

Financial Aid

Southern University at New Orleans (SUNO) is committed to the philosophy that no student should be denied a college education solely because of limited funds. The primary purpose of the Financial Aid Program is to provide financial assistance to students who, without such assistance, would find it impossible to receive a college education.

The mission of the Office of Student Financial Aid is to assist students in applying for and securing the financial resources available to pursue their educational goals. We strive to provide the best financial aid package, consisting of assistance from federal, state, and institutional programs, tailored to meet each student's need. Counseling and assistance are also provided to students in the areas of Default Prevention and Student Loan Debt Management.

Students interested in applying for federal and state financial aid should complete the Free Application for Federal Student Aid (FAFSA) as early as possible, after January 1st of each year. Financial assistance is available to students who complete the necessary application and are determined eligible. The Student Financial Aid staff will evaluate each student's need and make awards based upon the information obtained from the Student Aid Report (SAR) or Institutional Student Information Report (ISIR) and in accordance with Federal, State, and University policies and guidelines.

Because the amount of financial assistance awarded usually reflects the financial situation of the student's family, the University does not make a public announcement of the amount of financial aid awarded to individual students. The University will clearly state the total yearly cost of attendance and will outline for each student seeking assistance a proposed annual budget.

PRIORITY FILING DATE - APRIL 15th (Completion of the FAFSA is required each year)

Priority consideration will be given to those applications received on or before April 15th (provided the student meets all eligibility requirements and, if selected for verification, has submitted the required documentation to the Financial Aid Office). Applications received after this priority deadline will be processed in the order received and may not be processed in time for Fall registration. Applications are available at local high schools or SUNO's Financial Aid Office. You may also use FAFSA on the web to complete the FAFSA and submit it directly to the FAFSA processing system. The web address is www.fafsa.ed.gov. Priority deadline for most State aid is May 1st. **The Federal School Code for SUNO is 002026. APPLY EARLY!**

SOURCES OF FINANCIAL ASSISTANCE

Southern University at New Orleans participates in the following Federal and State financial assistance programs:

Federal Pell Grants

Pell Grants are awarded only to undergraduate students pursuing their first Bachelor's degree. Generally, the Pell Grant does not have to be repaid.* Pell Grant awards are based on financial need. To apply, the student must complete the FAFSA each year. The amount of the award varies based upon the student's expected family contribution (EFC), level of need, and the enrollment status. The annual Pell award

ranges from \$ 400 to \$ 4,050 for the 2006-2007 academic year.

Year Round Pell:

A student may receive up to two Scheduled Federal Pell Grant awards during a single award year if eligible student is enrolled:

- At least half-time for more than one academic year or more than two semesters or the equivalent time during a single award year; and
- In an associate degree, or baccalaureate degree program. Effective 07/01/2009

* Notification to Pell Grant Recipients:

- If you receive a Pell Grant and withdraw before 60% of the semester, you will be required to repay 50% of your Pell refund. (See Federal "Return of Title IV" policy)
- Effective Fall 2003, changes in your enrollment status through the 14th day of class (final day to pay fees) will affect your Pell grant eligibility:
 - An increase in your enrollment status may result in the payment of additional Pell grant funds, pending eligibility.
 - A decrease in your enrollment status will result in your having to repay a portion of your Pell grant award.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG funds do not have to be repaid and are based upon financial need. Awarding priority will be given to those students who apply early, possess the lowest family contribution, and are Pell Grant eligible. Funds will be awarded to undergraduate students pursuing their first bachelor's degree, based upon the date the completed financial aid application package is received. Funds are limited, so apply early.

Annual awards range from \$ 200 to \$ 4,000 based upon enrollment status and availability of funds.

Leveraging Educational Assistance Partnership Program (LEAP, formerly SSIG)

LEAP funds do not have to be repaid and are based upon financial need. Awarding priority will be given to undergraduate students pursuing their first bachelor's degree, who apply early, possess the lowest family contribution, and are Louisiana residents. Students must earn a 2.0 or greater and be enroll full-time each semester. The annual award may range from \$ 200 to \$ 1,000 based upon availability of funds. Funds are limited.

Academic Competitiveness Grant and National Science and Mathematics Access To Retain Talent (Smart) Grant Programs

The Higher Education Reconciliation Act of 2005 (HERA) created two new grant programs for full-time students at degree-granting institutions who are eligible for Federal Pell Grants and are U.S. citizens. The Congress provided funding to make grants available for these programs for the 2006-2007 award year.

Academic Competitiveness Grant Program

An eligible student may receive an Academic Competitiveness Grant (ACG) of \$750 for the first academic year of study and \$1,300 for the second academic year of study. To be eligible for each

academic year, a student must:

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Be enrolled in the first or second academic year of his or her program of study at a two-year or four-year degree-granting institution;
- Have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student);
- If a first-year student, not have been previously enrolled in an undergraduate program; and
- If a second-year student, have at least a cumulative 3.0 grade point average on a 4.0 scale (as set forth in regulations to be promulgated soon) for the first academic year.

National SMART Grant Program

An eligible student may receive a National SMART Grant of \$4,000 for each of the third and fourth academic years of study. To be eligible for each academic year, a student must:

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Be enrolled in a four-year degree-granting institution;
- Major in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language; and
- Have at least a cumulative 3.0 grade point average on a 4.0 scale (as set forth in regulations to be promulgated soon) in the coursework required for the student's major.

Federal Teach Grant Program

The Federal TEACH Grant program provides funds to postsecondary students who are completing or planning to complete coursework that is needed to begin a career in teaching. Students must agree to serve for at least four years as a full-time student, highly qualified teacher in a high-need field, in a school serving low-income students. Eligible students may receive up to \$4,000 per year in Teach Grant funds, up to maximum of \$16,000 for undergraduate and post-baccalaureate study, and \$8,000 for graduate study (\$4,000 per year).

In order to be eligible for a Teach Grant, students must:

- Complete a FAFSA. Financial need is not required.
- Be in an eligible program:
 - An undergraduate program of student that will lead to becoming a "highly qualified teacher" in high-need field.
 - SUNO's post-baccalaureate teacher credential program in Education and Human Development.
 - SUNO's master's degree programs in Education and Human Development.

Federal College and University Work-Study Programs

Southern University at New Orleans offers part-time employment opportunities through the Federal College, Community Service, and University Work-Study programs. Through these programs, students are allowed to work on campus (off campus employment may be performed through the Community Service program) while enrolled to help pay their educational expenses. Students employed under the Federal College and Community Service Work-Study programs must complete the FAFSA each year, be determined eligible, and have financial need. Work-Study employees will be paid at least the current minimum wage and will receive payment on a monthly basis (15th of the month). Funds are limited.

Federal Direct Loan Programs

The Federal Direct Loan program, formerly Guaranteed Student Loan (GSL), enables dependent and independent students to borrow funds from the Federal Government. Students who wish to borrow Federal Direct loans must complete the FAFSA and a Student Loan Data Form and return it to the Financial Aid Office in order to initiate the loan process. Student Loan Data Forms may be obtained from the Financial Aid Office or online at www.suno.edu/financialaid.

Students who file a FAFSA, complete the verification process (if applicable), submit a Student Loan Data Form, meet all eligibility requirements, and enroll at least half time may qualify for a Federal Stafford Loan. These loans are low interest, long-term loans that must be repaid. Students who demonstrate need, according to the federal need analysis formula, may qualify for a subsidized Stafford loan. Students who do not qualify for a subsidized Stafford loan, in whole or part or independent students who wish to borrow from both programs, may apply for an Unsubsidized Stafford loan. Eligibility for the subsidized loan must be determined prior to awarding unsubsidized funds. SUNO does not participate in the Federal PLUS loan program.

Federal Direct Subsidized Loan - available to eligible students on the basis of financial need. Interest is subsidized (not charged) by the federal government while in school at least halftime, during grace periods, and authorized deferment periods.

Federal Direct Unsubsidized Loan -available to eligible students, regardless of need. Interest will be charged from the time that the loan is disbursed until the loan is paid in full. Interest payments may be paid on a monthly or quarterly basis while enrolled or capitalized (added to unpaid principal, thus increasing total debt and monthly payments).

Federal Student loans have a variable interest rate, which is adjusted annually on July 1. The interest rate while the student is in school, in the grace period, or in deferment is based on the 91-day T-bill plus 0.18%. The interest rate while the student is in repayment is based on the 91-day T-bill plus 2.3%. At all times, the interest rate is guaranteed not to exceed 8.25%. Repayment of the principal for both subsidized and unsubsidized Federal Student Loans begins six months after the borrower ceases to be enrolled at least half time.

The following contingencies apply:

- A maximum of one percent (1%) in origination and processing fees will be deducted (by the lender) from the gross student loan amount prior to disbursing loan proceeds to the university.
- Federal and University guidelines require that all **first-time borrowers** complete **Entrance Loan**

Counseling prior to receiving student loan proceeds. Loan funds will be disbursed, 30 days after the first day of class for all first-time borrowers.

- Federal regulations require that **Exit Loan Counseling** be completed by student loan borrowers who cease to enroll at least half-time, withdraw (officially or unofficially), or graduate. Counseling should occur prior to the before mentioned action, where applicable.
- Student loan funds are generally issued in two even disbursements during the intended loan period (once at the beginning and again at the mid-point of the enrollment period).
- Student loan borrowers must be enrolled at least half-time at the time of disbursement:

Undergraduates/Post-Baccalaureates: six (6) hours per semester and six (6) hours during the Summer term

Graduates: six (6) hours per semester and six (6) hours during the Summer term.

- **Master Promissory Note:** First-time borrowers or those who have not done so must sign a Master Promissory Note. The Master Promissory note is available on the web site at www.studentloans.gov or will be mailed to the student's permanent home address by the Department of Education. The student should review the printed information for accuracy, make any necessary corrections, sign and complete the remaining portion of the borrower's section, and return 's copies of the form to the Direct Loan Program for processing. Once the completed promissory note is received by the loan proceeds will be disbursed, via electronic funds transfer (EFT).
- **Student Loan Repayment:** Repayment of the principal for both federal direct subsidized and unsubsidized Loans begins six months after the borrower ceases to be enrolled at least half time. The borrower is responsible for repayment of his/her student loan(s). The loans cannot be canceled because the student did not complete the program of study, did not like the school or the program of study, or did not obtain employment after completing the program of study. Students should contact their lenders for information on deferment and forbearance options, if needed.

The following charts outline the annual and aggregate amounts students may borrow from the Federal Direct Loan Program (subsidized and unsubsidized combined):

Undergraduate and Post Baccalaureate Students:

	Subsidized	Unsubsidized	Total (Subsidized and Unsubsidized Combined)
<u>Dependent Undergraduates:</u>*			
Freshman	\$ 3,500	\$ 2,000	\$ 5,500
Sophomore	\$ 4,500	\$ 2,000	\$ 6,500
Junior and Senior	\$ 5,500	\$ 2,000	\$ 7,500
<u>Independent Undergraduates:</u>			
Freshman	\$ 3,500	\$ 6,000	\$ 9,500
Sophomore	\$ 4,500	\$ 6,000	\$ 10,500
Junior and Senior	\$ 5,500	\$ 7,000	\$ 12,500
<u>Post Baccalaureate</u>	\$ 5,500	\$ 7,000	\$ 12,500
Total Aggregated limit for Undergraduate And Post Baccalaureate Students (combined)	\$ 23,000	\$ 34,500	\$ 57,500 **

*Total Aggregate limit for Dependent Undergraduates is \$ 31,000.

**Only \$23,000 of this amount may be borrowed in subsidized loans.

*Total Aggregate limit for Independent Undergraduates is \$57,500.

**Only \$23,000 of this amount may be borrowed in subsidized loans.

Graduate Students:

	Subsidized	Unsubsidized	Total (Subsidized and Unsubsidized Combined)
<u>Program</u>			
Graduate Degree Programs	\$ 8,500	\$ 12,000	\$ 20,500
Lifetime Maximum (Aggregates), including loans borrowed as Undergraduate and Post- Baccalaureate Students	\$ 65,500	\$ 73,000	\$138,500 ***

*** Only \$ 65,500 of this amount may be borrowed in Subsidized loans.

A Note of Caution on Borrowing

Many students find that they must apply for loans to finance their education. Before you borrow, remember that your loan(s) must be repaid. If you must borrow, only borrow what you need and are willing to repay. The minimum monthly payment is \$ 50. However, your payments may be higher depending on the total amount borrowed. **Reminder:** Apply for deferments when needed and ***DO NOT DEFAULT***. See the **Federal Student Guide for Borrowers Rights and Responsibilities**. Copies of the guide are available in the Financial Aid Office.

Tuition Opportunity Program for Students (TOPS)

TOPS is a comprehensive program of State scholarships awarded to high school seniors who meet the established eligibility criteria. All TOPS candidates must complete the FAFSA. Priority deadline is April 15th of each year. Additional information is available online at <http://www.osfa.state.la.us>.

ACADEMIC SCHOLARSHIPS

Southern University at New Orleans offers a limited number of scholarships to full-time students who qualify. Recipients are awarded based on the prescribed criteria for each award and the availability of funds. Scholarships are provided through the University's budget, endowments, the Southern University at New Orleans Foundation, private organizations, companies and individuals. Interested students, who meet the following criteria, should apply each year (prior to the established deadlines). Applications are available in the Office of Community Outreach/University Advancement, Enrollment Management, Admissions, Financial Aid and online at www.suno.edu.

The Scholarship Committee receives and reviews all applications. Recommendations are made to the Chancellor for final approval.

University Fellow Scholarship Programs:

The University Fellow Scholarship is offered to incoming freshman students who must meet the following requirements:

1. Submit a complete application not later than March 15th
2. Minimum ACT Composite score of 19
3. Have a 3.0 cumulative high school grade point average
4. Official high school transcript
5. Submit a one-page essay
6. Submit three (3) letters of recommendation

Students must earn at least a 3.0 grade point average in the Fall and a 3.5 cumulative grade point average each semester thereafter, and must maintain full-time status.

SCHOLARSHIPS ARE AWARDED ONLY AFTER A STUDENT HAS BEEN ADMITTED TO THE UNIVERSITY.

SUNO "First" Scholarship:

The SUNO FIRST scholarship is an award made to first-time freshmen who have exhibited academic excellence in high school. The scholarship ranges from \$500.00 to full tuition and depend on a combination of a student's grade point average and ACT score. Awards are made in the Fall semester only, and are renewable for up to four years of continuous enrollment, provided the student remains full-time and earns the requisite GPA and hours. All freshmen students who complete the admissions process are automatically considered for this award.

Academic Scholarship:

An Academic Scholarship is available to students above the freshman level who:

1. Submit a complete application by May 15th.
2. Have at least a 3.25 cumulative grade point average and a minimum 3.0 semester average.
3. Have been on full-time status for at least two (2) consecutive semesters and must maintain full-time status.

Endowment:

This award is available for students above the freshman level who:

1. Submit a complete application by May 15th.
2. Have at least a 2.5 cumulative grade point average and a minimum 2.5 semester average.
3. Have been on full-time status for at least two (2) consecutive semesters and must maintain full-time status.

Foundation:

The Southern University at New Orleans Foundation provides at least (7) seven awards each semester to students who meet the following requirements:

1. Submit a complete application by May 15th.
2. Have at least a 2.5 cumulative grade point average and a minimum 2.5 semester average.
3. Have been on full-time status for at least two (2) consecutive semesters and must maintain full-time status.

DOLLARS-FOR-SCHOLARS**Orleans Parish:**

The University provides eight (8) awards per academic year to incoming freshman students provided they:

1. Graduated from an Orleans Parish public school
2. Earn at least a 2.5 grade point average
3. Remain a full-time student

Jefferson Parish:

The University provides eight (8) awards per academic year to incoming freshman students provided they:

1. Graduated from a Jefferson Parish public school
2. Earn at least a 2.5 grade point average
3. Remain a full-time student

***OTHER SCHOLARSHIPS**

Alpha Kappa Alpha Sorority, Inc. (Alpha Beta Omega Chapter)
Charles and James Burns
Charles and Mary Bashful
Delta Sigma Theta Sorority, Inc. (New Orleans Alumnae Chapter)
C. V. Hollis
Kappa Alpha Psi Fraternity, Inc.
New Orleans Black Chorale
STUDS Club
The Greater New Orleans Foundation
Zeta Phi Beta Sorority, Inc.

The above is a sample of scholarships that are available.

***Scholarship criteria and/or recipients are determined by the sponsoring organization.**

DEPARTMENTAL AWARDS

Departmental Scholarships and Stipends are awarded through the various academic departments on campus. Eligibility requirements and the selection of recipients are determined at the department level and are based upon the established criteria for each award.

STEPS FOR APPLYING FOR FINANCIAL ASSISTANCE

- A. Apply for admission to Southern University at New Orleans. Financial aid is contingent upon being accepted for admission as a regular student seeking a degree or certificate. Federal and State financial assistance will be considered when an applicant has completed all admission requirements and SUNO has received a valid ISIR (results from the FAFSA) within the established deadlines.
- B. Submit the Free Application for Federal Student Aid (FAFSA) to the U. S. Department of Education for processing. Upon receipt of the completed form, the agency makes a thorough evaluation of the family's financial strength and, using a federally mandated formula, provides an estimate of the amount the family can contribute toward educational expenses. The agency then sends a three-part document called the Student Aid Report (SAR) to the student within 4-6 weeks after receiving the application. The SAR contains the information provided on the application. If you indicate on your FAFSA that SUNO is to receive the results of this application, the information will be forwarded to the Financial Aid Office electronically (under certain circumstances, we may require you to bring your SAR into our office). **Remember to use our School Code (002026) when completing the FAFSA.**
- C. If interested in a Federal Direct Loan, you must complete the Student Loan Data Form and forward it to the SUNO Financial Aid Office. This form is available in the Financial Aid Office or online at www.suno.edu/financialaid.
- D. Promptly provide all additional requested documentation to the SUNO Financial Aid Office. Failure to provide the requested information will prevent further processing of your application.

- E. Once the ISIR or SAR, the Loan Data Form (if applicable), and all requested documentation have been received, eligibility will be determined and an official award letter will be made available via the student web.
- F. Student Loans must be accepted or declined via student web within days of processing. Student Loans will not be disbursed until accepted by student.

Deadlines: Priority consideration for financial aid will be given to students who complete the FAFSA and submit all required information to our office by April 15th for the upcoming academic year.

For more information contact the Financial Aid Office at (504) 286-5263.

AWARD CONTINGENCIES

Financial Aid Awards are made contingent upon your fulfillment of the following terms and conditions. When applying for, accepting your award offer and/or by obtaining the financial aid funds, you accept the responsibility to comply with these terms and conditions.

- **Eligibility Requirements**

To receive student financial aid, you must:

- Have completed admissions requirements for the University.
- Have financial need, except for non-need based aid.
- Have a high school diploma or a General Education Development (GED) Certificate, pass a test approved by the U. S. Department of Education, meet other standards your state establishes that are approved by the U. S. Department of Education, or complete a high school education in a home school setting that is treated as a home school or private school under state law. See your financial aid administrator for more information.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Be a U. S. citizen or eligible non-citizen.
- Have a valid Social Security Number. If you don't have a Social Security Number, you can find out more about applying for one through the Internet at www.ssa.gov.
- Not be in default on a Federal Student Loan.
- Not owe a repayment of any Title IV aid.
- Meet SUNO's satisfactory academic progress standards.
- Register with the Selective Service, if required. If you are a male 18 through 25 years of age and you have not yet registered with the Selective Service, you can give the Selective Service permission to register you by checking a box on the FAFSA. You can also register through the Internet at www.sss.gov.

- **Additional Assistance**

Should assistance be made available to you from other sources, such as: scholarships, stipends, tuition waivers and/or outside agencies. Those awards, when combined with all other aid received, must not exceed your financial need and/or cost of attendance, depending on the type of aid received.

The following calculation is used to determine your financial need:

$$\text{Cost of Attendance (-) Expected Family Contribution} = \text{Financial Need}$$

- **Others**

The University reserves the right to review, adjust, or cancel an award due to changes in the following: Enrollment status, financial status, eligibility, and others.

- Default or owing a repayment of Title IV aid and failure to comply with University regulations will also constitute a reason for changing the awards.
- An over-award will be deducted from the student's award; otherwise, the student must repay the amount over-awarded.

BASIS FOR DENIAL OF FINANCIAL AID

Financial Aid may be denied for the following reasons:

1. Defaulting on loans;
2. Owing a repayment on any Title IV aid;
3. Falsifying information which affects the determination of eligibility for aid;
4. Failing to provide necessary verification/documentation; and
5. Failing to meet the satisfactory academic progress minimum standards.

Any student who has been disqualified from participating in student financial aid programs because of academic reasons may re-apply for consideration of such aid as soon as that student meets the prescribed standards for eligibility or has successfully appealed his/her determination.

VERIFICATION POLICY

Verification is the process used to check the accuracy of the information that a student submits when applying for Federal Student Aid. Verification procedures are governed by the Higher Education Act of 1965, as amended, and Subpart E of 34 CFR part 688 "Verification of Student Aid Application Information" regulations published in the Federal Register on March 14, 1986 and August 15, 1986.

Each school is required by the U. S. Department of Education to verify all applicants selected by the central processing system (CPS), up to a limit of (30) percent of its total Financial Aid Applicants for any type of Title IV student aid. The Pell Grant, Subsidized Stafford Loan, Supplemental Educational Opportunity Grant, and College Work-Study are covered by verification.

The data items to be verified are:

1. Adjusted Gross Income (AGI) for the base year;
2. U. S. Income Tax paid for the base year;
3. Household size;
4. Number of family members attending post-secondary educational institutions as at least half-time students;

5. Citizenship status; and
6. Certain untaxed income and benefits for the base year, such as, but not limited to:
 - a. Social Security benefits
 - b. Veterans Administration benefits
 - c. Child Support
 - d. Untaxed payments to IRA and/or Keogh plans
 - e. Foreign income exclusion
 - f. Earned income credit
 - g. Unemployment Benefits
 - h. Aid to Families with Dependent Children (AFDC and TANF)

The verification procedure is as follows:

The verifier reviews documents such as, but not limited to, the U. S. Income Tax returns, (1040, 1040A, 1040EZ), the SAR or ISIR, the non-tax filer form and untaxed income and benefits statements, if applicable, to check the accuracy of information reported.

Please Respond Promptly To Requests For Information. Your file will be placed on HOLD until you respond. You will not receive the scheduled federal financial aid awards nor will we certify your student loan until you have provided the requested information.

Summer Assistance

During the summer term, a student may receive financial assistance (Pell Grants and Federal Stafford Loans) only if the student has remaining eligibility for that academic period. The SAR on file for the previous fall and/or spring is valid for the summer. Additionally, if interested in a student loan, a separate Loan Data Form is required to apply for summer loans. Applications may be obtained from the Financial Aid Office. Loan proceeds for the summer are disbursed in two equal disbursements.

Students may also be awarded funds through the Federal/University Work-study and SEOG programs, provided funds remain available.

Summer only students are not eligible for financial assistance.

Statement of Student's Rights and Responsibilities

Students applying for financial aid at SUNO have certain rights and responsibilities that they should be aware of throughout the application and awarding process.

RIGHTS

The student has the right to know:

1. The financial aid programs available at SUNO.
2. The financial aid application procedure, including applicable deadlines.
3. How their financial aid eligibility was determined and how their need was met.
4. The University's refund and repayment policies.
5. The University's standard for maintaining satisfactory academic progress and the consequences if

such progress is not made.

All students have the right to make an appointment with their Financial Aid Counselor in the Financial Aid office during normal working hours in order to review their file. Appointments may be scheduled by calling (504) 286-5263.

RESPONSIBILITIES

The student has the following responsibilities as a recipient of financial aid at SUNO:

1. Complete and submit all required financial aid application materials accurately, by the established deadlines.
2. Promptly respond to inquiries and documentation requests from the Financial Aid Office.
3. Provide the Financial Aid Office with accurate information. (Deliberate misrepresentation of information is a violation of the law and could result in repayment of all aid received and indictment under the U.S. Criminal Code.)
4. Notify the Financial Aid Office if there has been a change in the family's circumstances, or if additional assistance is received from outside sources.
5. Comply with agreements made in accepting aid from federal, state, and institutional programs.
6. Maintain satisfactory academic progress for financial aid.
7. Apply for financial aid every year by the published deadlines.
8. Repay funds for which the student has been determined ineligible to receive.

Southern University at New Orleans Federal "Return of Title IV Funds" Policy

All students who resign from the University must submit written notice of resignation to the SUNO Registrar's Office.

If a student, who is disbursed Title IV financial Assistance, withdraws or stops attending class on or before completing 60% of the semester in which the Title IV aid was disbursed, the following Return of Title IV Funds policy will be applied. No adjustment will be made to tuition, fees, or Title IV aid for a student who withdraws after the 60% point of the semester.

Southern University at New Orleans implemented the federal Return of Title IV Funds policy beginning with the Fall 2000 semester per the Higher Education Act of 1998. This policy applies to any student who receives Title IV aid: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct and Stafford Loans (Subsidized and Unsubsidized) and who officially withdraws, drops out, is expelled, takes an unapproved leave of absence (unofficial withdrawal), or fails to return from an approved leave of absence (unofficial withdrawal). Refer to the "Withdrawal/Resignation" section of the SUNO catalog for requirements for officially withdrawing from school.

The amount of Title IV Funds to be returned to the applicable federal programs will be determined, using the student's withdrawal date, by calculating the percentage of the enrollment period for which the student did not complete. Scheduled breaks of five or more consecutive days are excluded. SUNO will return the lesser of the total of unearned aid or an amount equal to institutional charges multiplied by the percentage of unearned aid. The student will be responsible for repaying any remaining portion that was disbursed to them.

Failure to attend class or failure to resign properly could cause the student to receive a letter grade of "F" in all courses. In this case, the student would still be subject to the return of funds policy once an official withdrawal date is established. Merely discontinuing class attendance is not considered to be a formal resignation from the university. Students who were awarded financial assistance and who discontinue class attendance may be held responsible for repayment of Title IV aid, tuition and fees. Please refer to the "Class Attendance Regulations" section of the SUNO catalog for requirements on class attendance.

If the student's portion of unearned Title IV funds is a student loan, no action by the school is necessary. Regular loan terms and conditions apply. If the student's portion of unearned Title IV funds is a federal grant, the student will be required to return no more than 50% of the amount received for the enrollment period.

In the event of resignation, the SUNO institutional refund policy will be applied. After performing the Return to Title IV calculation, the student may be liable for any Title IV funds disbursed to their accounts in excess of the amount allowed by federal regulations. The school will determine which portion of any assistance the student owes. If no payment is made, holds will be placed on the student's account and the student will lose eligibility for Title IV aid unless the overpayment is paid in full or satisfactory repayment arrangements are made.

Unearned funds are allocated to the Title IV programs from which the student received assistance, in the following order:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Pell Grant
4. Academic Competitiveness Grant
5. National SMART Grant
6. Federal Supplemental Educational Opportunity Grant (SEOG) Program

Note: Refer to the "Refund of Fees" section of the SUNO catalog for more information.

Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility

Introduction

Southern University at New Orleans (SUNO) has adopted the following policy for the purpose of monitoring the academic progress of students receiving federal financial assistance. Those students receiving assistance through University or outside scholarship, stipend, and tuition waiver/exemption programs must meet the criteria established by the awarding entity. Satisfactory academic progress is defined as passing a required number of hours pursued with a required grade point average. Satisfactory academic progress is required of all financial aid recipients at SUNO, including those students who have not participated in federal aid programs in the past. **Effective Fall, 2004 eligibility and thereafter, unless otherwise revised**, all new, transfer, reentry, and continuing students at SUNO must abide by this policy. Students must be enrolled in an eligible curriculum and must meet the minimum standards at the end of each spring semester to maintain their financial aid eligibility, except as otherwise stated.

Maximum Pursued Hours

Pursued hours are all hours appearing on the transcript which may include "W," "P," "S," "U," "NC," and "I" grades. Remedial, repeated, transfer, suspended, and scholastic amnesty hours are also counted as pursued hours. Transfer credits earned at other institutions which are not applicable to an academic program at SUNO will not be included in the assessment of SAP.

Undergraduate Students

Students who are enrolled in an eligible 4-year undergraduate curriculum must earn the required hours pursued/earned ratio and GPA as outlined in Tables A and A1. These students may receive financial aid for a *maximum of 180* pursued hours, which include hours pursued for double majors.

Students who are enrolled in an eligible associate degree curriculum must earn the required pursued/earned hours ratio and GPA as outlined in Tables A and A2. These students may receive financial aid for a *maximum of 90* pursued hours.

Post-baccalaureate Students

Students holding a 4-year or graduate degree who are enrolled in the *Associate of Arts Degree in Substance Abuse Certificate of Completion Program* will be evaluated for satisfactory academic progress without regard to their undergraduate record. Students enrolled in the *Program* must earn 67% of the total hours pursued and maintain a cumulative GPA of 2.5. These students may receive financial aid for a *maximum of 27* pursued hours. See Tables A and A3.

Students holding a 4-year or graduate degree who are enrolled in the Post-Baccalaureate Program for *Teacher Certification* will be evaluated for satisfactory academic progress using the hours pursued/earned ratio and grade point average for post-baccalaureate hours only, without regard for their undergraduate record. Students must earn 67% of the hours attempted and maintain a cumulative GPA of 2.5. Students may receive Federal Stafford Loans and Work Study for a *maximum of 36* pursued hours. See Tables A and A3.

Students holding a 4-year college degree and who are *pursuing a second undergraduate degree* must earn 67% of the total hours pursued and maintain a cumulative GPA of 2.5. These students may receive Federal Stafford Loans and Work Study or a *maximum of 60* pursued hours, which may also include hours from the degree already earned. See Tables A and A3.

Students holding a 4-year college degree who are enrolled in *prerequisite courses* toward a graduate program at SUNO must earn 67% of the total pursued hours and maintain a cumulative GPA of 2.5. These students may receive Federal Stafford Loans for a *maximum of 12 consecutive months*.

Graduate Students

A graduate student enrolled in an eligible curriculum is required to maintain a cumulative grade point average 3.0 and earn a minimum of seventy-five percent (75%) of the semester hours pursued as outlined in Tables A and A4. A graduate student may receive Federal Stafford Loans and Work Study for a *maximum of 150%* of the total hours required by his/her degree program.

Transfer Students

All transcripts from colleges/universities previously attended **must be received and evaluated** by the Office of Admissions or the Office Records to determine satisfactory academic progress before financial aid is awarded. Transfer students who do not meet SUNO's satisfactory academic progress requirements must file a financial aid appeal in order to be considered for financial aid.

Evaluation Period

Satisfactory academic progress (SAP) will be evaluated at the end of each spring semester for **all students**. At the end of each fall semester, SAP will be evaluated only for students who are on financial aid probation and/or have exceeded the maximum number of attempted hours allowed. At the end of each summer session, SAP will be assessed for students enrolled in summer school who have exceeded the maximum number of attempted hours allowed. Transfer and re-admitted students are evaluated at the point of entry/re-entry and again at the end of the spring semester and summer session. Students failing to meet the required earned hours and cumulative grade point average at the time SAP is assessed will lose their financial aid eligibility for the subsequent academic year that they are enrolled at the University.

Financial Aid Appeal Procedures

Students who are denied financial aid based on unsatisfactory academic progress may appeal in the case of death or serious illness of an immediate family member, serious illness or injury to the student or to a dependent child, other traumatic life-altering events, or other special circumstances that the student would like the committee to consider, i.e., change of degree program, change of grades, academic amnesty, etc.

To file an appeal, students must complete and submit the Financial Aid Appeal Petition Form which can be obtained in the Office of Administration and Finance. Students must also include a letter to the Financial Aid Appeals Committee stating the reason(s) that they did not achieve satisfactory academic progress, a copy of an updated transcript, and supporting documentation. The Financial Aid Appeals Committee, which is appointed by the Chancellor, will review and consider all appeals. Effort will be made to notify students of the Committee's decision within two weeks after submission. However, students should be prepared to pay tuition and fees by the payment deadline, and be reimbursed if the appeal is approved and if they meet all eligibility requirements. **Students may be allowed up to a maximum of four (4) reinstatements during their undergraduate matriculation. Graduate and Post-Baccalaureate students maybe allowed a maximum of two (2) reinstatements during their matriculation.** Financial aid eligibility is not reinstated by simply filing a financial aid appeal. All appeals are reviewed by the Financial Aid Appeals Committee which approves or denies reinstatement.

****GENERALLY, FINANCIAL AID APPEALS COMMITTEE DECISIONS ARE FINAL FOR THE AWARD PERIOD****

Financial Aid Probation

Students who are approved for financial aid reinstatement for the fall semester will be approved on a probationary basis, through the end of the fall semester. To continue on financial aid probation for the following spring semester, students must:

1. Successfully complete a minimum of 70% of the total hours pursued for the probation semester, **and**
2. Achieve the required cumulative grade point average for the total hours pursued.

Students on financial aid probation for the fall semester who fail to meet the above minimum standards will be ineligible to receive financial aid for the following spring semester. These students may appeal for reinstatement, provided a new mitigating circumstance occurred during that fall semester. Students on financial aid probation for the fall semester who meet the above criteria will be allowed to continue to receive financial aid on an extended probationary period for the following spring semester. Students who are approved for financial aid reinstatement for only the spring semester will be evaluated for overall satisfactory academic progress at the end of the spring semester.

Financial Aid Appeal Deadlines

Generally, deadlines for filing financial aid appeals will be **five working days** prior to the first day of class. However, while awaiting appeal decisions, students should be prepared to pay tuition and fees by the payment deadline, and be reimbursed if the appeal is approved and if they meet all eligibility requirements. There will be no summer appeals. However, students not eligible for financial aid may attend the summer session at their own expense. Financial aid appeals are approved for subsequent semesters only and may not be applied to any semesters retroactively.

Reinstatement of Eligibility

Financial aid eligibility will be reinstated after any semester or summer session in which the student meets the University's overall satisfactory academic progress standards. The student will be notified of his/her eligibility reinstatement by the Financial Aid Office and **will not have to file an appeal**. However, the student must have filed a current Free Application for Federal Student Aid (FAFSA) to be considered for federal aid. Students who have questions about their situation may contact the Office of Student Financial Aid at (504) 286-5263.

Financial Aid Appeal Denials

If a student's appeal is denied, he/she may appeal for future aid. Staying out of school for one semester **will not** reinstate a student's financial aid eligibility. He/she must appeal upon his/her return to the University. However, financial aid reinstatement may be considered for students who provide sufficient documentation to support a previously denied appeal, or demonstrate significant academic progress.

**Financial Aid Appeals Committee
Southern University at New Orleans
Office of Administration and Finance
6801 Press Drive
New Orleans, LA 70126
(504) 286-5148**

TABLE A		
SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID ELIGIBILITY (Effective Fall, 2004)		
*UNDERGRADUATE STUDENTS (4-YEAR)		
Total Cumulative Hours Pursued	Min. Cum. % Earned	Min. Cumulative GPA
1 – 29	50%	1.51
30 – 59	60%	1.70
60 – 119	65%	2.00
120 – 180	70%	2.00
181+ Ineligible for Financial Aid		
*UNDERGRADUATE STUDENTS (ASSOCIATE)		
1 – 29	50%	1.51
30 – 59	60%	1.70
60 – 90	65%	2.00
91 + Ineligible for Financial Aid		
POST- BACCALAUREATE STUDENTS		
1 – 27	67%	2.50 (Certificate of Completion)
28+ Ineligible for Financial Aid		
1 – 36	67%	2.50 (Teacher Certification)
37+ Ineligible for Financial Aid		
1 – 60	67%	2.50 (Second Degree)
61+ Ineligible for Financial Aid		
*GRADUATE STUDENTS		
1 – 54	75%	3.00 (Education, MOIS, Criminal Justice, and Museum Studies)
55+ Ineligible for Financial Aid		
1 – 93	75%	3.00 (Social Work)
94+ Ineligible for Financial Aid		

*See Tables A1 through A4 for further details of undergraduate and graduate attempted/earned hours and grade point average requirements.

TABLE A1: UNDERGRADUATE STUDENTS (4-YEAR)

Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA	Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
1	50%	0	1.51	36	60%	21	1.70
2	50%	1	1.51	37	60%	22	1.70
3	50%	1	1.51	38	60%	22	1.70
4	50%	2	1.51	39	60%	23	1.70
5	50%	2	1.51	40	60%	24	1.70
6	50%	3	1.51	41	60%	24	1.70
7	50%	3	1.51	42	60%	25	1.70
8	50%	4	1.51	43	60%	25	1.70
9	50%	4	1.51	44	60%	26	1.70
10	50%	5	1.51	45	60%	27	1.70
11	50%	5	1.51	46	60%	27	1.70
12	50%	6	1.51	47	60%	28	1.70
13	50%	6	1.51	48	60%	28	1.70
14	50%	7	1.51	49	60%	29	1.70
15	50%	7	1.51	50	60%	30	1.70
16	50%	8	1.51	51	60%	30	1.70
17	50%	8	1.51	52	60%	31	1.70
18	50%	9	1.51	53	60%	31	1.70
19	50%	9	1.51	54	60%	32	1.70
20	50%	10	1.51	55	60%	33	1.70
21	50%	10	1.51	56	60%	33	1.70
22	50%	11	1.51	57	60%	34	1.70
23	50%	11	1.51	58	60%	34	1.70
24	50%	12	1.51	59	60%	35	1.70
25	50%	12	1.51	60	65%	39	2.00
26	50%	13	1.51	61	65%	39	2.00
27	50%	13	1.51	62	65%	40	2.00
28	50%	14	1.51	63	65%	40	2.00
29	50%	14	1.51	64	65%	41	2.00
30	60%	18	1.70	65	65%	42	2.00
31	60%	18	1.70	66	65%	42	2.00
32	60%	19	1.70	67	65%	43	2.00
33	60%	19	1.70	68	65%	44	2.00
34	60%	20	1.70	69	65%	44	2.00
35	60%	21	1.70	70	65%	45	2.00
71	65%	46	2.00	120	70%	84	2.00
72	65%	46	2.00	121	70%	84	2.00
73	65%	47	2.00	122	70%	85	2.00
74	65%	48	2.00	123	70%	86	2.00
75	65%	48	2.00	124	70%	86	2.00
76	65%	49	2.00	125	70%	87	2.00
77	65%	50	2.00	126	70%	88	2.00
78	65%	50	2.00	127	70%	88	2.00
79	65%	51	2.00	128	70%	89	2.00
80	65%	52	2.00	129	70%	90	2.00
81	65%	52	2.00	130	70%	91	2.00
82	65%	53	2.00	131	70%	91	2.00
83	65%	53	2.00	132	70%	92	2.00

TABLE A1: UNDERGRADUATE STUDENTS (4-YEAR)

Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA	Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
84	65%	54	2.00	133	70%	93	2.00
85	65%	55	2.00	134	70%	93	2.00
86	65%	55	2.00	135	70%	94	2.00
87	65%	56	2.00	136	70%	95	2.00
88	65%	57	2.00	137	70%	95	2.00
89	65%	57	2.00	138	70%	96	2.00
90	65%	58	2.00	139	70%	97	2.00
91	65%	59	2.00	140	70%	98	2.00
92	65%	59	2.00	141	70%	98	2.00
93	65%	60	2.00	142	70%	99	2.00
94	65%	61	2.00	143	70%	100	2.00
95	65%	61	2.00	144	70%	100	2.00
96	65%	62	2.00	145	70%	101	2.00
97	65%	63	2.00	146	70%	102	2.00
98	65%	63	2.00	147	70%	102	2.00
99	65%	64	2.00	148	70%	103	2.00
100	65%	65	2.00	149	70%	104	2.00
101	65%	65	2.00	150	70%	105	2.00
102	65%	66	2.00	151	70%	105	2.00
103	65%	66	2.00	152	70%	106	2.00
104	65%	67	2.00	153	70%	107	2.00
105	65%	68	2.00	154	70%	107	2.00
106	65%	68	2.00	155	70%	108	2.00
107	65%	69	2.00	156	70%	109	2.00
108	65%	70	2.00	157	70%	109	2.00
109	65%	70	2.00	158	70%	110	2.00
110	65%	71	2.00	159	70%	111	2.00
111	65%	72	2.00	160	70%	112	2.00
112	65%	72	2.00	161	70%	112	2.00
113	65%	73	2.00	162	70%	113	2.00
114	65%	74	2.00	163	70%	114	2.00
115	65%	74	2.00	164	70%	114	2.00
116	65%	75	2.00	165	70%	115	2.00
117	65%	76	2.00	166	70%	116	2.00
118	65%	76	2.00	167	70%	116	2.00
119	65%	77	2.00	168	70%	117	2.00
169	70%	118	2.00	177	70%	123	2.00
170	70%	119	2.00	178	70%	124	2.00
171	70%	119	2.00	179	70%	125	2.00
172	70%	120	2.00	180	70%	126	2.00
173	70%	121	2.00	181+ Ineligible for Financial Aid			
174	70%	121	2.00				
175	70%	122	2.00				
176	70%	123	2.00				
Revised: 10/04/2004							

TABLE A2: UNDERGRADUATE STUDENTS (ASSOCIATE)

Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA	Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
1	50%	0	1.51	36	60%	21	1.70
2	50%	1	1.51	37	60%	22	1.70
3	50%	1	1.51	38	60%	22	1.70
4	50%	2	1.51	39	60%	23	1.70
5	50%	2	1.51	40	60%	24	1.70
6	50%	3	1.51	41	60%	24	1.70
7	50%	3	1.51	42	60%	25	1.70
8	50%	4	1.51	43	60%	25	1.70
9	50%	4	1.51	44	60%	26	1.70
10	50%	5	1.51	45	60%	27	1.70
11	50%	5	1.51	46	60%	27	1.70
12	50%	6	1.51	47	60%	28	1.70
13	50%	6	1.51	48	60%	28	1.70
14	50%	7	1.51	49	60%	29	1.70
15	50%	7	1.51	50	60%	30	1.70
16	50%	8	1.51	51	60%	30	1.70
17	50%	8	1.51	52	60%	31	1.70
18	50%	9	1.51	53	60%	31	1.70
19	50%	9	1.51	54	60%	32	1.70
20	50%	10	1.51	55	60%	33	1.70
21	50%	10	1.51	56	60%	33	1.70
22	50%	11	1.51	57	60%	34	1.70
23	50%	11	1.51	58	60%	34	1.70
24	50%	12	1.51	59	60%	35	1.70
25	50%	12	1.51	60	65%	39	2.00
26	50%	13	1.51	61	65%	39	2.00
27	50%	13	1.51	62	65%	40	2.00
28	50%	14	1.51	63	65%	40	2.00
29	50%	14	1.51	64	65%	41	2.00
30	60%	18	1.70	65	65%	42	2.00
31	60%	18	1.70	66	65%	42	2.00
32	60%	19	1.70	67	65%	43	2.00
33	60%	19	1.70	68	65%	44	2.00
34	60%	20	1.70	69	65%	44	2.00
35	60%	21	1.70	70	65%	45	2.00
71	65%	46	2.00	83	65%	53	2.00
72	65%	46	2.00	84	65%	54	2.00
73	65%	47	2.00	85	65%	55	2.00
74	65%	48	2.00	86	65%	55	2.00
75	65%	48	2.00	87	65%	56	2.00
76	65%	49	2.00	88	65%	57	2.00
77	65%	50	2.00	89	65%	57	2.00
78	65%	50	2.00	90	65%	58	2.00
79	65%	51	2.00	91+ Ineligible for Financial Aid			
80	65%	52	2.00	Revised: 10/04/2004			
81	65%	52	2.00				
82	65%	53	2.00				

TABLE A3: POST-BACCALAUREATE STUDENTS

Certification of Completion			
Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
1	67%	0	2.50
2	67%	1	2.50
3	67%	2	2.50
4	67%	2	2.50
5	67%	3	2.50
6	67%	4	2.50
7	67%	4	2.50
8	67%	5	2.50
9	67%	6	2.50
10	67%	6	2.50
11	67%	7	2.50
12	67%	8	2.50
13	67%	8	2.50
14	67%	9	2.50
15	67%	10	2.50
16	67%	10	2.50
17	67%	11	2.50
18	67%	12	2.50
19	67%	12	2.50
20	67%	13	2.50
21	67%	14	2.50
22	67%	14	2.50
23	67%	15	2.50
24	67%	16	2.50
25	67%	16	2.50
26	67%	17	2.50
27	67%	18	2.50
37+ Ineligible for Financial Aid			
Revised: 10/04/2004			

Teacher Certification			
Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
1	67%	0	2.50
2	67%	1	2.50
3	67%	2	2.50
4	67%	2	2.50
5	67%	3	2.50
6	67%	4	2.50
7	67%	4	2.50
8	67%	5	2.50
9	67%	6	2.50
10	67%	6	2.50
11	67%	7	2.50
12	67%	8	2.50
13	67%	8	2.50
14	67%	9	2.50
15	67%	10	2.50
16	67%	10	2.50
17	67%	11	2.50
18	67%	12	2.50
19	67%	12	2.50
20	67%	13	2.50
21	67%	14	2.50
22	67%	14	2.50
23	67%	15	2.50
24	67%	16	2.50
25	67%	16	2.50
26	67%	17	2.50
27	67%	18	2.50
28	67%	18	2.50
29	67%	19	2.50
30	67%	20	2.50
31	67%	20	2.50
32	67%	21	2.50
33	67%	22	2.50
34	67%	22	2.50
35	67%	23	2.50
36	67%	24	2.50
37+ Ineligible for Financial Aid			
Revised: 10/04/2004			

TABLE A3: POST-BACCALAUREATE STUDENTS (continued)**Second Degree**

Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA		Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
1	67%	0	2.50		33	67%	22	2.50
2	67%	1	2.50		34	67%	22	2.50
3	67%	2	2.50		35	67%	23	2.50
4	67%	2	2.50		36	67%	24	2.50
5	67%	3	2.50		37	67%	24	2.50
6	67%	4	2.50		38	67%	25	2.50
7	67%	4	2.50		39	67%	26	2.50
8	67%	5	2.50		40	67%	26	2.50
9	67%	6	2.50		41	67%	27	2.50
10	67%	6	2.50		42	67%	28	2.50
11	67%	7	2.50		43	67%	28	2.50
12	67%	8	2.50		44	67%	29	2.50
13	67%	8	2.50		45	67%	30	2.50
14	67%	9	2.50		46	67%	30	2.50
15	67%	10	2.50		47	67%	31	2.50
16	67%	10	2.50		48	67%	32	2.50
17	67%	11	2.50		49	67%	32	2.50
18	67%	12	2.50		50	67%	33	2.50
19	67%	12	2.50		51	67%	34	2.50
20	67%	13	2.50		52	67%	34	2.50
21	67%	14	2.50		53	67%	35	2.50
22	67%	14	2.50		54	67%	36	2.50
23	67%	15	2.50		55	67%	36	2.50
24	67%	16	2.50		56	67%	37	2.50
25	67%	16	2.50		57	67%	38	2.50
26	67%	17	2.50		58	67%	38	2.50
27	67%	18	2.50		59	67%	39	2.50
28	67%	18	2.50		60	67%	40	2.50
29	67%	19	2.50		61+ Ineligible for Financial Aid			
30	67%	20	2.50		Revised: 10/04/2004			
31	67%	20	2.50					
32	67%	21	2.50					

Graduate credit hours are generally earned in increments of three (3), except for the Social Work program which has one and two hour courses. To the advantage of students, the percentages represented below in the Min. Cum. Hrs. Earned column have been rounded down to the nearest three hour sum.

TABLE A4: GRADUATE STUDENTS								
Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA		Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
1	75%	0	3.00		46	75%	33	3.00
2	75%	1	3.00		47	75%	33	3.00
3	75%	2	3.00		48	75%	36	3.00
4	75%	3	3.00		49	75%	36	3.00
5	75%	3	3.00		50	75%	36	3.00
6	75%	3	3.00		51	75%	36	3.00
7	75%	3	3.00		52	75%	39	3.00
8	75%	6	3.00		53	75%	39	3.00
9	75%	6	3.00		54	75%	39	3.00
10	75%	6	3.00		55	75%	39	3.00
11	75%	6	3.00		56	75%	42	3.00
12	75%	9	3.00		57	75%	42	3.00
13	75%	9	3.00		58	75%	42	3.00
14	75%	9	3.00		59	75%	42	3.00
15	75%	9	3.00		60	75%	45	3.00
16	75%	12	3.00		61	75%	45	3.00
17	75%	12	3.00		62	75%	45	3.00
18	75%	12	3.00		63	75%	45	3.00
19	75%	12	3.00		64	75%	48	3.00
20	75%	15	3.00		65	75%	48	3.00
21	75%	15	3.00		66	75%	48	3.00
22	75%	15	3.00		67	75%	48	3.00
23	75%	15	3.00		68	75%	51	3.00
24	75%	18	3.00		69	75%	51	3.00
25	75%	18	3.00		70	75%	51	3.00
26	75%	18	3.00		71	75%	51	3.00
27	75%	18	3.00		72	75%	54	3.00
28	75%	21	3.00		73	75%	54	3.00
29	75%	21	3.00		74	75%	54	3.00
30	75%	21	3.00		75	75%	54	3.00
31	75%	21	3.00		76	75%	57	3.00
32	75%	24	3.00		77	75%	57	3.00
33	75%	24	3.00		78	75%	57	3.00
34	75%	24	3.00		79	75%	57	3.00
35	75%	24	3.00		80	75%	60	3.00
36	75%	27	3.00		81	75%	60	3.00
37	75%	27	3.00		82	75%	60	3.00
38	75%	27	3.00		83	75%	60	3.00
39	75%	27	3.00		84	75%	63	3.00
40	75%	30	3.00		85	75%	63	3.00
41	75%	30	3.00		86	75%	63	3.00
42	75%	30	3.00		87	75%	63	3.00
43	75%	30	3.00		88	75%	66	3.00
44	75%	33	3.00		89	75%	66	3.00
45	75%	33	3.00		90	75%	66	3.00

TABLE A4: GRADUATE STUDENTS

Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA	Total Hrs. Pursued	Min. Cum. % Earned	Min. Cum. Hrs. Earned	Min. Cum. GPA
91	75%	66	3.00	93+ Ineligible for Financial Aid			
92	75%	69	3.00	Approved: 7/2/01			
93	75%	69	3.00	Revised: 7/13/2004			

For further information, contact the Registrar's Office or the Financial Aid Office.

Fees and Expenses

Fees and Expenses

Fees are assessed against all students who enroll in Southern University at New Orleans. The amount of fees assessed is determined in accordance with the student's residential status and the number of semester hours for which the student enrolls. Students who do not hold legal residence in the state pay a nonresident fee in addition to University fees.

All full-time undergraduate students enrolled in the University will pay \$1,579.70 in fees for the Fall semester and \$1,582.00 in fees for the Spring semester. Full-time graduate students will pay \$2,003.70 in fees for the Fall semester and \$2,006.00 in fees for the Spring semester. Included in the payments are general registration fees, health fees, building use fees, breakage fees, insurance fees and student assessed fees.

Summer school fees total \$743.41 for a full-time undergraduate and \$890.91 for a full-time graduate student.

No student is registered until fees are paid.

FEEES FOR UNDERGRADUATE STUDENTS*		
FALL		
Credit Hours	Total Fees	Out-of-State Fees
0 (Audit)	\$ 598.70	N/A
1	719.70	N/A
2	737.70	N/A
3	755.70	N/A
4	928.70	\$ 935.00
5	946.70	935.00
6	964.70	935.00
7	1,196.70	1,402.00
8	1,214.70	1,402.00
9	1,232.70	1,402.00
10	1,406.70	1,719.00
11	1,424.70	1,719.00
12	1,579.70	1,869.00
FEEES FOR GRADUATE STUDENTS*		
FALL		
Credit Hours	Total Fees	Out-of-State Fees
0 (Audit)	\$ 692.70	N/A
1	876.70	N/A
2	894.70	N/A
3	912.70	N/A
4	1,156.70	\$ 969.00
5	1,174.70	969.00
6	1,192.70	969.00
7	1,753.70	1,294.00
8	1,771.70	1,294.00
9	2,003.70	1,457.00

* The University reserves the right to change fees without notice

FEES FOR UNDERGRADUATE STUDENTS* SPRING		
Credit Hours	Total Fees	Out-of-State Fees
0 (Audit)	\$ 601.00	N/A
1	722.00	N/A
2	740.00	N/A
3	758.00	N/A
4	931.00	\$ 935.00
5	949.00	935.00
6	967.00	935.00
7	1,199.00	1,402.00
8	1,217.00	1,402.00
9	1,235.00	1,402.00
10	1,409.00	1,719.00
11	1,427.00	1,719.00
12	1,582.00	1,869.00

FEES FOR GRADUATE STUDENTS* SPRING		
Credit Hours	Total Fees	Out-of-State Fees
0 (Audit)	\$ 695.00	N/A
1	879.00	N/A
2	897.00	N/A
3	915.00	N/A
4	1,159.00	\$ 969.00
5	1,177.00	969.00
6	1,195.00	969.00
7	1,756.00	1,294.00
8	1,774.00	1,294.00
9	2,006.00	1,457.00

- Laboratory Fee \$ 10.00**
- Field Practicum \$ 50.00**
- Online Degree Seeking Program \$ 50.00**
- Student Teaching Fee..... \$ 200.00**

Students enrolled in online degree seeking programs are required to pay an additional \$ 50.00 per course, up to \$ 200.00 for the semester in which they are enrolled.

* The University reserves the right to change fees without notice

FEEES FOR UNDERGRADUATE STUDENTS*		
SUMMER		
Credit Hours	General Fees	Out-of-State Fees
0 (Audit)	\$ 275.63	N/A
1	516.63	N/A
2	534.63	N/A
3	552.63	N/A
4	674.13	\$ 934.50
5	692.13	934.50
6	710.13	934.50
7	728.13	934.50
8	746.13	934.50
9	764.13	934.50
10	782.13	934.50
FEEES FOR GRADUATE STUDENTS*		
SUMMER		
Credit Hours	General Fees	Out-of-State Fees
0 (Audit)	\$ 292.91	N/A
1	641.91	N/A
2	660.91	N/A
3	679.91	N/A
4	854.91	\$ 728.75
5	872.91	728.75
6	890.91	728.75

Laboratory Fee	\$ 10.00
Field Practicum	\$ 50.00
Student Teaching Fee.....	\$ 200.00

Cash, certified checks, money orders, Visa, MasterCard, Discover and personal checks will be accepted at Southern University at New Orleans.

WITHDRAWAL/RESIGNATION FROM THE UNIVERSITY

When a student finds it necessary to discontinue enrollment prior to the end of the semester or summer term, the student must complete a withdrawal card, obtainable from the Center for Student Retention and Success. The student must provide a valid reason for resigning and must clear all University accounts. The withdrawal card, completed and properly signed, must be submitted to the Office of records, whereby making the transaction official.

When a student ceases enrollment or stops attending the University at any time during a semester or summer session without completing a withdrawal card, the student will receive an "FX" grade in all courses, which denotes a failure to attend.

When a student officially withdraws or stops attending classes, the University is required to perform a recalculation of tuition and fees. This may result in indebtedness to the University or to the Title IV program.

* The University reserves the right to change fees without notice

FALL & SPRING REFUND POLICY

Provided that tuition has been paid in full, refunds are issued, to students who have officially withdrawn from the University, in accordance with the refund schedule. The withdrawal date is determined by the Office of the Registrar.

FEES AND EXPENSES

Two different refund methods are used: (1) Southern University at New Orleans Institutional Refund Policy and (2) Federal Government Refund Policy.

Tuition and some fees are credited to the student's account as follows:

If Student Withdraws:	SUNO Refund (Non-Title IV Funds)
Before classes begin	90%
First day of class through the seventeenth day of class	75%
Eighteenth day of class through the twenty-fourth day of class	50%
On the twenty-fifth day of class through the end of the semester	0%

For those students who registered at the University with the assistance of Federal Financial Aid, regulations established by the government will be used to calculate refunds.

Through the 60% point of enrollment, Department of Education Title IV software is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the period of enrollment, a student has earned 100% of the Title IV funds.

SUMMER REFUND POLICY

Refunds are issued to students who have officially withdrawn from the University. The withdrawal date is determined by the Office of the Registrar only.

Two different refund methods are used: (1) Southern University at New Orleans Institutional Refund Policy and (2) Federal Government Refund Policy.

Tuition and some fees are credited to the student's account as follows:

If Student Withdraws:	SUNO Refund (Non-Title IV Funds)
Before classes begin	90%
First day of class through the seventh day of class	75%
Eighth day of class through the twelfth day of class	50%
After the twelfth day of class	0%

For those students who registered at the University with the assistance of Federal Financial Aid, regulations established by the government will be used to calculate refunds.

Through the 60% point of enrollment, Department of Education Title IV software is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the period of enrollment, a student has earned 100% of the Title IV funds.

Return of funds by the University

The government regulations also specify the order in which monies will be refunded to the aid programs and the student. The University must distribute the refund in the following order:

1. Federal Family Education Loan Programs
(Federal SLS/Unsubsidized Federal Stafford/Subsidized Federal Stafford/Federal Plus)
2. Federal Direct Stafford/Federal Direct Plus Loans
3. Federal Perkins Loans Program
4. Federal PELL Grants
5. Federal Supplemental Educational Opportunity Grant (SEOG)
6. Other Title IV Programs (SSIG)
7. Other Federal, State, Private, or University Aid Programs
8. Student

Examples of the refund policy and calculations are readily available to students upon request in the Comptroller's Office located on the 1st floor of the HPE Building.

Non-Refundable Fees

Student insurance, athletic, parking, student union, breakage, technology, late registration and student identification fees are non-refundable.

DROPPING COURSES

If a student reduces their course load by dropping one or more courses, in the Fall or Spring, before the 14th day of class, and in the Summer, before the 7th day of class, tuition and fees are reduced by 100% of the difference. Students who drop classes beyond the designated periods will still be responsible for the entire cost of tuition.