial Aid office, hope we can help you pursue your dream of an advanced degree by making it financially possible.

There are 3 types of financial aid offered at HGST:

Scholarships

We offer in-house scholarships for which students may apply once a year. Applications can be obtained from the Financial Aid office. The scholarship awards generally range from \$500 - \$1000 per award year. These funds are limited and have a strict review process.

The Financial Aid office may have information about scholarships offered by outside sources. Please contact the FA office for more information.

Scholarships **do not** need to be repaid. All scholarships are deducted from your financial aid award should you decide to receive federal aid.

VA Benefits

HGST accepts VA Benefits for students under chapters 30, 31, 32, and 33. Students applying for aid under chapter 31 should meet with their Vocational Rehabilitation Counselor and bring the necessary paperwork to the Registrar's Office. Students applying for aid under chapters 30, 32, or 33 should follow the steps below to ensure proper processing of their VA Education Benefits. Those who have used benefits previously at another school, will need to submit a Request for Change of Program or Place of Training, VA Form 22-1995, to the VA. This form may also be submitted electronically on the VA Benefits website.

Students who have never used VA benefits will need to submit an Application for VA Education Benefits, VA Form 22-1990, to the VA. This form may also be submitted electronically on the VA Benefits website.

All students receiving VA funds must submit a copy of their DD-214 and military transcript to the Registrar's Office.

After you have submitted the proper form, ask the Registrar to certify your courses in the VA Once system.

HGST does not participate in the Hazelwood or Yellow Ribbon programs. Students with questions about eligibility for VA educational benefits should contact the VA directly at 1-888-442-4551 (1-888-GI-BILL 1). Please email any additional questions about receiving VA Educational Benefits at HGST to the Registrar.

Loans –Title IV Aid

The most common form of aid T HGST is the William D. Ford Direct Loan Program or Direct Loans. This aid is administered directly through the U.S. Department of Education. As of July 1, 2010 all federally backed student aid loans will be issued through this program. These loans are

also referred to as Direct Loans or by the name **Title IV Aid** which refers to the Federal code that governs the administration of federal funds for educational purposes. These names: direct loans and Title IV funds may be used interchangeably to refer to the federal aid we administer here at HGST.

The administration of Title IV funds is regulated by strict federal law, which must be faithfully followed by all financial aid administrators and is overseen by the Department of Education. The law determines the criteria by which a student is deemed eligible for Title IV funds. The law also determines the requirements for processing and managing those funds. All students who wish to receive financial aid in the form of federal direct loans must adhere to these laws, as well.

The **Title IV Aid** offered here at HGST is Direct Loans: subsidized loans (need-based aid) and unsubsidized loans (non-need based). Need is determined by the federal government through the FAFSA process. Both subsidized and unsubsidized loans for graduate students have an interest rate of 6.8%. The U.S. government pays the interest on subsidized loans while the student is enrolled at least half time (at least 6 credit hours). The interest starts to accrue on both loans when the funds are released.

Both Direct Subsidized and Unsubsidized loans **must** be repaid.

See sample charts:

Sample Repayment Charts

Standard Repayment			
Debt	interest rate	# of payments	monthly payment
10,000	6.80%	120	115.08
20,000	6.80%	120	230.16
30,000	6.80%	120	345.24
40,000	6.80%	120	460.32
50,000	6.80%	120	575.40
60,000	6.80%	120	690.48
70,000	6.80%	120	805.56
80,000	6.80%	120	920.64
120,000	6.80%	120	1,380.96

Sample Repayment for Alternate Repayment Plans					
	Income-based	Graduated	Income sensitive	Extended	Consolidation
Term	25 years**	10 years%	11 years *	25 years	30 years
Total interest	\$81,981	\$26,118	\$26,938	\$64,933	\$80,816
Total paid	\$98,564	\$86,118	\$86,938	\$124,933	\$140,816

Figures based on \$60,000 of debt

*Income-sensitive is based on an annual salary of \$30,000 and 4% monthly gross income allocation to loan payment.

** Any remaining balance and interest is forgiven after 25 years

For additional repayment options visit Texas Guarantee's website:

<http://www.tgslc.org/borrowers/repay/plans.cfm>

The Financial Aid Process

Step 1: FAFSA

All students who wish to receive Title IV funds must first complete a FAFSA (Free Application for Federal Student Aid). The FAFSA collects financial and other information used to determine a student's eligibility for aid. A student may complete a FAFSA by visiting www.fafsa.ed.gov. You must first acquire a PIN (personal identification number) either by visiting www.pin.ed.gov or clicking on PIN SITE or following the instructions after selecting **Start Here** on the FAFSA homepage. FAFSA requires the student to enter information from his/her most recent IRS tax return. Once a PIN is obtained it is important to keep a record of it in a secure place as it will be needed for the secure completion of several online tasks required in the financial aid process.

Be sure to list the school code for HGST. Our Title IV school code is **G23202**.

Students will receive a SAR (Student Aid Report) as a response to submitting a FAFSA. You must review this report for errors or conflicting information that may or may not have been highlighted by CPS (Central Processing System) or the FAFSA community. You may correct your FAFSA by returning to www.fafsa.ed.gov and using your pin. You may also call 1-800-4-FED-AID or 1-800-433-3243.

On the first page of your SAR, you'll find a number labeled "EFC", which is the Expected Family Contribution. The EFC is determined by a federal formula using the financial and personal information you supplied to FAFSA. The EFC is subtracted from the school's cost of attendance to determine your "need" or eligibility for need-based financial aid programs, in our case, subsidized direct loans. Students who don't have the amount determined by the EFC to pay towards education can receive unsubsidized funds to replace that amount.

The school will receive an ISIR (Institutional Student Information Report). The financial aid administrator will also review your report for errors or conflicting information. All errors and conflicts **must** be resolved before aid can be disbursed.

Please inform your financial aid administrator of your desire to receive aid.

Reapply each year

You'll need to complete the FAFSA each academic year (Fall Semester thru Summer semester). You should receive an electronic or paper Renewal Application from the U.S. Department of Education in the mail. You must use the same PIN you used when you first filed an application with FAFSA to file your Renewal FAFSA online.

Step 2: Admission and Enrollment

To be eligible for federal loans and scholarships, you must be officially admitted to HGST and enrolled in a course of study leading to a degree. Non-degree students or students seeking a certificate only are not eligible for Title IV funds. If you do not plan to attend Houston Graduate School of Theology, notify the Financial Aid (FA) office immediately.

New students must fulfill all the requirements of the admission office and be enrolled before aid can be administered.

Current students must enroll in classes for subsequent semesters at the earliest opportunity to avoid a delay in aid. It is the student's responsibility to communicate effectively with the FA office. Once enrolled, contact the FA office for additional requirements.

Financial Aid is based on the number of credit hours taken.

Half-time = 6 credit hours (the minimum required to be eligible for FA).

Full-time (for Financial Aid purposes) = 9 credit hours

Summer = 6 credit hours is both the minimum required and fulltime.

Priority FA deadlines

For students entering in the Fall Semester, the deadline is two months before school starts.

For students entering in the Spring Semester, the deadline is two months before school starts.

Step 3: Communication

Students are responsible for providing the financial aid office with a valid phone number and home address. An official HGST email account will be issued to a new student upon admittance to the school. Email is the primary mode of communication used by the FA office. It is the student's responsibility to activate that account for school use and check that email account regularly for communication from the FA office and other school departments. All school communication will go to your HGST email account. A link to the HGST email portal can be found on the home page of the HGST website: www.hgst.edu. Inform the FA office of any changes in your contact information.

Respond promptly

If the Financial Aid Department requests additional information to process your application, respond right away! A speedy response on your part ensures that your eligibility will be determined in a timely manner.

Step 4: Paperwork

Title IV aid has specific requirements and HGST has preferred procedures.

- **Master Promissory Note** -A valid Master Promissory Note must be completed and signed. This may be done online at www.StudentLoans.gov using your FAFSA PIN.
- **Loan Counseling**- Loan counseling is required upon **entrance** into the Title IV program (before the first loan) and upon **exit** from the Title IV program (after last disbursement, either at graduation or after withdrawal). Entrance Counseling can be completed on-line at www.StudentLoans.gov. Exit Counseling is available on the National Student Loan Data System's website: www.nsls.ed.gov . Both require your FAFSA PIN for identification.
- **Credit Balance Authorization** – HGST requests that students sign this form. It enables students to carry aid from one semester to another should they ever wish to do so. This is not required and students may rescind such request at anytime.
- **Verification** – Periodically, CPS selects students for further verification of the information supplied to FAFSA. These students may be selected randomly or because of conflicting information. The Verification process requires a student to complete a Verification Worksheet and to submit signed copies of tax returns (student and spouse) to the FA office. The student has 2 weeks from the time of notification to provide the requested documentation. No aid will be administered

until the verification process is complete. The FA office may request, at any time, any additional documentation.

- **Scholarships** -Let the FA office know when you receive other funding, such as veteran's education benefits, non-HGST scholarships, funding from outside agencies, and so on. These resources are considered part of the total amount of financial aid you are awarded. If such additional financial resources arrive after your aid has been disbursed, other aid, typically loans will be reduced to adjust for any amount that exceeds your cost of attendance.

For more information on the financial aid process and deadlines, please contact the Financial Aid Department at 713-942-9505 or llong@hgst.edu.

Step 5: Disbursement

Financial aid is disbursed in four disbursements throughout the academic year: 2 Fall disbursements and 2 Spring disbursements. Your aid will be reevaluated each Spring semester to adjust for changes in credit hours.

The Department of Education will send your disbursement funds to HGST via Electronic Funds Transfer. Those funds will be credited to your account within 3 days of receipt. You will be notified via email if a credit balance or refund (funds in excess of your balance) is available for you to pick up. Students wanting to keep their credit balance on account must have signed Credit Authorization Form on file in the Financial Aid Office. For more information, contact the **Business Office** or call them at 713-942-9505.

Determining Eligibility

Determining financial aid eligibility is the joint responsibility of the federal government and the school. The FAFSA process determines a student's EFC (Expected Family Contribution) with which need based-aid is calculated. Federal law also determines specific eligibility restrictions. For example, students who do not meet specific citizenship requirements are not eligible for federal aid. A student's past loan history can also affect future loan eligibility. A student's loan history may be viewed by visiting the National Student Loan Data System's website: www.nslds.ed.gov. The Financial Aid administrator is responsible for adhering to these eligibility requirements. The FA officer is also responsible for monitoring the school based eligibility requirements.

Common reasons why funding is withheld

- **Failure to complete Entrance counseling or Master Promissory Note**- A federal loan borrower must complete one counseling session upon entering the federal loan program. A completed Master Promissory Note is, also, required before Federal funds can be disbursed. You can complete your Master Promissory Note and counseling session

online: www.StudentLoans.gov . You will need your FAFSA PIN to sign into the website.

- **Failure to complete verification process** – Failing to provide the FA office with the requested documentation will result in ineligibility.
- **Failure to meet enrollment minimum** - Please **contact** the Financial Aid Department if you plan to enroll less than full-time. Your award will be adjusted accordingly. If you enroll less than half time, you will not be eligible to receive federal loans. If you drop below 6 credit hours within the semester you may lose your financial aid eligibility and be required to repay any aid for which you are not eligible.
- **Failure to meet SAP** - You will be placed in a FA warning status or have your aid denied should you drop below the minimum SAP requirement. See the section on **Satisfactory Academic Progress** for details on satisfactory academic progress.

SAP- Satisfactory Academic Progress Policy

According to federal regulations, all schools that administer Title IV funds must monitor the academic progress of students receiving federal aid to determine whether those students are progressing in a satisfactory manner towards the completion of a degree. Due to changes in federal regulations effective July 1, 2011, that progress must be measured in qualitative (grade point average) and quantitative components (pace and maximum timeframe). The policy concerning this monitoring process is called the Satisfactory Academic Progress Policy or more commonly referred to as SAP.

It is important to note that Academic SAP is different from Financial Aid SAP. The academic SAP policy monitors a student's good standing within the seminary and whether a student is eligible for graduation. The deans are responsible for creating and monitoring the Academic SAP policy. All students matriculating at HGST are subject to the Academic SAP. The Financial Aid SAP is governed by federal regulation and is used to monitor a student's eligibility to receive Title IV funds. The Financial Aid office is responsible for monitoring the Financial Aid SAP policy. Only students receiving Title IV funds are subject to the Financial Aid SAP policy. Federal regulations require the Financial Aid SAP policy to be equal to or stricter than the school's graduation requirement. Therefore, it is possible for a student to remain in good standing with the seminary's Academic SAP policy yet be deemed failing to make SAP by the Financial Aid SAP policy.

Qualitative

All students pursuing a degree must maintain a cumulative grade point average (GPA) that is equal to or greater than the minimum graduation standard for their degree. The minimum GPA for each degree is listed below.

DMin – 3.0
MTS – 3.0
MAC – 3.0
MDiv – 2.5

This standard is referred to as the qualitative component of the Satisfactory Academic Progress Policy (SAP). This policy applies to all federal loan recipients. Scholarships are awarded at the discretion of the Scholarships Committee and may be withdrawn if the student does not meet this satisfactory academic progress policy.

Quantitative

There are two elements to the quantitative component of SAP: *PACE* and maximum timeframe. *PACE* measures the rate at which students are completing classes whether aid has been received or not. Is a student completing the classes for which he or she has been registered? Maximum timeframe measures whether a student is progressing towards completing the degree within the maximum timeframe allowed.

Pace

All students must maintain a satisfactory *PACE* while pursuing a degree. *PACE* is measured by dividing total completed hours by total attempted hours. All withdrawals which are recorded on the transcript (withdrawals after the first 10 days of a semester) and transfer hours are calculated in this formula. All first year graduate students, those who have completed less than 24 credit hours, must have a completion rate, or *PACE*, of 50%. Second year students, between 24 and 47 credit hours, must have a *PACE* of 60%, and third year + students, 48 credit hours and above, must have a completion rate of at least 70%. Students should note that withdrawal from course work can adversely affect *PACE* and, therefore, affect financial aid eligibility.

Maximum Timeframe –

All students must complete their degree within the maximum timeframe determined for their degree program. The maximum timeframe and the minimum credit hours per academic year for each degree are listed below.

DMin – The Doctor of Ministry degree must be completed within 6 years with a minimum 7.0 credit hours completed within each of the first five years. All remaining credits hours required for degree completion must be successfully completed within the sixth year.

MTS – The Master of Theological Studies degree must be completed within 4 years with a minimum of 12 credit hours of completed enrollment during each of the first three years of enrollment. All remaining credits hours required for degree completion must be successfully completed within the fourth year.

MAC – The Master of Arts in counseling degree must be completed within 5 years with a minimum 12 credit hours of completed enrollment during each of the first four years of enrollment. All remaining credits hours required for degree completion must be successfully completed within the fifth year.

MDiv – The Master of Divinity degree must be completed within 7 years with a minimum 12 credit hours of completed enrollment during each of the first six years of enrollment. All remaining credits hours required for degree completion must be successfully completed within the seventh year.

Monitoring Progress

The FA Office conducts reviews of all SAP components of all applicants for financial aid after grades are submitted each semester and before aid is disbursed for the following semester. The assessment will be based on the student's entire academic record. All of a student's academic coursework is considered in the review process, without regard to whether or not the student received financial aid for all the terms. Admission to HGST or maintaining good academic standing as defined by the individual graduate and doctorate programs does not necessarily constitute maintaining Satisfactory Academic Progress for financial aid purposes.

Financial Aid Warning

Students who are not in compliance with the SAP policy are considered to be in an unsatisfactory status. A student whose status is determined to be below the minimum cumulative GPA, *PACE* or maximum timeframe for his/her degree program will be placed in a Financial Aid Warning status. A student is still eligible to receive aid while in warning status for one semester. If a student has not met minimum SAP requirements at the end of that semester, the student will be placed on Financial Aid Dismissal and will no longer be eligible to receive aid until the student achieves the minimum SAP. The student may be reinstated after demonstration of the ability to meet minimum SAP standards.

Right to Appeal

Students who have had eligibility for Title IV aid suspended due to unsatisfactory academic progress may appeal to the Financial Aid Department for an extension of time to meet the standards detailed in this policy. A student whose academic performance was affected by circumstances beyond his/her control including, but not limited to, personal or family accident, illness or crisis; death of a close family member; loss of employment or employment transition; or divorce, may request a review of his or her situation by submitting an appeal in writing to the financial aid office. The letter must describe in detail those circumstances and specific information about how his/her ability to meet the satisfactory progress standards detailed in the HGST policy was affected. The student should describe what has changed that will facilitate the student's ability to meet SAP in the future. In addition, independently verifiable supporting documentation from a third party is required in most instances. Documentation may include a letter from a medical practitioner, lawyer, priest or pastor who is familiar with the student's circumstances; copies of bills; or copies of reports from government or local authorities. The documentation must contain the name and telephone number of a contact person in the event that the appeals committee wishes to confirm the authenticity of the documentation or to request additional information.

Appeal Decisions and Financial Aid Probation

If the student's appeal is granted, the student will be placed on **Financial Aid Probation** and given an academic plan that if followed will ensure the student will be able to meet SAP requirements within a specified period of time during which the student may continue to receive financial aid. If the student does not meet the Satisfactory Academic Progress standards after the end of the term of probation, then the student is determined to be ineligible for current and future Title IV aid until the student completes additional coursework sufficient to return to good standing. If the student fails to meet the terms of the academic plan, the student is deemed ineligible to receive aid.

Financial aid eligibility when obtaining additional concentrations and degrees

Students who have completed all of the requirements for a degree, and who have had the degree conferred by the HGST and return seeking a second concentration for the degree are not eligible for Title IV aid. In order to be eligible for federal student loans, a student must be seeking a degree.

A HGST graduated student may receive federal student loans for the pursuit of a second degree, provided the student has met SAP standards in pursuit of the first degree.

Student Withdrawal / Return of Title IV Funds Policy

In accordance with federal regulations, when a Title IV aid recipient withdraws from all classes during a term, it is Houston Graduate School of Theology's responsibility to determine the withdrawal date and amount of loan funds that the student has earned. If a student received less assistance than was earned, he/she may be able to receive those funds. On the other hand, if the student received more assistance than earned, the unearned funds must be returned by the school and/or aid recipient to the Department of Education (DOE). If, when the school returns funds to the DOE, a balance is created to the student's account, it is the student's responsibility to pay that balance. Note: The Return of Title IV funds calculation is different from the tuition refund calculation.

A student's withdrawal date varies depending on the type of withdrawal.

Official Withdrawal

A student is considered officially withdrawn if the Registrar's Office is notified in writing via:

- Add/Drop -The withdrawal date is the date the student submits a completed form to the office.
- Letter, email or fax - The withdrawal date is the date the letter is received via postal, electronic, or fax mail.

No Official Withdrawal

If a student ceases attendance without providing official notification, the withdrawal date is the date that is reported as the last date of attendance at an academically related activity by a faculty member on a class roster, grade roster/sheet, or other documented source, e.g., grade book. The faculty member will maintain the documentation of the last date of attendance.

If the student fails to officially withdraw due to circumstances beyond the student's control, i.e., illness, accident, grievous personal loss or other circumstances, the date related to the onset of that circumstance could be used as the withdrawal date.

Exit Counseling after Withdrawal

After withdrawal from HGST, a student must complete the federally required Direct Loan Exit Counseling. If counseling has not been completed, HGST reserves the right to withhold the student's transcripts until the requirement is met. Exit counseling can be completed at www.nsls.ed.gov.

Calculation of Earned Title IV Assistance

The amount of Title IV funds earned by the student is determined on a pro-rata basis up to the end of 60% of the term. For example, if the student completed 30% of a term, 30% of the aid originally scheduled to be received would have been earned. Once a student has completed more than 60% of a term, all awarded aid has been earned.

Return of Title IV Funds

The school will use the required federal Return of Title IV worksheets to calculate the total aid earned by a withdrawn student. The same percentage of earned aid is applied to the amount of aid the school is able to accept to pay institutional charges. For example, if, as in the example above, a student has only earned 30% of the aid, the school may only apply aid to 30% of the institutional charges. This, however, does not release the student from the responsibility to pay the remaining 70% of the institutional charges if the student withdrew after the "Last day to withdraw with partial refund" as determined in the academic calendar. If all the aid has been disbursed at the time of the student's withdrawal, the school is only responsible to return its percentage of the institutional charges. The student must pay the remainder of excess aid to the Department of Education. Any balance left on the student's account after a Title IV return calculation must be paid before the student can re-enroll in classes, receive transcripts, or utilize any other service of the school.

Post-Withdrawal Disbursements

If the total amount of the Title IV loan funds earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event that there are outstanding charges on the

student's account, HGST will credit the student's account for post-withdrawal disbursement of loan funds, up to the amount of the allowable charges.

Any remaining funds will be disbursed to the student in the form of a check no later than 14 days after the funds have been credited to the student's account, unless otherwise instructed by the student to keep a credit balance on account.

Enrollment Reporting

All Title IV participating schools are required to report the enrollment status of all Title IV Fund recipients to the National Student Loan Data System or NSLDS. Those students who have received funds in the past and still have loans waiting repayment but are not currently receiving federal funds are included in this enrollment reporting. Lenders use this information to determine a student's eligibility for loan deferment. All subsidized and unsubsidized loans receive a six month grace period during which a student does not need to make payments. That grace period begins once a student drops below half-time enrollment status. This grace period is intended to provide student loan borrowers the opportunity to find employment after graduation before beginning loan repayment. However, any student who withdraws to below half-time, enrolls less than half-time, or takes a semester off will lose some or all of this grace period and will have loan payments begin immediately upon graduation. Students who take a semester off or withdraw from all coursework may lose their in-school deferment status, as well.

The National Student Loan Data System has an online borrower portal for borrowers to obtain copies of their student loan history. Students who wish to review their loan history may visit www.nslsds.ed.gov

Leave of Absence

A Title IV recipient who wishes to temporarily cease attendance due to unforeseen or unusual circumstances may request an **Approved Leave of Absence (LOA)**. A LOA must be requested in writing either by letter or the completion of a Leave of Absence Request Form (obtained from the Financial Aid Office) before the last day of attendance and may not be for longer than 180 days within a 12 month period. During a LOA, a student is not considered withdrawn and no return of funds calculation is required but the student is not eligible to receive additional Title IV funds. No additional charges will be added to a student's account. It is the seminary's policy that only the amount of days absolutely needed for this leave is permitted. A student on an approved leave of absence will not lose any portion of the 6 month grace period which normally begins when a student ceases enrollment. However, if a student fails to return at the end of the LOA he/she will be considered withdrawn and reported as such to NSLDS thus causing the loss of all or a portion of the grace period.

A LOA request must be signed, dated and contain the specific reasons for the request. The following reasons support the application for a LOA (though others may be considered): illness or injury to student or immediate family, maternity, divorce, military deployment, jury duty, etc. A student must submit the LOA request to the Financial Aid Officer for approval or denial prior to the last day of attendance. In the case of a sudden or unavoidable incident, this requirement may be waived at the discretion of the Financial Aid Officer.

Graduation and Repayment

As graduation approaches, a prospective graduate will need to consider how to fulfill the federal and school requirements for leaving the Title IV Aid program. Graduates will also need to consider which repayment option best suits their financial situation. HGST's financial aid administrator is prepared to help prospective graduates make that determination and to plan for future student loan debt management. Many of HGST's degrees can lead to careers that could qualify for Public Service Loan Forgiveness available through the Department of Education.

Exit Counseling

Direct Loan Exit Counseling is a federal requirement and can be completed by visiting www.nsls.ed.gov. A student will need the following:

- FAFSA PIN
- Social Security Number and birth date
- Complete contact information for two personal references (one relative)

Once completed, a report will be made available to the HGST financial aid administrator. If counseling has not been completed, HGST reserves the right to withhold the student's transcripts until the requirement is met.

Exit Interview with FA Administrator

Each prospective graduate is required to meet with the financial aid administrator for a one on one discussion of that individual student's loan debt, repayment options, possible Public Service Loan Forgiveness and a step by step plan towards achieving loan forgiveness.

HGST's financial aid staff will remain available to all HGST graduates should any guidance be needed concerning student debt and repayment at any time after the diploma has been awarded.

Deferment and Forbearance

Borrowers who find they are having difficulty meeting their payments for their student loans should contact their lender. Lenders are usually willing to help borrowers who find themselves temporarily unable to make their student loan payments by either placing the loans in forbearance or deferment. Remember borrowers who default on their student loans may find their credit rating adversely affected and may find it difficult to finance a mortgage or car. The federal government has the power to garnish wages. Federal loans cannot be dismissed through bankruptcy.



I, the undersigned, have read, understood, and agree to abide by the policies contained in the Financial Aid Handbook of the Houston Graduate School of Theology.

Printed name _____ Date _____

Signature _____