

- Residents of Texas who reside in Texas within 135 miles of the NMSU—Main Campus may be eligible for a special tuition rate for the main campus only.
- All enrolled members of the Navajo Tribe who reside on the Navajo Reservation, as certified by the Navajo Department of Higher Education, will be assessed in-state tuition rates at all times.
- The Western Undergraduate Exchange program (WUE) allows students in western states to enroll in four-year college programs at the reduced tuition rate of 150 percent of the institution's regular resident tuition.

Students interested in dentistry, veterinary medicine, occupational therapy, optometry, osteopathy, podiatry, forestry, graduate library studies, graduate nursing education, and public health should see the paragraph on Western Interstate Commission for Higher Education in the "Student Services" section.

VETERAN STUDENTS

Tuition and fees of students enrolled under Public Law 815 will be paid by the Veterans' Administration under contract with the university. Tuition and fees of students enrolled under Public Law 550 or 634 are payable to the university by the student in the same manner as a nonveteran student.

STUDENT ACCIDENT AND SICKNESS INSURANCE

All full-time students may purchase an additional accident and sickness policy to supplement the Student Health Center service. Part-time students enrolled for 6 or more credits may purchase the additional accident and sickness policy provided they have paid the health fee.

FINANCIAL AID

The mission of the Office of Student Financial Aid and Scholarship Services is to improve access to higher education by providing comprehensive financial assistance and information to all students and the NMSU community. NMSU, the federal government, and the state of New Mexico all contribute to assist students and their families in pursuing higher education.

The financial aid office administers a broad spectrum of loans, grants, jobs, and scholarships in an attempt to meet the financial needs of the university's students.

The Office of Student Financial Aid and Scholarship Services awards financial aid to students according to their individual needs. Parents of students are expected to contribute to their child's education according to their ability, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future income. All information provided to the Office of Student Financial Aid is regarded as confidential.

Students applying for financial aid complete a FAFSA designed to determine, in accordance with state and federal guidelines, the difference between what the student or family is expected to contribute and the cost of attending NMSU. Among the factors that determine the family's expected contribution are (1) annual adjusted gross income as reported to the Internal Revenue Service; (2) savings, stocks, or bonds; (3) other assets in the form of a business, farm, or real estate; (4) nontaxable income and benefits; and (5) student's prior year income and assets.

Students applying for financial aid should complete a FAFSA available at NMSU campus or by visiting <http://fa.nmsu.edu> or www.fafsa.ed.gov/.

Please refer to the NMSU Financial Aid web site for more information on financial aid available in the financial aid office. A complete listing of programs and policies is available at <http://fa.nmsu.edu>.

General Eligibility Requirements

To receive financial aid you must

- Have financial need, except for some loan and work-study programs.
- Have a high school diploma or a General Education Development (GED) Certificate, pass a test approved by the U.S. Department of Education, meet other standards your state establishes that are approved by the U.S. Department of Education, or complete a high school education in a home school setting that is treated as a home school or private school under state law. See your financial aid administrator for more information.

- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. (You may not receive aid for correspondence or telecommunications courses unless they are part of an associate's, bachelor's, or graduate degree program.)
- Be a U.S. citizen or eligible noncitizen (state funded scholarships are available to undocumented students.)
- Have a valid Social Security number. If you don't have a Social Security number, you can find out more about applying for one at www.ssa.gov.
- Make satisfactory academic progress.
- Sign a statement on the FAFSA certifying that you will use federal student aid only for educational purposes.
- Sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant.
- Register with the Selective Service, if required.

Sources of Financial Aid

Grants—The foundation for financial aid is the Federal Pell Grant, a federal grant available to undergraduate students with documented financial need. Pell Grants range from \$400 to \$4,050, though these figures are subject to change each year. If a Pell Grant is insufficient to pay educational expenses, the student may be eligible to receive other types of aid, including a Federal Supplemental Educational Opportunity Grant or Leveraging Education Assistance Partnership Program Grant. These grants are awarded to undergraduate students who show exceptional financial need. Typically, all three types of grants do not have to be repaid.

Loans—Available to undergraduate and graduate students with financial need, Federal Perkins Loans are long-term, low-interest loans that must be repaid to the university according to federal guidelines. Repayment begins six or nine months after graduation or after enrollment drops below 6 credits.

Subsidized and unsubsidized Federal Stafford Loans are need-based, long-term loans available to undergraduate and graduate students. Students receiving a subsidized or unsubsidized Federal Stafford loan or a Perkins, must complete a debt-management session before NMSU will issue a check. In addition, students must complete an exit interview upon graduation or withdrawal from the university. Repayment of a Stafford loan begins six months after graduation or six months after enrollment drops below 6 credits. The interest rate is variable but will not exceed 8.25%. More information will be available at the time the loan is made.

Work-Study Programs—The Federal Work-Study Program provides employment opportunities for selected undergraduate and graduate students with demonstrated financial need. The New Mexico Work-Study Program also provides employment opportunities for students; however, only New Mexico residents are eligible to participate in the program.

For more information on the U.S. Department of Education student aid programs, go to www.ed.gov/prog_info/SFA/StudentGuide (for financial aid) or see the NMSU Financial Aid web site at <http://fa.nmsu.edu>.

Awards

All financial aid awards are based on information provided by the student and parents, availability of funds, and eligibility requirements. Any award may be revised based on changes in enrollment, 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 courses or some repeats.

Scholarships and Other Aid

State, institutional, and federal scholarships may also be available. Amounts, deadlines and eligibility requirements vary. For more information, contact the Office of Student Financial Aid and Scholarship Services or visit the university's scholarship web site at <http://fa.nmsu.edu/sch>.

Many students finance part of their education with scholarships, which may be awarded for academic achievement, special skills, talent, and/or because of the recipient's financial need.

Major Scholarships for Entering Freshmen 2006

For consideration, students must be admitted (tentative or final) to NMSU (main campus) by March 1, 2006 and meet eligibility criteria at that time. Students must enroll in the first regular semester directly following high school graduation. A student is required to be a New Mexico resident and a New Mexico high school graduate or New Mexico GED recipient (except for the Out-of-State Scholarship). Recipients must enroll in at least 12 valid credit hours (full-time) of bachelor's degree-seeking courses offered at the Las Cru-

ces main campus of NMSU. Some scholarships may be funded in part by the New Mexico Lottery Success Scholarship beginning the second semester.

Home School Students—for financial aid eligibility contact the Office of Student Financial Aid and Scholarship Services.

President's Associates Honors Scholarship: Tuition and Fees plus \$1,750/Semester—NMSU scholarship application and brief essay required. Students applying for this scholarship must apply, meet scholarship criteria, and be admitted to NMSU by March 1, 2006. High School Requirements: 3.75 High School GPA and an ACT composite of 28 (SAT 1240) or 3.5 HS GPA and an ACT composite of 30 (SAT 1320). Renewable 1st semester: 3.5 GPA and completion of 14 graded credits (freshman year). Thereafter: 3.5 cumulative GPA and 12 graded credits each semester.

New Mexico Scholars Scholarship: Tuition and Fees and Book Stipend—Qualifying family income, if one student in college, \$30,000 AGI or less. If two students in college, \$40,000 AGI or less. High School Requirements: 25 ACT (1130 SAT) or top 5% of high school class. Renewable: 3.0 GPA and completion of 12 graded credits each semester.

NMSU Crimson Academic Scholarship: Tuition and Fees plus \$250/Semester—High School Requirements: 24 ACT (1090 SAT) and 3.75 GPA or 26 ACT (1170 SAT). Renewable: 3.4 GPA and completion of 12 graded credits at the end of the first semester. Thereafter, renewable based on a 3.5 cumulative GPA and completion of 12 graded credits per semester.

Regents Scholarship: Tuition and Fees—High School Requirements: 23 ACT (1050 SAT) and 3.5 GPA or 3.75 GPA. Renewable: 3.0 cumulative GPA and 12 graded credits each semester.

Opportunity Scholarship: One Semester (non-renewable) \$1,000 Award—High School Requirements: 21 ACT (970 SAT) or 3.0 GPA.

Out-of-State Scholarship: Reduction to In-State Tuition and Fees Plus \$100/Semester—Non-NM Residents. High School Requirements: 23 ACT (1050 SAT) and 3.5 GPA or 26 ACT (1170 SAT) and 3.0 GPA. Renewable: 3.25 GPA and completion of 14 graded credits each semester. Scholarship is competitive and number of awards granted is limited.

Financial Aid Satisfactory Academic Progress

Federal regulations require that financial aid recipients meet certain academic standards to be eligible for federal financial aid. To ensure that financial aid recipients are making satisfactory academic progress, academic transcripts are reviewed at the end of each term to determine eligibility for the next term. All terms of attendance are reviewed, including periods in which the student did not receive financial aid. All transfer work is taken into account when satisfactory progress is reviewed.

- **Qualitative Progress:** Undergraduate students must maintain a cumulative GPA of at least 2.0 (a C average). Graduate students must maintain a cumulative GPA of at least 3.0 (a B average). Grade point values are: A = 4.0, B = 3.0, C = 2.0, D = 1.0, F = 0. Grades of I, CR, RR, PR, NC, W, AU are not calculated in the GPA.
- **Completion Rate:** Students must complete a minimum of 67 percent of all course work (registered credit hours) attempted at NMSU. Any course with a grade of withdraw (W), incomplete (I), repeats (RR), failure (F), audit (AU), or no credit (NC) is not considered completed course work. Repeated courses are included in the calculation.
- **Maximum Time Frame:** Students must complete their program within 150 percent of the credit hours required by the program. Students who have reached the maximum allowable time will be suspended from receiving financial aid. Developmental/remedial hours are excluded from this calculation. Total attempted hours including repeated courses and transfer course work are included in the student's maximum time frame calculation.

Financial Aid Suspension

Students are suspended from receiving financial aid if they do not meet satisfactory academic progress standards. Students on financial aid suspension will not receive any form of federal or state financial aid (grants, loans, work study). Financial aid eligibility is reinstated when all standards of satisfactory progress are met.

The Appeals Process

Students suspended from financial aid may appeal the suspension if there are mitigating circumstances affecting their progress. Students who would like to appeal the suspension must submit an appeal form, available at <http://fa.nmsu.edu>, and all required documentation to the Office of Student Financial Aid. A committee will review the appeal and may grant reinstatement

of financial aid based on mitigating circumstances that directly contributed to deficient academic performance. Appeals are usually evaluated on a term-by-term basis.

HOUSING and RESIDENTIAL LIFE

Housing and Residential Life

Living on campus can help ease the transition to college and help students meet new and diverse individuals. As campus residents, students are part of the campus community and have more opportunities to join clubs, attend campus events, be closer to classes, the Activity Center, the library, and many other campus resources. While campus living is not required, the university strongly encourages students to take advantage of the many opportunities available through campus residency. For more information about housing options, and to get a housing application, visit our web site at www.nmsu.edu/~housing.

Residence Halls. NMSU offers four different residence halls for first-year students to choose from. First-year students will receive priority assignment into Garcia Hall, or the New Freshman Residence Hall opening for the Fall of 2006. If space is available, freshman students may be assigned to Monagle Hall or Rhodes-Garrett-Hamiel. The semester housing cost includes all utilities, local phone service, cable TV, and high-speed data connectivity.

Campus Apartments. Campus apartments offer students more than just affordable housing, campus apartments offer a unique college atmosphere where neighbors share similar goals (such as graduating) and together form an academic community unlike any found off campus. Available for sophomores to graduate students, on-campus apartments have the benefits of on-site staff, prompt maintenance, and amenities such as a computer lab and laundromat. Apartments are fully furnished and the semester's charge includes all utilities, local phone service, cable TV, and high-speed data connectivity.

Student Family Housing. Student family housing is available for students who are married and/or have dependents living with them. Two-story townhouse apartments and single-story houses include two bedrooms, a bath, kitchen and living room. Four-bedroom apartments include four bedrooms, two bathrooms, kitchen and living room. All units are unfurnished except for the stove and refrigerator. Washing machine hook-ups are provided in the two-bedroom units and townhouses only. The monthly rent includes all utilities, local phone service, cable TV, and high-speed data connectivity. Some pets are allowed in parts of Student Family Housing.

Availability of Units for Students with Disabilities

There are a limited number of specially equipped residence hall rooms, Vista del Monte apartments, and family housing units available to students with disabilities (including students who use wheelchairs) who wish to reside in campus housing. These are assigned on a first-come, first-served basis. Specific needs or requirements (i.e., roll-in showers, special door openers, etc.) should be discussed with the Department of Housing and Residential Life on an individual basis prior to submitting an application.

Dining

It is mandatory for freshmen who live in campus housing to participate in the meal plan. The meal plans range from unlimited meals to 150 meals a semester. Continuing and commuter students will find different meal plans that suit their lifestyle. All meal plans come with flex points that can be used at other campus dining locations. One flex point is worth one dollar. A dining contract runs for the whole academic year and charges are applied to a student's university account every semester. For more information visit the web site <http://www.nmsu.edu/~dining>. You can obtain a Dining Application from the ID Card Services office or the Housing and Residential Life Department.

Other Food Service Options

In addition to the meal membership program, food service is available at various locations throughout the campus by using cash, the NMSU Money\$Card or, in some areas, the flex points included with the meal membership package. Food service location hours vary. More information can be obtained by contacting the ID Card Office 505-646-4835 or <http://www.nmsu.edu/~idsvs>.