



Financial Aid Terms and Conditions

By accepting your financial aid offer you are agreeing to the following terms and conditions set by federal and state regulations and Concordia University Texas (CTX) policies:

- You will notify the CTX Student Financial Services (CTX-SFS) immediately if you receive sources of assistance which are not listed on your award notice or are listed with different amounts.
- You confirm that the information reported on your aid application is correct and complete.
- You give us permission to communicate with you via email, text and phone using the contact information you provided at the time of admission.
- You are not in default on educational loans and do not owe a refund for any federal funds received at CTX or elsewhere.
- You understand that you are not eligible to receive aid at CTX if you are receiving aid from another institution for the same enrollment period.
- You are enrolled in a teaching certificate or degree granting program.
- You are making satisfactory academic progress toward a degree as described in Section 6.2 of the CTX Academic Catalog.
- You must maintain the enrollment level required for each aid program listed on your award notice to receive the full award amount. You will be billed for aid adjustments caused by changes in enrollment status. The actual disbursed amounts are determined each semester by your enrollment status.
- You understand that merit aid is based on your academic program. If you change your academic program you may no longer qualify for some or all of your aid.
- You must notify CTX Student Central if you withdraw from the University.
- You agree that your financial aid will be used to pay any and all university charges that accrue to your account. If you wish to limit aid to pay only tuition, fees, and on-campus housing charges you must notify CTX-SFS in writing.
- You will respond promptly to all requests from CTX-SFS for additional information. If you do not respond, you may be billed for a portion or all of the financial aid disbursed to you.
- You agree that a financial aid refund from one semester can be used to cover any prior semester's outstanding charges. If you wish to decline the crediting of one semester's aid refund to a prior semester's charges, you must decline in writing to CTX-SFS ten days before the start of the semester.
- You certify that any federal student aid funds received during the award year will be used solely for educational expenses related to attendance during the year.
- You understand that you can cancel your loan disbursement(s) by notifying CTX-SFS in writing within 14 days of disbursement.
- CTX-SFS reserves the right to review, adjust or cancel awards at any time due to changes in student or parent financial information, residency or academic status or because of adjustments in federal or state regulations, funding, computation error or receipt of additional aid or scholarships.