NEW MEXICO HIGHLANDS UNIVERSITY
OFFICE OF FINANCIAL AID AND SCHOLARSHIPS

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Terms and Conditions

Non-Expiring Form

This information explains the terms and conditions under which you are eligible for student financial aid at New Mexico Highlands University. As a recipient of student financial aid, you are certifying that you agree to the following Terms and Conditions and understand your rights and responsibilities herein. **This document, terms and your signature will be active until you graduate or rescind your approval (deactivation must be submitted in writing and denoted by FAO staff in Banner).**

The U.S. Department of Education Federal Student Aid programs and the Higher Education Department of the State of New Mexico provide scholarships, grants, loans and work-study employment assistance to qualifying students. Federal and State aid can help cover expenses such as tuition and fees, room and board, books and supplies, personal expenses, and transportation. Please refer (online) to **www.studentaid.gov** or **www.hed.state.nm.us** for more information about these programs. The Free Application for Federal Student Aid (FAFSA) should be completed annually online (**www.studentaid.gov**). Verification processing must be completed before federal student aid will be awarded. The FAFSA academic aid year at NMHU is fall, spring, and summer. Your financial aid profile, including your scholarship eligibility can be complex. If you have questions, please do not hesitate to contact the Office of Financial Aid and Scholarships to speak to a staff member.

Eligibility Requirements:
Students must be fully admitted into a degree-seeking program and meeting the Satisfactory Academic Progress (SAP) requirements of their degree program to receive federal student aid. To review the NMHU SAP policy, login to nmhu.edu/financial aid/maintaining eligibility web page.

Students must be registered for summer courses before their aid eligibility will be reviewed.

There are maximum eligibility limits for some federal student aid funds. Students will not be awarded in excess of any federal limitations. Students can view their financial aid history at studentaid.gov.

Federal student aid will pay one time for students to repeat a previously passed course. Grades of "A," "B," "C," "D," "S," are considered passing even if they do not satisfy degree requirements.

Awarding:
Many financial aid awards are based on the financial need resulting from the costs of the academic aid year. Therefore, awards for the aid year will be split evenly between the fall and spring semesters. Outside scholarships are also applied this way unless the donor stipulates otherwise.

Summer loans are available to eligible students who have not borrowed their annual limit in the fall and spring semesters. Summer Pell Grant funds may be available to eligible students even if they have already received their full-time awards for fall and spring semesters.

Students who plan to leave NMHU during the academic aid year should submit an aid cancellation form to the Office of Financial Aid and Scholarships so any future term's aid may be cancelled.

Students entering NMHU in the spring or summer term should notify the Office of Financial Aid and Scholarships about awards already received at another school within the same academic year.

Fall/Spring awards are made to students who are admitted. Summer awards are made to students who are admitted and registered for classes.

Students may view their financial aid award and eligibility status online by accessing the My NMHU self-service portal (nmhu.edu, click on (MyNMHU Portal), login using your credentials, click on Self-Service Banner, under the "Financial Aid" menu, choose "Financial Aid Status"), select aid year and submit.

Please remember all financial aid offers are based on information provided by students, and/or spouses and parents of students, availability of funds, and eligibility requirements. Any award may be revised based on changes in enrollment, additional aid received, cost of attendance, family contribution or failure to meet satisfactory academic progress. Withdrawals or reductions in enrollment may affect an award or any future awards. Financial aid will not pay for audited or some repeated courses. Offers are subject to revision at any time due to changes in policy, law, regulations, additional resource, calculation or funding.

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Other Financial Assistance (Resources):
Other financial assistance refers to any other (internal/external) scholarships, tuition waivers, stipends, state or federal program awards (including WIA or DVR), participation awards, or grants or assistance received by the student other than federal or state financial aid. These amounts are required by law to be included as financial aid resources for the academic aid year even if they are not paid through the NMHU Office of Financial Aid and Scholarships. Failure to notify NMHU about these resources could jeopardize your financial aid awards and lead to adjustments in the amount of aid you receive. To report additional resources please email the Office of Financial Aid and Scholarships at financialaid@nmhu.edu or call 505.454.3318 or 800.379.4038.

Required Enrollment:
Pell grants are awarded with 12 hours as the full-time financial aid enrollment standard for all terms including summer. Disbursement will be prorated for students who are enrolled part-time (less than 12 credit hours).

Student loans require a minimum half-time enrollment, 6 credit hours for undergraduates, and 6 credit hours for graduates fall/spring or 3 credit hours summer. Students classified as graduates must be taking at least half-time coursework that applies to their program of study.

Self-Help Aid:
NMHU understands that in some situations family contribution, grants and scholarships will not always be enough to cover your needs. Therefore, self-help aid such as work-study and student loans are available if you are eligible and in the case of work-study, if you requested an offer on your Free Application for Federal Student Aid (FAFSA). If you did not request a work-study offer and now wish to, please visit the Office of Financial Aid and Scholarships to complete a request for work-study request form. Work-Study funds are awarded based on availability.

Student Employment:
Student employment, work-study and NMHU's student hire programs allow students to work on campus. This bi-weekly income should be used to pay any remaining student account balance, or to obtain personal necessities throughout the semester. Job Postings are available at https://nmhu.peopleadmin.com/ . If you are awarded, you will have six weeks to obtain a work-study position before funds will be re-distributed.

Direct Student Loans:
This is a long-term, low-interest loan made available to help finance university costs. Direct Loans are made by the U.S. Department of Education. Students will be offered federal Direct Loans based on financial need, dependency status and grade classification. Undergraduates may be offered subsidized or unsubsidized Direct Loans while graduates are only eligible to receive an unsubsidized Direct Loan offer. For students who meet federal financial need criteria, interest will be paid by the federal government on a Direct subsidized loan while the student is in school at least half-time, for the first six months after leaving school, and during a period of deferment. Students who do **not** qualify for federal interest benefits are eligible for an unsubsidized Direct Loan meaning that students are responsible for paying the interest during all periods. They may choose not to pay the interest while they are in school, during grace periods, or in deferment, but the interest will accrue and be added to the principal amount of the loan. The application for a Parent Plus loan or a Graduate Plus loan is located on-line at **studentaid.gov**.

The amount available: For dependent undergraduate students, the aggregate loan limit is $31,000, of which no more than $23,000 may be in subsidized loans. For independent undergraduate students, and those whose parents do not qualify for PLUS loans, the aggregate loan limit is $57,500, of which no more than $23,000 may be in subsidized loans.

Students may request the amount they would like to borrow for the academic aid year by completing the Federal Direct Student Loan Request Form and submitting it to the Financial Office. First time borrowers are required to sign a Master Promissory Note (MPN), and complete entrance counseling on-line at studentaid.gov. All student must complete an Informed Borrowing Confirmation on-line at **studentaid.gov** every academic year at **studentaid.gov**. Exit Counseling is required when student's graduate, leave school, or drop below half-time enrollment. Exit Counseling provides important information on repayment of federal student loan(s). To complete Exit Counseling go online to **studentaid.gov**.

Federal Direct Loan funds must be disbursed in two disbursements as follows: Students who borrow for the fall/spring will receive their first loan disbursement 3 weeks into the fall semester and the second disbursement will be disbursed 3 weeks into the spring semester. Students who borrow for one semester will receive the first payment on the third week of the semester and the second payment the week of midterms. First time borrowers are required to wait 30 days for any disbursement of student loan funds. NMHU encourages frugal borrowing practices when considering a loan of any type.

Scholarship Continuation:
Continuing NMHU scholarships will be reviewed after grades post at the end of each semester.
Transfer students should provide any required forms and/or transcripts from their prior school if they have scholarships which will continue at NMHU.

Updated June 2025

Charging Books and Supplies:
You may be able to charge necessary books and supplies to your student account. For more information, contact:

NMHU - Student Accounts Receivable 505.454.3444
NMHU - Bookstore 505.454.3598 or toll free 877.248.9856

Aid Disbursement:
According to an established weekly schedule, NMHU will disburse student's financial aid and scholarship awards to their student account to pay toward allowable university costs for courses the student is attending. Allowable institutional costs may include: tuition, student fees, room and board, and bookstore charges. Students may also authorize their aid to pay a portion of non-institutional charges for the current or prior year's expenses. Any aid received in excess of posted, allowable University costs will be refunded to students in the form of a check or direct deposit from the Business Office each semester. If financial aid and scholarship awards will not cover the entire semester's expenses, students are liable for their student account balance. At census date all enrollment will be locked and additional funds may not be disbursed for added coursework.

Returning Title IV Federal Student Aid (R2T4):
Title IV Federal Student Aid funds are awarded under the assumption students will attend classes for the entire period for which the aid is awarded. When students completely withdraw, officially or unofficially, they may no longer be eligible to receive the full amount of federal student aid originally awarded.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

Students who receive all "F" (to include "I" and "W") grades for the semester will be unofficially withdrawn. Students withdrawing from classes are liable for any balance due to NMHU after the return of federal student aid funds. Go to http://www.nmhu.edu/financial-aid/maintaining-your-financial-aid/, for access to the complete NMHU R2T4 policy.

Satisfactory Academic Progress Standards:
Federal Title IV Program Regulations require participating institutions to develop procedures to monitor a student's progress toward completion of their program of study. A school's satisfactory progress policy for students receiving FSA funds must be at least as strict as the policy used for students who do not receive FSA funds. The policy must be applied consistently to all students within identifiable categories. NMHU's satisfactory academic progress policy includes both a qualitative measure (such as the use of cumulative grade point average) and a quantitative measure (such as a maximum time frame for completion of the student's program and pace of progression). Progress will be monitored after each semester: fall semester, spring semester, and summer session. Students are allowed a onetime WARNING semester if they fail to meet the Standards. During this Warning semester they will be eligible receive their financial aid. Standards of Satisfactory Academic Progress are provided every year with the Terms and Conditions form. The NMHU Catalog will also contain the Standards as well as website information. When students fail to meet the Standards, an email is sent to them notifying them of their right to appeal and the appeal deadline.

Pace of Progression
Pace of Progression (POP) is calculated by dividing number of passed credit hours by the total of attempted credit hours. Less than the percentage indicated below results in financial aid ineligibility:

Undergraduate:	Must complete **67% attempted** hours at all times (POP)
Graduate:	Must complete **67% attempted** hours at all times (POP)
2nd BA:	Any **attempted** hours must have **67% pace of progression**

Note: Hours Attempted include all transfer credits accepted and grades of: A, B, C, D, F, W, I, AU, S, NP, PR, R, etc.

Qualitative Measurements

GPA requirements – If a minimum GPA as stated below is not met, the result is financial aid ineligibility:

Undergraduate: 1-120 - **ATTEMPTED** hours = 2.0 cumulative GPA
Graduate: Must maintain a **3.0 cumulative GPA at all times**
If minimum GPA is not met, the result is financial aid ineligibility (suspension)
Second Bachelor's Degree: Any attempted credit hours must maintain a 2.0 GPA.

Note: Attempted hours include all transfer credits accepted and grades of: A, B, C, D, F, W, I, AU, S, NP, PR, R, etc.
SAP rules apply to all students regardless if they have received aid in the past.

Financial Aid Maximum Time Frame (MTF)

Once the maximum hours have been reached, 150% of the time it normally takes to receive a degree for their program, students will loss financial aid eligibility. They will be sent an email notifying them of suspension and their right to appeal along with the timelines in which they must appeal.

An average time frame of all programs is used to identify all students when they reach the 125% of their program where they will fall into REVIEW STATUS. Students who are close to meeting their Maximum Time Frame will receive an email notifying them they are within 30 credit hours of being in suspension. The student will be advised to meet with their academic advisor to map out the path to completing their program. They will continue to receive financial aid during this time.

Once maximum hours have been reached, the result is financial aid ineligibility.

Undergraduate	**125% MTF**	**150% MTF**
4 YEAR program	150 hours	180 hours
(**Forestry** is a 4 year program – no minor is needed)		
5 YEAR program	200 hours	240 hours
Associates Degree	**125%MTF**	**150%MTF**
	85 hours	100 hours
Graduate (Masters)	**125% MAX**	**150% MTF**
	50 hours	75hours
Approved Certificate Programs	**125% Max**	**150% MTF**
	15 hours	25 hours

Notification and Appeal Process

Students who fall below the required 2.0 GPA or credit hours, and exceed maximum time frame, will be notified by email at the end of the semester. When notified of financial aid suspension, the student may file a written appeal with the Office of Financial Aid and Scholarships. A link to the Satisfactory Academic Progress Appeal form is provided in the email and also is available on our website: http://its.nmhu.edu/www/onlinedocs/ index.html.

The appeal committee will review the appeal documents and a decision will be made to either allow the student to be placed on an academic plan or deny the request. The student may be put on an academic plan for up to five semesters which will allow the student to demonstrate progress and meet the minimum standards. If denied, a student who continues coursework at Highlands University is personally responsible for tuition and fee charges with no assistance from federal aid programs and must meet the minimum standards as established in the Satisfactory Academic Progress Standards.

Academic Standing:

Academic Progress maintained by the Office of Financial Aid and Scholarships is not the same as Academic Standing, which is maintained by the Office of the Registrar. Students must be academically eligible and registered at NMHU before written requests concerning Satisfactory Academic Progress will be reviewed.

By signing this document, I acknowledge that I have read, understand, and agree to this form in its entirety. This form and your agreement to all content (as authorized/validated by your signature) will remain in effect until you graduate or rescind your agreement to the form and content. This form is only required to be submitted one time and is considered to have no expiration date.

Print Student's Name:

_____ Banner/NMHU ID: @_____

Student's Signature: _____ Date: _____