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. We are committed to working in partnership with graduate students to identify financial options and strategies that will help make a degree from Trinity an attainable goal.

You will find important information about your financial aid award in this guide. It will serve as a resource as you plan and prepare for financing your education at Trinity. In addition to learning how we determined your eligibility for financial assistance, you will find the steps you must take to secure the aid you have been offered and how that aid will be disbursed. We encourage you to keep this guide for future reference.

Rest assured that the staff in the Office of Financial Aid 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.

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FINANCIAL AID BASICS

DETERMINING ELIGIBILITY

We consider a number of factors in determining a student’s eligibility for financial aid. Completion of the Free Application for Federal Student Aid (FAFSA) provide students access to federal and state aid in the form of low interest loans. Merit-based aid is available through the various graduate programs and is awarded without regard to financial circumstances.

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, which include tuition and various fees. Indirect expenses are costs you should plan for that are not billed by Trinity. These costs include books and supplies, transportation and personal expenses, as well as living expenses. 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 FAFSA. 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. 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  Federal funding is available to students who are enrolled at least half time. If you are enrolled less than full time 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.
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 of the student or parent. Occasionally, the receipt of external resources may require the University to adjust the amount of aid previously offered to a student so that the total aid does not exceed the Cost of Attendance. 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. If your graduate program is longer that one year, you must reapply for assistance each spring for the upcoming academic year. Complete the FAFSA no later than May 1st. 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 Office of Financial Aid at the end of each academic year. Adequate progress is defined as a minimum 2.0 cumulative GPA and completing 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 Office of Student Accounts in accordance with University policy. The Office of Financial Aid 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. The determination of eligibility for institutional and state aid is based on the refund of charges schedule. For example, a student who is charged 50% of tuition as a result of the date of withdrawal is eligible to retain 50% of disbursed institutional aid. Students considering withdrawal from the University are strongly encouraged to meet with a counselor in the Office of Financial Aid to discuss the financial aid implications of such a decision.
STUDENT ACCOUNT INFORMATION

The Office of Student Accounts produces itemized statements of account activity and collects payment. Summer statements are issued in May and June with payment due upon receipt. Fall semester statements are issued in July with payment due in August. Spring statements are issued in November with payment due in January. Trinity also offers the option of a monthly payment plan that allows the account balance to be paid in four interest-free installments over the course of each semester. Prior to the start of each semester, your student account should be paid in full by making appropriate payments and/or the application of financial aid funds that have been fully processed.

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 paperwork 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 must be disbursed to your student account no later than October 1st. All aid for the spring semester must be disbursed to your student account by February 1st. Any aid not disbursed by these dates will be cancelled in full.

ESTIMATING COSTS

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 Costs Worksheet included with your initial letter to estimate the amount you will owe after all financial aid funds have been applied.

CREDIT BALANCE REFUNDS

Aid applied to a student account that exceeds the balance owed will create a credit balance that may be refunded to the student after the add/drop period ends each semester. Refunds must be used to cover education-related expenses such as off-campus housing, transportation, or books and supplies. Again, if you are anticipating a credit balance refund, be advised that refund processing begins after the add/drop period ends each semester. Be sure to plan your finances accordingly.

SCHOLARSHIPS

DEPARTMENT SCHOLARSHIPS

Scholarship support is available to graduate students through their respective program. Please contact the appropriate department for further information.
LOAN PROGRAMS

Graduate students may take advantage of educational loans in combination with other aid resources and financing strategies to make a Trinity education possible. These 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 and some loans require interest payment while the student is in school. We encourage students to limit the amount of debt they accumulate while in college 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 Unsubsidized Loan

The Federal Direct Loan program is administered by the U.S. Department of Education with loan borrowing facilitated by the University. Federal Direct Loan information can be found online at studentloans.gov.

Federal Direct Unsubsidized Loans are awarded to the students who submit a FAFSA and meet general eligibility criteria for the program. The financial aid award letter will reflect the maximum amount a student may borrow for the year as well as the required disbursement schedule for the funding.

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. The interest rate for Federal Direct Unsubsidized loans for graduate students disbursed between July 1, 2014 and June 30, 2015 is a fixed rate of 6.21%.

Loans borrowed for an academic year must be disbursed in equal installments. An origination fee of approximately 2 percent of the gross loan amount is withheld at disbursement. Students borrowing under the Federal Direct Loan Program for the first time are required to complete a Master Promissory Note and Loan Entrance Counseling online with the U.S. Department of Education in order to receive funding. All borrowers must notify the Office of Financial Aid of their intent to borrow under the Federal Direct Loan Program by submitting the Loan Form included with their award letter.

Below are the maximum annual amounts that may be borrowed:

- Graduate students may borrow up to $20,500
- Graduate students in the Health Care Administration program may borrow an additional $12,500 to $15,277 depending on enrollment for the academic year.
Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS Loan program allows graduate students to borrow the difference between COA and other financial assistance received. The interest rate is fixed at 7.21 percent and origination fees up to 5 percent of the principal amount borrowed are withheld at the time of disbursement. Students must submit the FAFSA to the federal processor in order to be considered for this loan program. More information, as well as the application for the Federal Direct Graduate PLUS Loan, can be found online at studentloans.gov.

Private Alternative Loans

Many private lenders 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 often require students to have a cosigner to qualify. Interest rates, grace periods, repayment options and fees may vary considerably. Students are encouraged to carefully evaluate the terms of each loan program to determine which loan will best suit their needs.
University Contact Information

Department of Education
Phone: (210) 999-7501
Website: web.trinity.edu/x8896.xml

School of Business
Phone: (210) 999-7238
Email: schoolofbusiness@trinity.edu
Website: new.trinity.edu/academics/departments/accounting

Department of Health Care Administration
Phone: (210) 999-8107
Email: hca@trinity.edu
Website: web.trinity.edu/x17099.xml

Office of the Registrar
Phone: (210) 999-7201
Email: roffice@trinity.edu
Website: www.trinity.edu/registrar

Office of Student Accounts
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