

Packaging Policy

Determining Financial Need

Financial need is the difference between the cost of attending the College and the resources available to the student to help meet that cost. Thus, financial need is determined to be:

Cost of Attendance

- Expected Family Contribution (EFC)
- Other Available Resources

= Financial Need

Expected Family Contribution (EFC) is the amount a student can reasonably be expected to contribute towards educational expenses. The actual amount of the EFC is dependent upon family and student income, assets, family size, number of family members in college, taxes paid and age of the older parent. A student's EFC is determined by the information provided to the U. S. Department of Education thru the Free Application for Federal Student Aid (FAFSA). All applicants are required to inform the Financial Aid Office of any additional assistance to be received from outside sources during the application period.

Awarding Financial Aid

Once documented need is established, the South Texas College of Law Houston's Office of Scholarships and Financial Aid will consider programs for which the applicant is eligible and has expressed an interest. It is impractical for the aid applicant to expect the total calculated need to be met with gift-aid (scholarships). In order to meet as much of the documented need as possible, the applicant must apply for a self-help program (loans or employment). Every effort will be made to meet the applicant's documented need through a combination of aid programs. The amount awarded will be based on the financial need of the applicant, the limitations imposed by the various financial aid programs, and the availability of funding. The total award may be less than the documented need because of fund limitations, an unusually large student budget, the applicant's aid request limitation, and/or prescribed program allowances. Aid applications will be reviewed and awards made as long as funds are available. Once a financial aid package has been awarded, an award notification letter will be sent to the applicant indicating the types and amounts of aid offered.

You may also review your award notification, online via [STANLEY](#). No aid will be disbursed until all requirements are met with the Office of Scholarships and Financial Aid.

If, after the aid package has been awarded, it is determined that an additional resource is available to the student to help meet the cost of attendance, the Financial Aid Office will be required to recalculate the applicant's eligibility to include the additional resource. If the

additional resource causes an over award situation, the student's aid package will be adjusted to compensate for the over award. Adjustments may include canceling or decreasing previously awarded aid. A revised award notification letter will be sent to the applicant indicating any revisions made to the aid package.