

Principles of Financial Aid

A student's financial need for federal aid programs is determined by criteria established by Congress and is reflected in a formula called the Congressional Methodology. The Congressional Methodology is based upon general principles and assumptions and can be summarized as follows:

- Parents have an obligation to finance the education of their children to the extent that they are able.
- A family's income and assets combined produce a comprehensive index of the family's financial strength and its capacity to contribute toward educational costs.
- Factors such as family size, extraordinary expenses, age of the parents, and other considerations must be weighed in relation to income and asset information in order to measure a family's true ability to pay for an education.
- Students and their families must be accepted in their present financial condition; i. e., the objective facts of a family's financial situation must be examined to determine the family's ability to pay.
- Students have a responsibility to help pay for their own education and should also be expected to contribute a share of their income and assets.

In Summary: Applying for Financial Aid is a Seven Step Process

Passage of the Higher Education Amendments of 1992, re-authorizing the Higher Education Act of 1965, has brought significant changes in the national delivery system for financial aid.

The Higher Education Amendments mandate use of the Free Application for Federal Student Aid (FAFSA) as the standing form to apply for federal student aid funds and prohibit charging students or parents a fee for collecting, processing, or delivering financial aid through use of the FAFSA. This legislation simplifies the process of applying for federal financial aid and ensures that students can do so at no cost. Supplemental data may be required only for institutional and state programs, and students may be charged a fee for collecting, processing, and reporting that information.

The College Profile provided by the College Scholarship Service (CSS) is the supplemental form used by institutions and some states to award their own financial aid dollars. Some colleges have their own supplemental financial aid forms.

Steps to Follow

Students should check with the university or college that they plan to attend for their financial aid application requirements.

1. **Obtain a supplemental application for financial aid** from the Financial Aid Office at the college you will attend. Return it to the Office of Financial Aid at that specific college by the school's deadline. (Remember the Admissions Office must accept you before you will be considered for financial aid.)
2. **Complete the Free Application for Federal Student Aid (FAFSA)**, the need analysis form required by the college, and mail. The FAFSA and College Profile are available from your high school counselor.

Use the most accurate income information you have. If you have not filed your tax return, use pay stubs to estimate total income for the preceding year.

- o W-2 forms and other records of income
- o current bank statements
- o records of any benefits received from Social Security, Departments of Veterans Affairs and the other agencies
- o business/farm records
- o your driver's license
- o your tax return
- o your parent's tax return

The FAFSA asks the student to name schools to which the student authorizes release of the data. The student will not pay for FAFSA processing or for sending reports from it to the schools written in on the FAFSA.

Colleges that want tax returns from you will ask for them. Do not mail returns. Any additional information regarding your financial position or unusual circumstances should be mailed directly to the college aid office. Be sure to put applicant's name, social security number and date of birth on each page.

Photocopy and keep a copy of your completed FAFSA. Also keep instruction booklet.

Provide all required signatures.

3. **Pell Grant Eligibility.** Mail your FAFSA in the envelope provided as soon as possible after January 1. It takes about four weeks to process the FAFSA.

Apply for the Pell Grant by writing in the proper space on the FAFSA. The FAFSA is required to apply for Federal Pell Grants, Federal Stafford Loans, and Federal Campus - Based programs (Supplemental Educational Opportunities Grants, College Work-Study, and Perkins Loans). The information will be sent to the U.S. Department of Education.

Central Processing System (CPS) computes the Expected Family Contribution (EFC) used to determine federal aid eligibility. The CPS also performs data-base matches with other federal agencies such as the Selective Service, Immigration and Naturalization, and the Department of Justice.

After the application is processed for the Pell Grant, you will receive a Student Aid Report (SAR). It will show all the information from the FAFSA that was used to calculate the Expected Family Contribution (EFC), or how much you should be expected to pay for college. SAR allows the student to check the information and make corrections, if necessary. The student will not pay a fee for corrections made on the SAR or for sending corrected reports to schools. The SAR will relay messages about the student's eligibility for federal student aid. ACT will insert the appropriate dependent or independent verification form with the SAR to all students selected for verification by the Central Processing System (CPS).

4. Financial Aid Packages/Awards. When the financial aid officer receives an application and a Student Aid Report, he/she will be able to determine which package will meet the individual student's specific needs.

A student demonstrates a financial need when the cost of attending a college is greater than the total of the parent's and student's contribution as determined by information submitted on the FAFSA .

A financial aid package is the combination of various financial aid awards the financial aid put together to meet the needs of the student. Financial aid packages usually include a combination of some or all of the following types of aid:

Scholarships These may be awarded on academic ability, test scores (SAT I, ACT, National Merit, etc.), college major, leadership, special talent, need, or a combination of these credentials. These do not have to be repaid.

Awards/Grants Awarded for specific reasons (minority students, winning a contest). In many instances, these are need-based. These do not have to be repaid.

Jobs/Work Study Employment on or off campus and wages paid either by the institution or by an employer. Students who demonstrate a need may be eligible for employment by their institution under the federally supported work-study program.

Educational Loans Loans may be state and federal. Some banks, foundations, and credit unions have loan programs. The loans usually have a low rate of interest, must be repaid, but generally only after you have completed your education or if you leave college early. Research this option thoroughly before committing to this type of financial aid.

Sample Package Deal	<u>Example #1</u>	<u>Example #2</u>
Family Income	\$18,000	\$35,000
Cost of attending college of student's choice	\$ 6,825	\$ 6,825
Less financial aid:		
Pell Grant	\$ 950	\$ 0
T.E.G. (Texas Equalization Grant)	\$ 1,500	\$ 1,500
Scholarship	\$ 1,100	\$ 1,100
Loan	\$ 1,500	\$ 1,900
Balance due for year	\$ 975	\$ 1,525

Remember, financial aid is based on a first come, first served basis. Apply early. (Applications may be submitted after January 1 of the senior year. Applications received before January 1 are not considered.)

4. **Verification.*** Many schools require all financial aid applicants to verify the information they reported on their aid applications. As part of the process, you may have to give a financial aid administrator verification of the following information:

Income

Federal income tax paid

Your household size

The number of family members enrolled in post secondary education at least half time

Certain untaxed income and benefits received.

In addition you will have to give your financial aid administrator a copy of your signed U.S. Income Tax Return and copies of appropriate W-2 forms as well. Keep copies on hand; if a copy is not available, it will take four to six weeks to obtain a copy from the IRS office and can cause unnecessary delay.

If you do not provide proof, you won't receive aid from the Department of Education, and you may not receive aid from other sources.

5. **Changes in Circumstances.** If there are changes in your family's financial circumstances, you should contact the financial aid office at the college informing that office of the change in special circumstances.
6. **Toward EXcellence, Access, Success (TEXAS) Grant Program.** The Texas Legislature recently approved HB 713, establishing the "Toward EXcellence, Access & Success (TEXAS)" Grant Program. This program establishes grants to cover tuition and fees to Texas public and independent colleges and universities, including community colleges and technical schools for students with financial need **who successfully complete the recommended or distinguished achievement high school graduation programs.**

7. **Is Your Financial Aid Package Too Small? Here's What To Do:**

Ask the college if it offers any other sources for financing your education. There might be a tuition budgeting plan that will allow you to spread out your payments or a loan program just for students who don't qualify for federal loans.

Perhaps there is a program that can help you locate a part-time job or a "cooperative education" program that will allow you to work one semester and go to school the next.

Check with banks and other financial institutions to see if they offer special programs for families who wish to save or borrow for college expenses.

Look at your own funds to see if there is some way you can cut your current expenses and save more. Perhaps you can arrange a part-time job or change family assets into cash.

Look at your costs to see if you can find extra dollars by shrinking expenses. You might save money by living at home and commuting to college or by going to a lower-cost college for a while and transferring later.

Ask for advice. If you think you might have financial problems, ask the college you plan to attend for advice and ideas. Check with your guidance counselor. Talk with students who are already in college. Whatever you do, don't give up! You may be able to come up with that final piece to your financial aid package that makes everything you want possible!

**SOURCE: GRO - Going Right On - The College Board
Financial Aid Information changes from year-to-year. The college you are interested in has a Financial Aid Department, and all questions should be directed to them.**

For Your Information

Selective Service - Every young man must register with the Selective Service within one month of his eighteenth birthday. It requires only about five minutes at the nearest post office. Registering is also required to obtain federal student aid, job training benefits, and federal employment. Applications for financial aid are crosschecked against the Selective Service registrants. Eligible students who have not registered will be denied financial aid and will be subject to fines or imprisonment.

Frequently Asked Questions Concerning Financial Aid

When should I apply for aid?

You should apply as soon as possible after January 1 during your senior year. Your income (if applicable) and tax returns for the previous year need to be completed for reference.

Why do I have to wait until January 1 to file the FAFSA?

Under an agreement with the U. S. Department of Education, College Board and ACT, students are required to return all FAFSA forms received before January 1. Families have a better opportunity to provide accurate income and tax information if the taxable year for which they are reporting is completed. This saves families and schools both time and money in correcting wrong information.

Is financial aid available only to poor people?

No. Financial aid is intended both to remove financial barriers for families who cannot afford the cost of an education beyond high school and to fill in the gap for families who can afford only part of the cost.

Are non-citizens eligible for financial aid?

Regulations vary among programs. With federal funds, a non-citizen who is in the U. S. as a permanent resident is eligible for assistance. See need analysis forms for complete definition.

How do I find out what other aid is available?

Your high school counselor and college financial aid administrator are the best sources of information. State agencies, local community groups, private foundations, corporations, and college financial aid offices, etc provide a variety of financial aid. The kinds of aid, amounts, qualifications, and application procedures vary widely.

Who should I call for more special financial aid information?

The office of financial aid at each college where you plan to apply.

Is there any special consideration if I have brothers and sisters or parents continuing their education beyond high school?

Yes. The expected parental contribution is adjusted for families with more than one child attending post secondary schools.

Even though I'm dependent, my parents will not provide any money for my education. What can I do?

Seek the assistance of the financial aid administrator at the college you wish to attend, but your parents will be expected to contribute to your college education.

My neighbor and I both applied for financial aid at the same college. Why did he get more aid than I did when they've got a bigger house than ours and her parents make more money than mine?

The circumstances in your neighbor's family may be different than they appear. What doesn't necessarily show are other factors, such as debts and medical expenses, which affect the computation of the family contribution.

What happens if I purposely provide inaccurate information and I'm caught?

If you use the FAFSA to apply for federal student aid funds and provide false information, you are subject to fines and/or imprisonment under the U.S. Criminal Code. State and local laws may also apply in such cases.

I don't feel it is the college's right to request my U. S. tax forms. What happens if I don't submit them?

If you fail to comply with a request for U. S. tax forms, the college will probably discontinue processing your application for aid. It is their right to do so.

My parents are divorced. Which parent fills out the FAFSA?

The parent you lived with most during the last 12 months. If you didn't live with either parent, or if you lived with each parent an equal number of days, use the parent who provided the most support to you in the most recent calendar year that you were actually supported by a parent and counted you as a dependent on his/her federal tax return.

My parents' (or my) circumstances are going to change. Should I enter on the FAFSA what's true now, or what will be true?

Enter what is true now. Where estimates are requested on the FAFSA, reflect what you expect to happen. Inform the financial aid office at the college of expected changes in circumstances.

If your family will have a much lower income, or if there is a change in your family circumstances such as a death or divorce, you may file another FAFSA to reflect this change. You may get these forms from your high school counselor or college financial aid officer.

Counselors at your high school cannot fill out your financial aid forms. Counselors are not responsible for the information contained therein. These are legal documents and the applicant is responsible.

A Counselor's Guide, CSS College Scholarship Service, College Board.

Financial Aid Programs

Grants

Federal Programs

Pell Grant. The largest federal grant program is the Pell Grant. Grants range from \$400 to \$3,300. Its purpose is to make sure that all eligible students have some of the money they need to continue their education. It is considered to be a foundation to which other federal and state sources may be added. Students must check “yes” in the appropriate box requesting Pell grant consideration on the FAFSA. Within four to six weeks, students will receive a “Student Aid Report” (SAR) notifying them of their eligibility status. The three-part report must be returned to the financial aid office, and the financial aid administrator will calculate the amount of Pell Grant that students are eligible to receive as determined by the Student Aid Index (SAI) indicated in the SAR.

Supplemental Educational Opportunity Grant (SEOG). Grants are up to \$4,000 per academic year for undergraduate or vocational students who demonstrate financial need. The Financial Aid Officer determines eligibility to receive this grant. Priority will be given to students who receive a Pell Grant. Apply to the Financial Aid Office at the college or university you plan to attend.

U. S. Bureau of Indian Affairs Higher Education Grant Program. This service administers a Higher Education Grant Program for students who are registered with a recognized Indian tribe and receive services from the Department of the Interior. The applicants must be enrolled in accredited institutions of their choice in pursuit of a regular two- or four-year college degree. Applicants must have financial need established by the institution they are planning to attend. Application should be made at their respective area or agency office serving their tribe or the Tribal Contractor that administers the Higher Education Program for their tribe.

State Programs

Texas Tuition Equalization Grant (TEG). Grants up to \$3,380 per academic year are available for Texas residents or National Merit Scholars enrolled at least half time at an eligible independent college or university in Texas. The amount of the grant is based on financial need and tuition costs at the independent college in which the student is enrolled as related to tuition cost at a public Texas college or university. Undergraduate and graduate students are eligible to apply. Participants in a religious degree program and recipients of an athletic scholarship are ineligible. The Financial Aid Office at the independent college/university of your choice has the applications.

State Student Incentive Grant (SSIG). Receipt of a Tuition Equalization Grant can qualify a student for a State Student Incentive Grant. Qualifications are the same as those for the Tuition Equalization Grant. Maximum SSIG is \$1,250. Apply at the Financial Aid Office at the private college/university of your choice.

Texas Public Educational - State Student Incentive Grant (TPE-SSIG). Grants are available for undergraduates and graduates enrolled at least half time who have financial need and who are enrolled in a participating public institution in Texas. Apply to the Office of Student Financial Aid at the college/university of your choice.

Toward Excellence, Access, Success (TEXAS) Grant Program. The Texas Legislature recently approved HB 713, establishing the “Toward EXcellence, Access & Success (TEXAS)” Grant Program. This program establishes grants to cover tuition and fees to Texas public and independent colleges and universities, including community colleges and technical schools for students with financial need who successfully complete the recommended or distinguished achievement high school graduation programs.

Early High School Graduation Scholarship Program.

- For Texas residents.
- For students enrolled full or part time.
- Students must graduate from a public high school in no more than 36 consecutive months.
- For students who attended high school only in Texas.

If you are eligible, contact the Texas Higher Education Coordinating Board for a copy of the form letter that your high school counselor can submit to the Board. The Board will write to your college to certify your eligibility.

**Excerpts on Financial Aid Programs taken from Compendium of Texas Colleges and Financial Aid Calendar, presented through the courtesy of The Minnie Stevens Piper Foundation.

Teach for Texas Conditional Grant Program – (For College Juniors and Seniors)

This is a student loan with cancellation provisions for teaching. Prospective teachers must be enrolled in degree programs leading to certification in a teaching field designated as having a critical shortage of teachers, or, agree to teach in a Texas community certified as experiencing a critical shortage of teachers.

- Meet all of the requirements of the Texas Grant Program listed above except for the requirement for recommended or advanced high school curriculum.

- Must agree to teach full-time for five years at the preschool, primary, or secondary level in a public school in Texas in a critical shortage field.

For more information, contact the Coordinating Board at (512) 427-6367 or visit the web site at <http://www.thecb.state.tx.us/division/student>.

Loans
Federal Programs
(Amounts and interests subject to change)

Robert T. Stafford Student Loan Program (formerly Guaranteed Student Loan Program)

All Stafford loans are either subsidized (the government pays the interest while you're in school) or unsubsidized (you pay all the interest, although you can have the payments deferred until after graduation). To receive a subsidized Stafford Loan, you must be able to demonstrate financial need. You may not receive loans from both programs.

1. If the Stafford Loan is administered by the **Federal Family Education Loan Program (FFELP)**, this means that private lenders, such as banks, credit unions, and savings and loan associations, provide the funds. These loans are guaranteed against default by the federal government.
2. If your school is a "Direct Lending School", your Stafford Loan is administered by the **Federal Direct Student Loan Program (FDSLP)**. . (William D. Ford Direct Loan). The US government provides funds for "direct loans" directly to students and their parents through their schools.
3. Graduate and professional students may borrow up to \$8,500 per academic year.

The program provides loans with variable interest rates that are set each June, made through banks, credit unions, savings and loan associations, insurance groups, and other eligible lenders. **Stay with the Lender.** In most cases the federal government will pay the interest while the student is in college. Repayment begins six months after the student is enrolled in no fewer than half of the normal course load unless the student has applied to the lender and received an approved deferment or postponement of repayment. Eligibility is based on financial need, determined by the Financial Aid Officer at the school the student plans to attend. Once the Financial Aid Officer determines the student is eligible to receive the Stafford Student Loan, application may be made directly to a participating lender.

Note: The Stafford Student Loan Program is administered by the Texas Guaranteed Student Loan Corporation for the State of Texas.

Supplemental Loans for Students (SLS)

A new section 428A of the SLS has been added to the Act to provide for a new program of Supplemental Loans for Students (SLS). Under the SLS Program, graduate and professional students and independent undergraduate students are eligible to borrow educational funds. Eligible students may borrow up to \$4,000 per academic year, with an aggregate loan maximum of \$23,000. These loan limits do not include amounts borrowed under the Stafford Student Loan or PLUS programs.

Federal Parent Loan for Undergraduate Students (PLUS)

Under Federal PLUS loans parents may borrow on behalf of a dependent student to provide additional funds for educational expenses. Federal PLUS loans may not exceed the student's estimated cost of attendance minus any estimated financial assistance the student has been or will be awarded during the period of enrollment. All Federal PLUS loans have variable interest rates determined each June. Check with the financial aid office at the institution that you plan to attend for current interest rate information. Repayment must begin within 60 days after the last loan disbursement unless the lender has granted a deferment. The Texas Guaranteed Student Loan Corporation is the best source for information on the Federal PLUS Program. You may apply through a participating lender.

Perkins Loan

The Perkins Loan is awarded to undergraduate and graduate students with exceptional financial need. This is a campus-based loan program, with the school acting as the lender using a limited pool of funds provided by the federal government. (A portion of the fund The Perkins Loan is the best student loan available. It is a subsidized loan, with the interest being paid by the federal government during the in-school and 9-month grace periods. There are no origination or guarantee fees, and the interest is 5%. There is a 10-year repayment period.

The financial aid office will determine the amount of Perkins Loan you receive. The program limits are \$4,000 per year for undergraduate students and \$6,000 per year for graduate students, with cumulative limits of \$20,000 for undergraduate loans and \$40,000 for undergraduate and graduate loans combined.

Nursing Student Loans

These loans can be obtained from schools of nursing which administer the program of grants from the Public Health Service under the Nurse Training Act of 1964. Contact the particular school of nursing in which you are interested to see if it administers the program.

Federal Family Education Loan Program

General Information	Loan Type	Maximum Loan	Loan Fees	Interest Rate	Repayment Terms
<ul style="list-style-type: none"> . Low interest rate loans. . Used to finance educational expenses: <ul style="list-style-type: none"> . tuition/fees . books/supplies . housing/transportation . personal/miscellaneous expenses . No previous credit history required. . Monthly payment varies with loan amount (\$50 minimum) . Insured by the federal government. . Recipients must: <ul style="list-style-type: none"> - Complete "Needs Analysis Form" (FAFSA) - Reapply each year - Be enrolled at least half-time in a program provided by the U.S. Department of Education - Meet satisfactory academic progress 	<p>Federal Stafford Loans (subsidized)</p> <ul style="list-style-type: none"> . Available to full or half-time undergraduate or graduate students. . Students must meet "financial need" criteria. <p>Federal Stafford Loans (Unsubsidized)</p> <ul style="list-style-type: none"> . Available to full or half-time undergraduate or graduate students. . Students are not required to meet "financial need" criteria. <p>PLUS Loans (Federal Parent Loan for Undergraduate Students)</p> <ul style="list-style-type: none"> . Available to parents of dependent students) . A parent can borrow up to the cost of a student's education minus any other financial aide. . Loan approval subject to credit review. 	<p>Loan Limits (Dependent students):</p> <p>Year 1: \$2,625/year</p> <p>Year 2: \$3,500/year</p> <p>Years 3, 4 & 5: \$5,500/year</p> <p>(Maximum undergraduate loans - \$23,000)</p> <p>Loan Limits (Independent Students):</p> <p>Year 1: \$6,625/year</p> <p>Year 2: \$7,500/year</p> <p>Years 3, 4 & 5: \$10,500/year</p> <p>(Maximum undergraduate loans - \$46,000)</p> <p>Graduate*</p> <p>\$18,500/year</p> <p>(Total maximum undergraduate and graduate loans - \$138,500).</p> <p>* \$8,500 Subsidized</p> <p>* \$10,000 Unsubsidized</p> <p><i>Note: Federal Unsubsidized Stafford Loan limits include funds borrowed under the Federal Subsidized Stafford Program.</i></p> <p>Cost of education per dependent student minus other aid.</p> <p>Amounts may vary at specific schools.</p>	<p>Loan Origination Fee – 3%</p> <p>Maximum Insurance Fee – 1%</p> <p><i>Note: Loan fees are deducted proportionately from each disbursement of the loan.</i></p> <p>Loan Origination Fee 3%</p> <p>Maximum Insurance Fee – 1%</p> <p><i>Note: Loan fees are deducted proportionately from each disbursement of the loan.</i></p> <p>Loan Origination Fee 3%</p> <p>Maximum Insurance Fee 1%</p> <p><i>Note: Loan fees are deducted proportionately from each disbursement of the loan.</i></p>	<p>Variable rate capped at 8.25%. Determined annually for a one-year period.</p> <p>Variable rate capped at 8.25%. Determined annually for a one-year period.</p> <p>Variable rate capped at 9%. Determined annually for a one-year period.</p>	<p>Students begin loan payment six months after they graduate, leave school, or drop below half-time attendance. The government pays interest while students are in school.</p> <p>Students begin loan repayment six months after they graduate, leave school, or drop below half-time attendance. Students are responsible for interest payments while attending school.</p> <p>Students may elect to defer interest payments while enrolled at least half-time and then capitalize the interest after they leave school.</p> <p>Parents begin loan repayment within 60 days of final disbursement.</p>

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Information is subject to change

State Programs

Subsidized Hinson-Hazlewood College Student Loan Program (HHCSLP)

The applicant must be eligible to pay Texas resident tuition at an eligible institution in Texas. Loans may not exceed financial need. Maximum annual loan limit for dependent undergraduate students is \$2,625 per year for the first year and \$3,500 for the second year, and \$5,500 for the third and fourth years. The aggregate limit for undergraduates is \$23,000. The maximum interest rate varies and is set by the Texas Higher Education Coordinating Board. The federal government pays interest on the loans until repayment begins. Repayment of loans begins six months after the student ceases to be enrolled for at least one-half of a normal course load. Cancellation of certain HHCS loans is available by employment at any of the following agencies: Texas Youth Council, State Department of Human Resources, Texas Department of Corrections, or the Department of Mental Health and Mental Retardation. The borrower must have a professional M.D. or doctorate in psychology in order to be eligible for a loan cancellation. The student may apply at the Financial Aid Office of the college of his/her choice.

College Access Loan (CAL)

The College Access Loan Program was created primarily to help families who were excluded from the Federal Stafford Student Loan Program (formerly the Guaranteed Student Loan Program) due to program changes made in 1986.

The amount a student can receive cannot exceed the following:

- 75 percent of the family's expected contribution to the student's cost of attending college as determined
- by the needs analysis;
- the cost of tuition and fees, books and supplies plus 25% of living costs at the institution; or
- \$7,500 annually to an aggregate maximum of \$30,000.

Promissory notes must be co-signed, and the credit worthiness of co-signers will be investigated. The repayment period begins six months after the student ceases to be enrolled at least halftime. The interest rate is currently 9% simple interest and is not capitalized at anytime. The loans are not eligible for federal interest subsidy. The repayment period is no more than 10 years. The minimum monthly payment is \$50.

For an application and more information, the student should contact the financial aid office at the Texas institution he/she plans to attend.

College Work-Study Programs **Federal Program**

College Work-Study Program (CWSP)

CWSP pays at least current Federal minimum wage for on or off campus jobs during the school year and up to forty hours per week during summer and vacation periods. Eligibility is dependent upon continuing financial need, particularly for students from low-income families. Vocational, undergraduate, and graduate students may apply to the Financial Aid Office at the college the student plans to attend.

Texas Tuition Exemption and Waiver Programs

Texas Tuition Exemption and Waiver Programs

The following programs provide exemption from tuition and fee charges for certain students attending state supported colleges and universities:

1. Blind and Deaf Students. Applies to certain blind and deaf persons.
2. Children of Disabled or Deceased Texas Firemen and Peace Officers. Applies to children of disabled or deceased firemen, peace officers, custodial employees of the Department of Corrections, or game wardens.
3. Children of a POW or MIA. Applies to children of Texas residents who are either POW or MIA.
4. Firemen Enrolled in Fire Science Courses. Texas residency is not required.
5. Highest Ranking High School Graduate. Limited to graduates of accredited high schools in Texas.
6. Military Personnel and Dependents. Members of the armed forces assigned to duty in Texas, their spouses, and their children may register at a public institution of higher education in Texas and pay the same tuition and fees as Texas residents without regard to the length of time in the state.
7. Orphans of Members of the National Guard and Texas National Guard. Limited to Texas residents.
8. Good Neighbor Scholarship. Applies to certain students from nations in the American hemisphere (including Canada) who are native-born citizens and

residents of that country. Under this program, 235 students may be accepted. Eligible persons may contact the Texas Higher Education Coordinating Board, Box 12788, Capitol Station, Austin, Texas 78711.

9. Veterans and Dependents. Applies to certain veterans who have served on active military duty and were residents of Texas at the time of entry into service.