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Financial Aid at HGST

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

There are 3 types of financial aid offered at HGST:

Scholarships

We offer in-house scholarships for which students may apply once a year. Applications can be obtained from the Financial Aid office. The scholarship awards generally range from $500 - $1000 per award year. These funds are limited and have a strict review process. Please visit www.hgst.edu to find the Financial Aid section under the Admissions tab for the most current application.

The Financial Aid office has posted information about scholarships offered by outside sources on the HGST website. Please visit www.hgst.edu to find the Financial Aid section under the Admissions tab for the most current list.

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

VA Benefits

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

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

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

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

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

The most common form of aid at HGST is the William D. Ford Direct Loan Program or Direct Loans. This aid is administered directly through the U.S. Department of Education. These loans are also referred to as Direct Loans, Stafford Direct or by the name Title IV Aid which refers to the Federal code that governs the administration of federal funds for educational purposes. These names: direct loans and Title IV funds may be used interchangeably to refer to the federal aid we administer here at HGST.

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

The Title IV Aid offered here at HGST is Direct Loans. Unsubsidized loans for graduate students currently have an interest rate of 5.41% but historically it has been 6.8%. The interest starts to accrue when the funds are disbursed. For students who have a previous balance of subsidized loans, the U.S. government pays the interest on subsidized loans while the student is enrolled at least half time (at least 5 credit hours).

Graduate Plus loans are available to students who have received the maximum unsubsidized aid ($20,500 annually or $138,500 maximum aggregate) for which they are eligible but still have a portion of the Cost of Attendance that is not covered. Most students will not be eligible for Graduate Plus unless they register for summer classes. Eligibility for a Graduate Plus loan also depends on the borrower’s credit history. All Direct Loans must be repaid.

<table>
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<tr>
<th>Sample Repayment Charts</th>
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<tr>
<td><strong>Standard Repayment</strong></td>
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<th>Sample Repayment for Alternate Repayment Plans</th>
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<tr>
<td><strong>Income-based</strong></td>
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<tr>
<td>Term</td>
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<tr>
<td>Total interest</td>
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<td>Total paid</td>
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Figures based on $60,000 of debt**Income-sensitive is based on an annual salary of $30,000 and 4% monthly gross income allocation to loan payment. ** Any remaining balance and interest is forgiven after 25 years. For additional repayment options visit Texas Guarantee’s website: http://www.tgsic.org/borrowers/repay/plans.cfm
The Financial Aid Process

Step 1: FAFSA

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

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

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

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

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

Reapply each year

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

Step 2: Admission and Enrollment

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

New students must fulfill all the requirements of the admission office and be enrolled before aid can be administered.
Current students must enroll in classes for subsequent semesters at the earliest opportunity to avoid a delay in aid. It is the student’s responsibility to communicate effectively with the FA office. Once enrolled, contact the FA office for additional requirements.

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

For Master Students:

**Half-time** = 5 credit hours (the minimum required to be eligible for FA).
**Full-time** = 9 credit hours
**Summer** = 6 credit hours is fulltime and 3 credits is halftime.

For Doctor of Ministry Students:

**Half-time** = 3 credit hours (the minimum required to be eligible for FA).
**Full-time** = 6 credit hours

Changes in enrollment status may result in a recalculation of your financial aid. Financial aid funds may not be used to pay Drop/Add fees.

**Priority FA deadlines**

For students enrolling in the Fall Semester, the deadline is the last Friday in July.

For students enrolling in the Spring Semester, the deadline is first Friday in December.

**Step 3: Communication**

Students are responsible for providing the financial aid office with a valid phone number, home address and personal email address. An official HGST email account will be issued to a new student upon registration. Email is the primary mode of communication used by the FA office and other HGST departments. All school communication will go to your HGST email account which will then automatically forward them to your personal email account. Students must sign a consent form to provide the school with a personal email address and to indicate whether the school should send grades and financial information by email or by USPS. Failure to sign this consent form will cause all confidential information to be sent via USPS. Please note that this may cause the receipt of your grades to be delayed. Inform the FA office of any changes in your contact information.

**Respond promptly**

If the Financial Aid Department requests additional information to process your application, respond right away! A speedy response on your part ensures that your eligibility will be determined in a timely manner.
Step 4: Paperwork

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

- **Master Promissory Note** - A valid Subsidize/Unsubsidized Master Promissory Note must be completed and signed. This may be done online at [www.StudentLoans.gov](http://www.StudentLoans.gov) using your FAFSA PIN. A Plus loan requires a Graduate Plus Master Promissory Note.

- **Loan Counseling** - Loan counseling is required upon entrance into the Title IV program (before the first loan) and upon exit from the Title IV program (after last disbursement, either at graduation or after withdrawal). Entrance Counseling and exit Counseling can be completed on-line at [www.StudentLoans.gov](http://www.StudentLoans.gov). Both require your FAFSA PIN for identification.

- **Credit Balance Authorization** – HGST requests that students sign this form. It enables students to carry aid from one semester to another should they ever wish to do so. This is not required and students may rescind such request at anytime.

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

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

Step 5: Disbursement

Financial aid is disbursed in four disbursements throughout the academic year: 2 Fall disbursements and 2 Spring disbursements.

The Department of Education will send your disbursement funds to HGST via Electronic Funds Transfer.

The first disbursement will be made no earlier than 10 days before the first day of classes. The second disbursement will be made after the date on the Academic Calendar designated as the “Last day to withdraw with no record on transcript” and “Last day to withdraw with partial refund” in order to avoid over awards due to changes in enrollment status.

The Actual disbursement date is the date your financial aid funds are credited to your student account. All tuition and fees will be paid by your financial aid funds first. If your first disbursement is less than your tuition, the balance will be held on your account until the second
disbursement is credited to your account. If, after your tuition and fees have been paid, there is a financial aid credit balance on your account, a check will be issued to you within 14 days of the official disbursement date. You will receive an email to the email account provided by you to the registrar as your preferred email account notifying you that your credit balance check is available to be picked up from the Financial Aid Office. Students wanting to keep their credit balance on their student account must have signed Credit Balance Authorization Form on file in the Financial Aid Office and must notify either the Financial Aid Office or the Business Office in writing or via email.

HGST will not split your tuition charges equally between the two disbursements. You will receive a credit balance only after all tuition and fees have been paid.

HGST will not issue advances on your financial aid.

For more information, contact the Business Office or call them at 713-942-9505.

Your aid will be reevaluated each Spring semester to adjust for changes in enrollment status.

**Determining Eligibility**

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

**Common reasons why funding is withheld**

- **Failure to complete Entrance counseling or Master Promissory Note**- A federal loan borrower must complete one counseling session upon entering the federal loan program. A completed Master Promissory Note is, also, required before Federal funds can be disbursed. You can complete your Master Promissory Note and counseling session online: [www.StudentLoans.gov](http://www.StudentLoans.gov). You will need your FAFSA PIN to sign into the website.

- **Failure to submit documents** – Failing to provide the FA office with the requested documentation will result in ineligibility.

- **Failure to meet enrollment minimum**- Please [contact](#) the Financial Aid Department if you plan to enroll less than full-time. Your award will be adjusted accordingly. If you enroll less than half time, you will not be eligible to receive federal loans. If you drop below 5 credit hours within the semester you may lose your financial aid eligibility and be required to repay any aid for which you are not eligible.
• Failure to meet SAP - You will be placed in a FA warning status or have your aid denied should you drop below the minimum SAP requirement. See the section on Satisfactory Academic Progress for details on satisfactory academic progress.

SAP- Satisfactory Academic Progress Policy

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

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

Qualitative

All students pursuing a degree must maintain a cumulative grade point average (GPA) that is equal to or greater than the minimum graduation standard for their degree as published in the HGST Academic Catalogue at the time of admission. The current minimum GPA for each degree is listed below.

DMin – 3.0
MTS – 3.0
MAC – 3.0
MASD – 2.5
MAML – 2.5
MDiv – 2.5

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

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

Pace

All students must maintain a satisfactory *PACE* while pursuing a degree. *PACE* is measured by dividing total completed hours by total attempted hours. All withdrawals which are recorded on the transcript (withdrawals after the “Last day to withdraw with no record on transcript”, as listed in the academic calendar,) and transfer hours are calculated in this formula. All first year graduate students, those who have completed less than 24 credit hours, must have a completion rate, or *PACE*, of 50%. Second year students, between 24 and 47 credit hours, must have a *PACE* of 60%, and third year + students, 48 credit hours and above, must have a completion rate of at least 70%. Students should note that withdrawal from course work can adversely affect *PACE* and, therefore, affect financial aid eligibility.

Maximum Timeframe –

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

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

MTS – The Master of Theological Studies degree must be completed within 4 years with a minimum of 13 credit hours of completed enrollment during each of the first three years of enrollment. All remaining credits hours required for degree completion must be successfully completed within the fourth year.

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

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

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

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

Monitoring Progress

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

Financial Aid Warning

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

Right to Appeal

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

**Appeal Decisions and Financial Aid Probation**

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

**Financial aid eligibility when obtaining additional concentrations and degrees**

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

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

**Student Withdrawal / Return of Title IV Funds Policy**

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

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

**Official Withdrawal**

A student is considered officially withdrawn if the Registrar’s Office is notified in writing via:
• Add/Drop - The withdrawal date is the date the student submits a completed form to the office.
• Letter, email or fax - The withdrawal date is the date the letter is received via postal, electronic, or fax mail.

**No Official Withdrawal**

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

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

**Exit Counseling after Withdrawal**

After withdrawal from HGST, a student must complete the federally required Direct Loan Exit Counseling. If counseling has not been completed, HGST reserves the right to withhold the student’s transcripts until the requirement is met. Exit counseling can be completed at [www.studentloans.gov](http://www.studentloans.gov).

**Calculation of Earned Title IV Assistance**

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

**Return of Title IV Funds**

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

**Post-Withdrawal Disbursements**
If the total amount of the Title IV loan funds earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event that there are outstanding charges on the student’s account, HGST will credit the student’s account for post-withdrawal disbursement of loan funds, up to the amount of the allowable charges.

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

**Enrollment Reporting**

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

The National Student Loan Data System has an online borrower portal for borrowers to obtain copies of their student loan history. Students who wish to review their loan history may visit [www.nslds.ed.gov](http://www.nslds.ed.gov)

**Graduation and Repayment**

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

**Exit Counseling**

Direct Loan Exit Counseling is a federal requirement and can be completed by visiting [www.studentloans.gov](http://www.studentloans.gov). A student will need the following:

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

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

Exit Interview with FA Administrator

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

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

Deferment and Forbearance

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

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