



Terms and Conditions Governing Student Financial Aid

LSCS Financial Aid Departments

LSC-CyFair	LSC-Kingwood	LSC-Montgomery	LSC-North Harris	LSC-Tor
9191 Barker Cypress Rd Cypress, Texas 77433 cfcinfo@LSCS.edu 281.290.3200	20000 Kingwood Dr Kingwood, Texas 77339 kcfinaid@LSCS.edu 281.312.1600	3200 College Park Dr Conroe, Texas 77384 mcfinaid@LSCS.edu 936.273.7227	2700 W.W. Thorne Dr Houston, Texas 77073 nhcfinaid@LSCS.edu 281.618.5464	30555 Tomba Tomball, Tex tcfinaid@L 281.351



Federal Title IV regulations require all students to complete a Free Application for Federal Student Aid (FAFSA) to apply for federal financial aid funds. Lone Star College (LSCS) also uses this information to award state grant funds, as well as institutional funds and certain scholarships. Requests for financial aid are processed on a first come-first serve basis. Students who apply before April 1 will be given priority.

APPLYING FOR FINANCIAL AID

1. Log onto fafsa.ed.gov.
2. Shortly after submitting the FAFSA, the Department of Education will send a Student Aid Report (SAR) to the address listed on the FAFSA. An electronic version of the SAR will be sent to LSCS if one of the campuses is listed on the FAFSA.
3. Review the SAR and contact the financial aid office if any information is incorrect.
4. Complete the Financial Aid Request form and submit it to one of the campuses. The form can be picked up from the financial aid department or printed from lonestar.edu.
5. Students are notified through the LSCS college e-mail system if additional documentation is needed.
6. Once the review is complete, an e-mail will be sent to your Lone Star e-mail account notifying you of the outcome. If you are awarded, the award and eligibility requirements will be available on MyRecords.

FAFSA Renewal

Financial aid eligibility at LSCS is not automatically renewed from year-to-year. A FAFSA, or a Renewal FAFSA, must be submitted each academic year.

DETERMINING ELIGIBILITY

Financial aid eligibility is determined based on a combination of factors. The topics covered in this section are not exhaustive. For additional information refer to the Federal Student Aid Handbook.

FAFSA information Generally, this does not change once the financial review process is complete.

Course Enrollment All initial financial aid awards are based on the enrollment level (i.e. full-time, three quarters time, half-time, etc) reported on the FAFSA for the fall and spring semesters. Financial aid will be recalculated based on any changes in your course enrollment. In some cases, if you enroll less than half time, grant and work-study amounts can be reduced or cancelled.

Full time	12 credit hours or more	
Three quarter time	9- 11 credit hours	
Half time	6 – 8 credit hours	
Less than half time	1 – 5 credit hours	

***These enrollment levels apply for financial aid eligibility in all semesters (i.e. fall, spring, and summer)

Residency status LSCS is a public institution. State funds must be awarded to Texas residents. If the residency status used to make an award is changed, then the student’s eligibility can subsequently change. Students can view their residency status in MyRecords.

Grade level	A student's academic level is used to determine Federal Stafford Loan limits. When a student progresses from freshman to sophomore, the student's Stafford Loan eligibility may change. Stafford Loans are not automatically increased based on a grade level progression. Students must contact the Financial Aid Department and request reevaluation.
Satisfactory Academic Academic Progress (SAP)	It is a federal requirement that students maintain SAP to receive financial aid. A change in SAP status can impact eligibility (see Understanding Satisfactory Academic Progress section for details).
Outside aid	Federal and state regulations require LSCS to consider outside sources of financial assistance when awarding aid. Outside aid can be scholarships (LSCS or private), tuition waivers, tuition exemptions, veteran benefits, etc. A student's MyRecords account will list all outside aid of which LSCS is aware. Receiving any additional aid later may cause a reduction to be made to an existing financial aid award. Students must notify the Financial Aid Office immediately after learning of any outside awards. Students should make every attempt to notify the financial aid departments before financial aid awards are credited. If this does not occur, the student may be asked to repay federal or state funds that have been received.
Cost of Attendance	A student's COA is estimated cost for a student to attend college for one academic year. The majority of the COA components are estimated living expense figures and those expenses may vary. The Cost of Attendance does not vary between the LSCS campuses. Contact the Financial Aid Department for more information.
Expected Family Contribution	A student's EFC is the amount of money the federal government (in accordance with the regulations outline in the Federal Student Aid Handbook) determines a family can contribute towards a college education during the award year. This is an estimate, and may not reflect the actual amount a student is expected to pay.
Verification	If a student's financial aid application (FAFSA) is chosen for verification, he/she will receive notification from our office. The student may be asked to submit signed copies of their tax returns, W-2's, and the tax returns of a parent or spouse. A student will not be awarded financial aid until the Verification process is complete. Students and/or parents must reply to a Verification request within 60 calendar days of the date the request was sent, or by the Monday prior to the last day of classes (not final exams) if there are not 60 days left in the award period at the time the request was sent. The Financial Aid Department reserves the right to deactivate student records from financial aid processing due to a lack of response to a Verification request.
Eligible Program Of Study	To be eligible for federal aid, a student must be a regular student as defined in section 600.2 of the General Provisions regulations. Students are not eligible to receive federal Title IV assistance for credit hours/course work which will not count towards the completion of that student's degree program requirements.
Audit Courses	Audited courses cannot be counted towards a student's enrollment level for financial aid purposes.
Enrollment Status	Financial aid disbursements (Excluding loans) generally occur on or prior to the official day of record of each semester if all paperwork has been submitted in a timely fashion and the student is registered for the amount of hours used to determine financial aid eligibility. However, since students can drop courses during that first week, it is possible

for aid eligibility to change after it has been disbursed. If courses are dropped, the student's entire financial aid package will be recalculated and in some instances, the student will receive a bill for part or all of financial aid previously disbursed. Students should contact the Financial Aid Department to discuss the possible impact of changing their enrollment level before adjusting their registration.

TYPES OF AVAILABLE FINANCIAL AID

Grants

Federal and state grants are awarded to students based upon factors such as "need" as determined by the FAFSA, the priority filing date, and availability of funds. LSCS will award the maximum grants that a student qualifies for based on this application. Filing by the priority date will increase the probability of receiving grant funds. Students must also meet the minimum Satisfactory Academic Progress (SAP) standards to receive any federal and/or state grants.

Pell Grant	Federal Pell Grants are undergraduate grant funds from the federal government. This award must be applied for each year. Yearly awards are based on FAFSA eligibility. Students must begin attendance in all the classes for which they received Pell to establish eligibility.
Federal Supplemental Educational Opportunity Grant (SEOG)	This federal undergraduate grant must be applied for each year. Awards will be made to undergraduate students pursuing their first bachelor's degree with a \$0 EFC prior to any other student group. Students in this category will receive an award based on their reported enrollment level. If there are additional funds remaining after the \$0 EFC students have been awarded, then The Office of Financial Aid and Scholarships will make awards to eligible students in order of lowest EFC, beginning with \$1 EFC and moving up until all funds have been awarded. Funds are limited, so awards will be made as long as funds remain available.
TEXAS Grant	This state grant is to assist students who completed an Advanced or Recommended High School Program and who demonstrate financial need. This student must be enrolled as a full-time student and must meet State Satisfactory Academic Progress criteria.
Texas Education Opportunity Grant (TEOG)	This state grant is to assist the student who is not eligible for TEXAS grant, has less than 30 attempted hours and demonstrates financial need. The student must be enrolled in at least 9 hours each semester.
Texas Public Education Grant (TPEG)	This state grant is to assist students attending public institutions of higher education. To be eligible, a student must have remaining financial need.
LEAP/SLEAP Leveraging Educational Assistance Partnership/ Special Leveraging Educational Assistance Partnership	This grant combines federal and state monies to assist students attending institutions of higher education. To be eligible, a student must have exceptional remaining financial need.

Federal Work-Study

The Federal Work-Study Program (FWS) is aid offered to students who have a demonstrated need as determined by the FAFSA, and who answered "yes" to the Work-Study question on the FAFSA. Work-Study gives students the opportunity to work and earn money while attending college. Open job postings are advertised differently on each campus. Employment through this program is dependent upon job skills, class schedule, and the available positions. Please visit the Financial Aid Department for additional information.

Guidelines

1. Work-Study is part-time employment which cannot exceed 19.5 hours per week
2. Work-Study is different from regular part-time employment.
3. Money earned in a Work-Study job does not count as income when filing the FAFSA.
4. Work-Study students are paid bi-weekly.
5. Students are awarded funds based on the amount that a student can potentially earn but are only paid for hours worked.

Loan Programs

Beginning in the Summer of 2010 Lone Star College will be part of the William D. Ford Direct Loan Program. Up to now we have been using the Federal Family Education Loan in which our students chose a lender to receive their loan dollars. With us becoming part of the Direct Loan family students will now receive their dollars directly from the Federal Government. Because of the volatile credit markets along with many legislative changes to the FFEL program many lenders exited the student loan programs. LSC chose the Direct Lending option as a way to continue student loan service to our students.

Loans are awarded based on financial need and must be repaid. Repayment agreements are arranged at the time the loan is secured. Begin the application process by going to [Financial Aid Steps](#).

Federal Direct Subsidized Stafford Loan

The purpose of the Subsidized Stafford or Direct Loan is to provide low interest educational loans that enable a student to pay the cost of attendance. The federal government pays the interest on these loans while a student is in school, during a grace period and during authorized periods of deferment.

A 1% origination fee is deducted from the proceeds of each loan disbursement. Currently, there are no guarantee or insurance premium fees. Loans that are first disbursed on or after July 1, 2008 will have a fixed annual (simple interest) rate of 6.00% or less for the life of the loan. The borrower is not responsible for the interest accruing while he/she is enrolled at least half-time, during the six-month grace period, and during certain authorized deferment periods. Interest is not capitalized at any time and may be paid as it accrues.

Repayment of the loan begins six months after the student ceases to be enrolled at least half-time. The loan repayment schedule will require a minimum monthly payment of \$50.00 or an amount required to repay the loan within 10 years, whichever is greater. Borrowers may be eligible for postponement of loan repayment under certain circumstances.

Federal Direct Unsubsidized Stafford Loan

The purpose of the Federal Unsubsidized Stafford or Direct Loan is to provide low interest educational loans that enable a student to pay the cost of attendance. The borrower is responsible for interest that accrues while in school, during a grace period, or during authorized periods of deferment or forbearance.

A 1% origination fee is deducted from the proceeds of each loan disbursement. Currently, there are no guarantee or insurance premium fees. Loans that are first disbursed on or after July 1, 2008 will have a fixed annual (simple interest) rate of 6.80% for the life of the loan. Interest accrues from the date the funds are issued until the loan(s) are paid in full. Interest may be capitalized at the discretion of the lender.

Repayment of the loan begins six months after the student ceases to be enrolled at least half-time. The loan repayment schedule will call for a minimum monthly payment of \$50.00 or an amount required to repay the loan within 10 years, whichever is greater. Borrowers may be eligible for postponement of loan repayment under certain circumstances.

Federal Direct Parent Loan for the Undergraduate Student (PLUS)

If you are their dependent, your parents may request a PLUS loan to borrow up to the cost of your attendance minus any other financial aid received. This loan is a credit-based loan.

All Federal loans are dispersed no earlier than 30 days after classes begin.

Applying for a Loan

Applying for a Direct Student Loan

The Student Federal Direct loan program provides long-term, low-interest loans to students demonstrating a need for financial assistance. Loan funds are sent directly to Lone Star College from the Department of Education and are applied to the student’s account. Student loans are borrowed money that must be repaid.

Students applying for a **Direct Student loan** must complete the Free Application for Federal Student Aid (FAFSA) at <http://www.fafsa.ed.gov/> and be enrolled in at least 6 credit hours or more.

Student will receive notification of financial aid award through their Lone Star College email address which will require them to complete the following steps.

1. Review award letter and accept loan amounts **on-line** in student’s iStar account. ***(Student can also reduce or decline loan amount on this page.)***
2. New and first time borrowers are required to complete the Federal Direct Loan **Entrance Counseling** at <https://Studentloans.gov>
3. New and first time borrowers are required to Esign a Federal Direct Loan **Master Promissory Note** at <https://studentloans.gov/>
 - o To complete an MPN online, you will be required to use your Department of Education issued PIN. If you do not have a PIN, you may request one from the official PIN site <http://www.pin.ed.gov/>.
 - o You will also need two references that live at different addresses.
 - o For your records, be sure to print the Master Promissory Note (MPN).

(If you do not "accept" you loan(s), your classes will not be held)

Annual Loan Amounts:

	Dependent student¹	Independent student²
1st-year undergrad	\$5,500 (\$3,500 subsidized:\$2,000 unsub)	\$9,500 (\$3,500 subsidized:\$6,000 unsub)
2nd-year undergrad	\$6,500 (\$4,500 subsidized:\$2,000 unsub)	\$10,500 (\$4,500 subsidized:\$6,000 unsub)

INTEREST RATE:

Direct Stafford Subsidized loans is 3.4%

Direct Stafford Unsubsidized loans is 6.8%

Stafford Aggregate (lifetime) Loan Limits

The U.S. Department of Education has established aggregate loan limits for students borrowing from the Stafford Loan programs.

Dependent Undergraduate Student	\$23,000 Subsidized	\$ 8,000 Unsubsidized
Independent Undergraduate	\$23, 000 Subsidized	\$34,000 Unsubsidized

For more detailed information, please contact the Financial Aid Department or review aggregate loan limits by selecting the “Loan History via NSLDS” option on our web site at www.lonestar.edu. Navigate to the Financial Aid page and a link will be listed on the left side of the screen.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Policy

All LSCS aid applicants must meet three Satisfactory Academic Progress (SAP) requirements, prescribed by federal regulation, to receive financial aid. Those SAP requirements include maintaining at least a cumulative 2.0 grade point average, completing successfully 70% of cumulative credits attempted, and earning a degree or certificate within 150% of the published length in credit hours of the declared program of study.

To qualify for aid a financial aid recipient must maintain satisfactory academic progress, i.e., “Meets SAP”. Failure to meet satisfactory academic progress will result in ineligibility for aid, i.e., “Not Meet SAP”, except that there is one term of eligibility when placed on “Warning”. If extenuating circumstances result in failure to meet SAP after one term of Warning, an appeal process is provided. An appeal must include an academic plan. If the appeal is approved, future terms of aid eligibility are contingent on satisfactorily performing the work required in the academic plan. During those terms, a financial aid recipient is placed on “Probation” and aid eligible. If aid eligibility is suspended at any time, i.e., “Not Meet SAP”, aid eligibility can be reinstated by meeting the SAP requirements.

Evaluation Period

LSCS will evaluate satisfactory academic progress (SAP) at the end of each term, i.e., Fall, Spring, and Summer, for which a student receives financial aid.

An aid recipient’s cumulative record, i.e., all enrollment periods at LSCS, regardless of whether or not aid was received during the periods, along with transfer credits, will be evaluated.

An admitted student that files a Free Application for Federal Student Aid and for which there is no SAP status on the student record will have a SAP evaluation performed based on the student’s prior LSCS enrollment record and any transfer credits, as applicable. A first time student with no prior college enrollment will always be assigned “Meets SAP” and be aid eligible.

Satisfactory Academic Progress (SAP) Requirements

Satisfactory Academic Progress (SAP) will be measured on the three metrics required by federal regulations.

- **Cumulative Grade Point Average:**

A student must maintain a 2.00 cumulative GPA to retain financial aid eligibility.

The cumulative grade point average is computed by adding the grade point values for college-level, developmental, English for Speakers of Other Languages (ESOL), and transfer courses for which grade point values (A, B, C, D, and F) are assigned and dividing this total by the appropriate number of credit hours attempted. Only credits for which grades are awarded are used in calculating grade point average. If a course is repeated, the highest grade is the permanent grade.

- **Cumulative Completion Rate:**

A student must successfully complete at least 70% of cumulative attempted hours.

The cumulative completion rate is computed by dividing the number of credit hours earned (completed) by the number of credit hours attempted for college-level, developmental, English for Speakers of Other Languages (ESOL), and transfer courses. Successful completion results in grades of: A, B, C and D. Note: The grade of “D” is treated as unsuccessful completion in some program areas, including developmental studies and nursing.. (See College Catalog for more detail.) Unsuccessful completion results in grades (or marks) of F grade, W (Withdrawal), I (Incomplete), and/or NR (No Grade Reported). In addition, marks of P, NC, and/or X, which are no longer used, are treated as unsuccessful completion. Repeated courses, courses for which the student has been granted Academic Fresh Start at LSCS, and credit hours previously earned at another

institution that are accepted by LSCS will be counted as both attempted and earned, i.e., if successfully completed, in the calculation of the cumulative completion rate.

- **Maximum Time Frame:**

A student must declare an academic program other than "undecided" and must be taking courses that apply to that degree or certificate.

A student must complete the declared academic program within 150% of the published length of the program in credit hours to maintain aid eligibility.

The maximum time frame is computed by dividing the number of credit hours attempted for college-level and transfer courses by the 150% of the number of credits required to complete the declared program of study. Transferred credit hours previously earned at another institution that are accepted by LSCS will be counted toward the maximum time frame at LSCS

A student that changes academic program will have all course credits taken under previous academic programs count towards the maximum time frame of the new academic program.

A student that graduates from a program must declare a new academic program and begin taking courses that apply to the new academic program to qualify for financial aid. Course credits taken under the completed academic program will count towards the maximum time frame of the new academic program.

Note: Developmental and English for Speakers of Other Languages (ESOL) credits are not included in the measurement of Maximum Time Frame.

Satisfactory Academic Progress (SAP) Statuses

LSCS uses four satisfactory academic progress (SAP) statuses.

- **Meets SAP:** A status assigned to a student that meets all three SAP requirements and is aid eligible.
- **Warning:** A status assigned to a student that did not meet the SAP cumulative GPA and/or cumulative completion rate requirements and had a SAP status of "Meets SAP" in the prior term. For one term, the student is moved automatically to "Warning" and is aid eligible.

At the end of the "Warning" term, the student must have met SAP, i.e., "Meets SAP" and remain aid eligible or be moved to "Not Meeting SAP" and lose aid eligibility.

Note: No appeal is required to be placed on "Warning".

- **Probation:** A status assigned to a student that did not meet a SAP requirement, was placed on "Not Meeting SAP", filed an appeal, and the appeal was approved. "Probation" status is aid eligible.

Cumulative GPA and/or Cumulative Completion Rate

Specifically, the student's prior term SAP status was "Warning" and at the end of the "Warning" term the student did not meet the SAP cumulative GPA and/or cumulative completion rate. Moved to "Not Meeting SAP", the student files a SAP appeal that is approved. Placed on "Probation" and aid eligible, progress is reviewed by the student's Financial Aid Department each term. The student must "Meet SAP" or meet the requirements specified in the student's academic plan, which was approved as part of the SAP appeal process. If the student makes progress as stipulated in the academic plan, the student will remain on "Probation" and aid eligible. If not making progress, the student will be placed on "Not Meeting SAP" and lose aid eligibility

Maximum Time Frame

Specifically, the student's prior term SAP status was "Meets SAP" or "Warning" and at the end of the term the student exceeded maximum time frame. Moved to "Not Meeting SAP", the student files a SAP appeal that is approved. Placed on "Probation" and aid eligible, progress is reviewed by the student's Financial Aid Department each term. The student must meet the requirements specified in the student's academic plan, which was approved as part of the SAP appeal process. If the student makes progress as stipulated in the academic plan, the student will remain on "Probation" and aid eligible. If not making progress, the student will be placed on "Not Meeting SAP" and lose aid eligibility.

- **Not Meeting SAP:** A status assigned to a student that did not meet one of the three SAP standards. When placed on “Not Meeting SAP” the student is ineligible for financial aid. This unsatisfactory status can be appealed.
Aid eligibility is reinstated when a student meets all three standards satisfactorily.

Appeal Process

- A student that is ineligible for financial aid for failure to meet the SAP requirements may file a SAP appeal. If approved, the student will be placed on “Probation” and be aid eligible.
- SAP appeal must include the following documents, which must be completed, signed and submitted to the student’s College Financial Aid Department promptly, and no later than 30 days after receiving the “Not Meeting SAP” notification.
 - Satisfactory Academic Progress Appeal Form for Financial Aid (available online),
 - Supporting documentation of the mitigating or extenuating circumstances,
 - Student statement regarding why the student failed to make satisfactory academic progress, and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation,
 - AND
 - Academic Advising Report prepared and signed by an Academic Advisor in the Advising Department that outlines the sequence and term in which courses must be taken and successfully completed to achieve satisfactory academic progress and be on track to graduate from your academic program within the Maximum Time Frame for financial aid eligibility
- **Mitigating or extenuating circumstances may include:**
 1. Illness
 2. Death in the family
 3. Family problems (e.g., parents’ separation or divorce)
 4. Change of major which caused the student to exceed maximum time frame
- **Appeal decision:** An appeal will be reviewed within 30 days of receipt in a College’s Financial Aid Department by the Financial Aid Director, or designated staff.

An appeal is approved if the documentation:

substantiates the extenuating circumstances,
explains the student’s prior situation and what has changed to allow the student to perform satisfactorily is adequate, and
indicates the student could achieve satisfactory academic progress status and complete the program of study within the maximum time frame if the student follows the academic advising report and successfully completes the coursework.

The student will be notified by email of LSCS's decision promptly.

If an appeal is granted, the student will be placed on “Probation” and financial aid will be awarded.

If an appeal is denied, the student may choose to file a written appeal to the Financial Aid Satisfactory Academic Progress Appeals Committee, which will review the appeal and notify the student of its decision promptly. That decision is final. Each College’s Vice President of Student Success will designate the members of the Financial Aid Satisfactory Academic Progress Appeals Committee.

Reinstatement of Financial Aid

A student that fails to meet the SAP requirements and is placed on “Not Meeting SAP”, and may or may not have filed an appeal that was denied, will have financial aid eligibility reinstated when the student meets all three SAP standards.

Download the [Satisfactory Academic Progress Appeal form](#). Appeals should be submitted in accordance with appeals guidelines.

FINANCIAL AID DISBURSEMENTS AND REFUNDS

Disbursements

If a student is awarded financial aid prior to the payment deadline, the aid should show in MyRecords as a pending credit. The total amount of financial aid, shown on the MyRecords Award Notice, is generally credited to the student bill in two installments (half in the fall semester and half in the spring semester). Grants, loans, and installment payments credited to student accounts will be applied to all outstanding tuition charges before refunds are generated. Students are issued refunds if the credited financial aid is more than the charges.

1. Students who have been awarded Federal PELL Grant before the first day of classes will be able to retain their classes without payment until the Official Day of Record for the term, provided that the student's tuition and fee debt is less than, or equal to, the amount awarded. Payment will automatically be made to the Business Office on the Official Day of Record.
2. If the student's tuition and/or fee debt is more than the award for the term, the student must make that payment on or before the payment due date listed in the Schedule of Classes for the term.
3. Students who are awarded Federal PELL Grant after the start of classes for the term will be award based on:
 - a) the student's Official Day of Record enrollment level or,
 - b) the date their file is completed in the financial aid office, whichever is later

Outside scholarships will not be credited to a student's account until the check arrives at the college. Scholarship balance refunds are issued to students according to how the donor specified the scholarship funds should be used.

Grant and LSCS Scholarship Refunds

Financial aid refunds generally occur during the fourth week of each semester if all paperwork has been submitted in a timely fashion, and the student is registered for the amount of hours used to determine financial aid eligibility. Students who enroll in late-start classes (flex/mini-term) will be mailed the check for the balance (if any), to their home address approximately two weeks after the Official Day of Record for the late start class.

Stafford/ Parent PLUS Disbursements

Most students apply for a Stafford loan in the fall to cover expenses during the fall and spring terms. Under the terms of this loan, half of the loan is disbursed in the fall and half is disbursed in the spring. When a loan is requested to cover expenses for one term only, funds are disbursed in two installments during that one semester (e.g., a fall only loan). LSCS will only certify up to half the annual loan limit for one term only applications (depending on eligibility requirements).

30 Day Waiting Period

LSCS cannot disburse loan funds until after the 30th class day. If multiple disbursements are required within one term (i.e. one term only loan), the secondary disbursement will be released after the midpoint of the semester has passed. Tuition, fees, or other allowable institutional charges remaining from the beginning of the semester will be deducted from loan proceeds and the remaining balance will be transmitted to a debit card. If a student chooses to receive the refund in the form of a paper check instead of the debit card, funds will be mailed to the address on file with the Admissions Department.

Flex/Mini-term Classes

Students who enroll in late-start classes (flex/mini-term) will not have their funds released until approximately two weeks after the Official Day of Record of the class with the latest start date. Please contact the Financial Aid Department for specific information regarding late-start classes.

Dropping Courses

If a student drops below six credit hours, any portion of the loan that has not been released will be cancelled and the lender will be notified that the student is no longer enrolled at least half-time. Students are required to complete an Exit interview if this occurs.

Students who apply for loans will have their eligibility and enrollment level based on the date the loan is certified and again the date the check is released. Students who change enrollment to a level below half time, or who fail to maintain Satisfactory Academic Progress, after the loan is certified will have their loans cancelled.

Parent PLUS Loans

Parent PLUS disbursements will arrive at the school in check form. They will not be automatically credited to the student's account. The student account must be at a zero balance before the PLUS funds can be disbursed to the parent.

Refund Policy

The refund policy for Lone Star College is based upon the assumption that student tuition and fees provide only a portion of the actual incurred costs to provide educational opportunities. When a student enrolls in a class, a place is reserved which cannot be given to another student. This represents a significant cost to LSCS whether or not class enrollment is continued.

Title IV (Federal Pell Grant, FSEOG, and FFELP Loans) aid recipients are subject to a different policy upon complete withdrawal of classes. Refunds for tuition are processed from Lone Star College System four to six weeks after the official day of record. Refunds for courses scheduled outside the sessions listed in this section will be made on a prorated basis in accordance with the refund policy.

Semester Length Courses Fall and Spring Semesters

Prior to the first calendar day of the semester	100%
During the first 15 calendar days of the semester	70%
During the 16th through 20th calendar days of the semester	25%
After the 20th calendar day of the semester	None

Six-Week Summer Semester

Prior to the first calendar day of the semester	100%
During the first five calendar days of the semester	70%
During the sixth and seventh calendar days of the semester	25%
After the seventh calendar day of the semester	None

Return to Title IV

It is important that you consider very carefully the consequences of withdrawing from all of your classes. If this is not your first enrollment period at Lone Star College System and you received Title IV financial aid*, your refunds for course withdrawals are calculated according to the following procedures. These procedures apply only to Title IV students who totally withdraw prior to the 60 percent date in the enrollment term.

1. The percent of the term that you complete will be the percent of the amount of Title IV assistance that you will be permitted to keep.
2. The percent will be calculated and the remaining amount that you received must be returned to the Title IV funds as prescribed by law.
3. You will be notified by the financial aid office of the amount you owe to the Department of Education (ED). You will be allowed 45 days to pay in full to Lone Star College System the debt owed to ED. After the 45 day period the debt will be referred to the Department of Education for collection.
4. You must either pay the debt in full to Lone Star College System or make payment arrangements with ED in order to maintain eligibility for Title IV funds.

5. If you receive Title IV assistance, you will need to carefully consider the ramifications of completely withdrawing from your classes. Examples and information are available in the financial aid offices.
6. Once your Title IV refund amounts are determined they will be refunded to the Title IV programs in the following order:
 - a. Unsubsidized Direct student loans
 - b. Subsidized Direct student loans
 - c. Plus Loan program
 - d. Pell Grant program
 - e. Federal SEOG grant program
 - f. Federal SSIG/LEAP grant program

**Title IV financial aid at Lone Star College System includes the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant, the Federal Direct Loan (both subsidized and unsubsidized), and the Federal Parent Loan for Undergraduate Students (PLUS).*