Trinity University provides students with a remarkable educational experience in a stimulating and collaborative environment. An education of Trinity’s quality requires a significant investment. The staff of Student Financial Services, a department encompassing both the Financial Aid Office and the Student Accounts Office, is committed to working in partnership with students and families to identify financial options and strategies that will help make a degree from Trinity an attainable goal.

As a student, you have the right to:

- Know the correct procedures and deadlines for applying for aid as well as the types of aid available.
- Understand how the cost of attendance and financial need is determined.
- Be informed about the type and amount of aid you are eligible to receive, any steps you must take to secure that aid and how it will be disbursed.
- Know the criteria for awarding aid, how satisfactory academic progress is determined, and what you have to do to remain eligible to receive aid.
- Request a financial aid review if you experience changes that impact your ability to address educational costs.
- Know what portion of the financial aid offered is in the form of loan and must be repaid. Loan borrowers have the right to know the interest rate, total amount that must be repaid, and repayment procedures, as well as the length of the repayment period and when it begins.

As a student, you have the responsibility to:

- Know and comply with all policies and procedures of Trinity University.
- Read and consider all material provided to you by Student Financial Services and other awarding agencies. Understand all forms that you are asked to submit or sign and keep copies for your records.
- Understand the financial obligation associated with enrollment at Trinity and be prepared to address it prior to beginning classes each semester.
- Complete all financial aid applications and forms accurately and submit them by the appropriate deadlines. Respond quickly to requests for additional documentation and ensure that submitted materials are complete and accurate.
- Inform the Financial Aid Office if you receive any external scholarships or intend to enroll for fewer hours than the program requirement in any given semester as these may require an adjustment to aid offered.
- Regularly monitor your Trinity email account as this is the primary communication channel used by the Financial Aid Office. Failure to monitor your Trinity email does not relieve you of the responsibility to act or respond in a timely manner.

This guide contains important information about your financial aid award. In it you will find answers to many of the questions you may have related to the financial aspect of your enrollment at Trinity. We encourage you to keep it for future reference.

The staff in the Financial Aid Office is ready and willing to help you whether you are embarking on your Trinity experience, are in the middle of your journey, or nearing the completion of your degree.
# TABLE OF CONTENTS

## FINANCIAL AID BASICS
- Applying for Aid ................................................................................................................... 1
- Determining Eligibility .......................................................................................................... 1
- Revisions ............................................................................................................................... 1
- External Resources ................................................................................................................ 2
- Financial Aid Renewal .......................................................................................................... 3
- Satisfactory Academic Progress .......................................................................................... 3
- Withdrawal Policy ................................................................................................................ 3
- Taxability of Scholarships and Grants .................................................................................. 3

## STUDENT ACCOUNT INFORMATION
- Charges .................................................................................................................................... 5
- Estimating Cost ..................................................................................................................... 7
- Disbursing Financial Aid ..................................................................................................... 7
- Paying the Balance Due ...................................................................................................... 7
- Receiving a Refund of Your Credit Balance ...................................................................... 7
- Cost Worksheet .................................................................................................................... 9

## DEPARTMENTAL SCHOLARSHIPS AND ASSISTANTSHIPS .............................................. 11

## LOAN PROGRAMS
- Federal Direct Loan Program .............................................................................................. 13
- Federal Direct Unsubsidized Loan ....................................................................................... 13
- Federal Direct Graduate PLUS Loans ................................................................................. 14
- Private Alternative Loan ..................................................................................................... 14
- City Education Partners Loan ............................................................................................ 14
- Ewing Halsell Loan | HEB Loan ......................................................................................... 14

## UNIVERSITY CONTACT INFORMATION ......................................................................... 15
FINANCIAL AID BASICS

APPLYING FOR AID

Trinity University requires students to complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal and state aid. You are required to submit the FAFSA for each academic year that you wish to apply for financial aid at Trinity.

DETERMINING ELIGIBILITY

We consider a number of factors in determining a student's eligibility for financial aid. Completion of the aid application provides students access to aid in the form of low interest loans. Merit-based aid is awarded by the various graduate departments.

Cost of Attendance  The cost of attendance (COA) is an estimated budget of the direct and indirect expenses you can expect to incur during the academic year. Direct expenses are standard charges billed by Trinity that appear on your student account. These include tuition and various fees, as well as living expenses if you reside on campus. Indirect expenses are costs you should plan for that are not billed by Trinity. These costs include books and supplies, transportation, personal expenses, and living expenses if you reside off campus. The COA used to determine your eligibility for financial aid is listed at the bottom of your award letter. It is important to note that the COA is an estimate; your actual costs may vary.

Expected Family Contribution  The expected family contribution (EFC) is calculated from the information you provide on your aid application. The EFC is intended to be a measure of your ability to absorb the annual costs associated with college. You can also think of the EFC as an index used to determine how much and which types of financial aid you are eligible to receive. The formula by which your EFC is calculated considers such factors as income, assets, household size, and number of household members in college, among others. Again, the EFC is primarily a tool to assess aid eligibility and is not necessarily the amount you will be required to pay for one year of college. Your actual out-of-pocket expenses may be higher or lower than your EFC depending on the aid you receive.

REVISIONS

Your financial aid award may be revised if the information used to determine your eligibility changes. A revised award letter supersedes any previous award letter. Carefully review any revised award letter to determine if you must take any additional action to secure funding. The following are examples of situations that should be promptly reported to the Office of Financial Aid and may result in a revision:

Change in Enrollment Status  You must be enrolled in the appropriate number of credit hours as set by your respective program. If you are enrolled for fewer than your program’s required number of hours at the end of the add/drop period, your eligibility for aid will be reviewed and funding will be adjusted as necessary.
Receipt of External Resources  Aid received from sources other than Trinity University such as scholarships, loans, or educational benefits received through community groups, companies, or private agencies can impact your eligibility for other aid programs and prompt a revised award letter.

Change in Information Used to Determine Eligibility  If you update the information provided on the aid application, or enroll in fewer than two semesters in an academic year, it may be necessary to revise your financial aid award.

EXTERNAL RESOURCES

External resources are funds awarded by an organization other than Trinity University. These include scholarships awarded by religious, civic or other organizations; state and federally-funded scholarship or loans not listed in this guide; or education benefits received from an employer. The receipt of such funding will have no impact on financial aid previously offered for many students, but occasionally, the receipt of external resources may require the University to reduce the amount of aid previously offered to a student so that the total aid does not exceed the cost of attendance.

Students must inform the Financial Aid Office of any external funds they will receive in a given year, regardless of the amount, and inform donors to send payments directly to the Financial Aid Office. It is University policy to divide scholarship funds equally between the fall and spring semesters although scholarship donors may request a different distribution of funding by providing written instructions with the scholarship payment.
FINANCIAL AID RENEWAL

Financial aid is awarded on an annual basis. You must reapply for assistance each spring for the upcoming academic year by completing the FAFSA no later than May 1.

Students are required to remain in good academic standing with the University as well as meet satisfactory academic progress requirements as defined in this guide.

SATISFACTORY ACADEMIC PROGRESS

Federal and state regulations as well as Trinity University policy require that students make adequate progress toward their intended degree in order to maintain eligibility for financial aid. Satisfactory academic progress (SAP) is monitored annually by the Financial Aid Office at the end of the academic year. Adequate progress is defined as:

- Minimum 3.0 cumulative GPA
- Successful completion of at least 75 percent of the credit hours you attempt

Students who fail to demonstrate progress are considered ineligible for future financial assistance; an appeal process exists for students who have extenuating circumstances that prevent satisfactory progress.

WITHDRAWAL POLICY

Registered students who completely withdraw from all classes after the start of a semester may be eligible for a refund of charges through the Student Accounts Office in accordance with University policy. The Financial Aid Office will determine how much financial aid a student is eligible to retain in light of the withdrawal. Eligibility for federal student aid is determined using a federally mandated calculation known as “Return to Title IV” or “R2T4.” This calculation determines the amount of federal student aid a student is eligible to retain using a pro-rata formula based on the number of days in the semester. Students considering withdrawal from the University are strongly encouraged to meet with a counselor in the Financial Aid Office to discuss the financial implications of such a decision. Students who earn all F’s in a given semester will be considered to have unofficially withdrawn and may be subject to a return of federal student aid.

TAXABILITY OF SCHOLARSHIPS AND GRANTS

All scholarships and grants, regardless of source, received in a calendar year that exceed the cost of tuition, books, and supplies for that calendar year are subject to federal income tax, even if they are used for housing and food costs. The University is not responsible for notifying students of the taxable amounts of grants and scholarships. The Financial Aid Office cannot serve as a tax consultant or financial adviser. Detailed information concerning the taxability of scholarships and grants can be found in IRS Publication 970 Tax Benefits for education on www.irs.gov or by consulting a tax advisor.
STUDENT ACCOUNT INFORMATION

The Student Accounts Office produces itemized statements of account activity and collects payment. Fall semester statements are issued in July with payment due in August. Spring semester statements are issued in December with payment due in January. In addition to the semester statement, monthly statements are issued directly to students when an outstanding balance exists. Trinity also offers the option of a monthly payment plan, available only during the fall and spring semesters, that allows the account balance to be paid in four interest-free installments per semester.

CHARGES

Summer 2019

Tuition (per credit hour) .................................................................................................................... $1,765
Graduate Association Fee: $1 per credit hour, not to exceed $9 per semester
Health Care Administration Executive Teleconference Fee: $60 per course

Fall 2019 and Spring 2020

<table>
<thead>
<tr>
<th>SEMESTER</th>
<th>YEAR</th>
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<tbody>
<tr>
<td>Tuition (12-18 hours*) .......................................................... $22,032 ......................................... $44,064</td>
<td></td>
</tr>
<tr>
<td>Technology Fee ................................................................. $158 .................................................. $316</td>
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</tbody>
</table>
Graduate Association Fee: $1 per credit hour, not to exceed $9 per semester
Health Care Administration Executive Teleconference Fee: $60 per course

* $1,836 charge per credit hour if less than 12 hours
ESTIMATING COST

To determine your financial responsibility, first decide which financial aid listed on your award letter you intend to use, then simply subtract the aid amount from the estimated direct costs that will be billed to your student account. Use the Cost Worksheet on the next page to estimate your anticipated student account balance after all financial aid funds have been applied. Your anticipated student account balance, the amount you must pay or the amount that will be refunded to you, is the difference between your total charges and total credits. You should know how you will pay any anticipated student account balance before beginning classes each semester.

DISBURSING FINANCIAL AID

At the beginning of each semester financial aid will be applied directly to your student account to address charges such as tuition and fees. Such disbursements require all paperwork to be complete and all funds to be processed and received by the University. This means that you should complete application steps for any loans you intend to borrow at least one month prior to the start of the semester.

Note: All aid for the fall semester should be disbursed to your student account no later than Sept. 1. All aid for the spring semester should be disbursed to your student account by Feb. 1. Any aid not disbursed by these dates is subject to cancellation.

PAYING THE BALANCE DUE

Several options are available to address any balance due on your student account. While paying the balance due in full is the most commonly used option, many students choose to enroll in our interest-free semester payment plan. This option, which is available only for fall and spring semesters, allows the semester balance to be paid in four monthly installments. A modest $30 set-up fee is required each semester to enroll. Additionally, many students elect to address the balance due through long-term financing options such as student loans (see page 11 for more information). Whichever payment option or combination of options you choose, your student account balance must be settled prior to starting classes each semester.

RECEIVING A REFUND OF YOUR CREDIT BALANCE

Aid applied to a student account that exceeds the balance owed will create a credit balance that may be refunded to the student. You may request any credit balance refunds to be issued as an e-refund, commonly known as a direct deposit. Otherwise a check will be issued. Refunds must be used to cover education-related expenses such as off-campus housing, transportation, or books and supplies. If you are anticipating a credit balance refund for living expenses or other education-related expenses, be advised that refund processing begins after the add/drop period ends each semester and plan your finances accordingly.
# Cost Worksheet

## ANTICIPATED CHARGES

<table>
<thead>
<tr>
<th></th>
<th>SUMMER</th>
<th>FALL</th>
<th>SPRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td>Fees</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td><strong>Total Charges</strong></td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
</tbody>
</table>

## ANTICIPATED CREDITS

<table>
<thead>
<tr>
<th></th>
<th>SUMMER</th>
<th>FALL</th>
<th>SPRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>External Scholarship(s)</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td>Trinity Scholarship(s)</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td>Trinity Loan(s)</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td><strong>Total Credits</strong></td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
</tbody>
</table>

## STUDENT ACCOUNT BALANCE

<table>
<thead>
<tr>
<th></th>
<th>SUMMER</th>
<th>FALL</th>
<th>SPRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Charges</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td>− Total Credits</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
<tr>
<td>= Student Account Balance</td>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
</tbody>
</table>
DEPARTMENTAL SCHOLARSHIPS AND ASSISTANTSHIPS

The financing of professional or graduate education is viewed primarily as the responsibility of the student. Each of the graduate programs at Trinity does have funding available to provide limited financial support in the form of scholarships, fellowships, or assistantships. The primary source of information about these departmental aid opportunities is the specific graduate program in which you plan to enroll.

ACCOUNTING
Graduate Accounting Scholarship
Accounting Excellence Scholarship
Arthur Anderson & Co. Business Administration Endowed Scholarship

EDUCATION
Graduate Education Scholarship

Master of Arts in Teaching
Moore Endowed Scholarship
Brackenridge Endowed Scholarship
Rupert Radford Endowed Scholarship
Piper Foundation Endowed Scholarship
L&R Radford Endowed Scholarship
Sain-Thrailkill Endowed Scholarship
Korbell Endowed Scholarship
G Owens Scholarship
Ray Ellison Scholarship

Psychology
Gela Grote West Scholarship
ISD Graduate Education Assistantship

HEALTH CARE ADMINISTRATION (On-Campus Program)
Graduate Assistantships
Methodist Healthcare Ministries Scholarship
Golliher Fellowship
St. David’s Neal Kocurek Scholarship
Baptist Health Foundation Scholarship
Newman Scholarship
Golliher Scholarship
Community Health Systems Fellowship
Cheryl & Wayne T. Smith Fellowship
LOAN PROGRAMS

Educational loans are designed to provide students the option of borrowing against their future earning potential which research indicates improves with educational attainment. Students are encouraged to borrow responsibly. It is important to fully understand the terms of any loan that you choose to borrow as spelled out in the promissory note you will be required to sign prior to receiving loan funding. Loans must be repaid after graduation or withdrawal from school. We encourage students to limit the amount of debt they accumulate while pursuing professional or graduate education to the extent they are able to do so, but we also recognize student loans to be a viable financing option. Again, it is important to manage your loan debt by being an informed and thoughtful borrower.

Federal Direct Loan Program

The Federal Direct Loan program is administered by the U.S. Department of Education with loan borrowing facilitated by the University. Federal direct loans are available to students regardless of demonstrated financial need, and information can be found online at studentloans.gov. Students must submit the FAFSA to the federal processor in order to be considered for this loan program. The Bipartisan Student Loan Certainty Act of 2013 ties federal direct student loan interest rates to financial markets. Under this act, interest rates will be determined each spring for loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan.

Federal Direct Unsubsidized Loan

The interest rate for Federal Direct Unsubsidized Loans for graduate students disbursed between July 1, 2018 and June 30, 2019 is a fixed rate of 6.60 percent. The borrower is responsible for the interest that begins accruing when disbursed. There is an option to make interest payments while you are in school. Contact the loan servicer for more information.

Loans borrowed for an academic year must be disbursed in equal installments. An origination fee of approximately 1 percent of the gross loan amount is withheld at disbursement.

Maximum annual amounts that may be borrowed:

- Graduate students may borrow up to $20,500.
- Graduate students in the Health Care Administration Program may be eligible for an additional $12,500 - $15,277 depending on enrollment for the academic year.

Note: Students borrowing under the Federal Direct Loan Program for the first time are required to complete a Master Promissory Note and entrance counseling online with the U.S. Department of Education at studentloans.gov in order to receive funding. The financial aid award letter indicates Direct Loan borrowing eligibility. All students must actively notify the Financial Aid Office of their intent to borrow by submitting the Loan Form included with their award letter.
Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS Loan Program allows credit-worthy graduate students to borrow the difference between the COA and the financial assistance received by the student. The interest rate for Federal Direct PLUS Loans disbursed between July 1, 2018 and June 30, 2019 is a fixed rate of 7.60 percent. Origination fees up to 5 percent of the principal amount borrowed are withheld at the time of disbursement. More information, as well as the application for the Federal Direct Graduate PLUS Loan, can be found online at studentloans.gov.

Note: Students borrowing under the Federal Direct Graduate PLUS Loan Program are required to complete a Master Promissory Note every year and those borrowing for the first time must complete entrance counseling online with the U.S. Department of Education at studentloans.gov in order to receive funding. The financial aid award letter indicates Direct Loan borrowing eligibility. All students must actively notify the Financial Aid Office of their intent to borrow by submitting the Loan Form included with their award letter.

Private Alternative Loan

Many private lenders, as well as the state of Texas, offer loan programs that can be used to cover education expenses not already covered by federal student loans or other sources of financial aid. Because these loans are typically more expensive than federal student loans, they should be used only when all other sources of funding have been exhausted. Private alternative loans are typically credit-based and may require a student to have a credit worthy cosigner to qualify. Interest rates, grace periods, repayment options and fees may vary considerably. While the Financial Aid Office is able to discuss the various private loan options, we are prohibited from recommending a lender or loan program. Students can access a comparison tool at www.elmselect.com to evaluate private alternative loan products from the lenders most commonly used by Trinity borrowers; however, students may borrow from any lender of their choosing. Borrowers are encouraged to carefully evaluate the terms of each loan program to determine which loan will best suit their needs.

City Education Partners

In partnership with San Antonio Independent School District (SAISD), this loan is funded through a grant from City Education Partners. Upon successful completion of the MAT program and state certification, there are forgiveness provisions for students who meet teaching obligations as monitored by the Department of Education.

Ewing Halsell Loan | HEB Loan

In order to receive these funds, students are required to sign a promissory note which further defines the following key points and forgiveness provisions:

- Four years of service in a campus-based leadership position in the San Antonio Independent School District within six years of completing the program is required to receive 100% forgiveness.
- The internship year does not count toward the service requirement.
University Contact Information

Department of Education
210-999-7501
education@trinity.edu

School of Business
210-999-7280
schoolofbusiness@trinity.edu
www.trinity.edu/school-of-business

Department of Health Care Administration
210-999-8107
hca@trinity.edu
www.trinity.edu/hcad

Student Health Services
210-999-8111
healthservices@trinity.edu
gotu.us/healthservices

Office of the Registrar
210-999-7201
registrar@trinity.edu
gotu.us/registrar

Student Financial Services—Office of Student Accounts
210-999-8898
studentfinancialservices@trinity.edu
gotu.us/sfs