WHERE YOUR OPPORTUNITIES BECOME REALITY

FINANCIAL AID

UTSA
This brochure is designed to give you an overview of financial aid and some of our processes. This information can help you receive your financial aid in a timely manner and assist you through your college experience.

askrowdy.utsa.edu
Ask Rowdy will answer many general financial aid, registrar, admissions and fiscal services questions.
WE ARE HERE TO ASSIST YOU

UTSA OFFICE OF STUDENT FINANCIAL AID AND ENROLLMENT SERVICES

UTSA Student Financial Aid and Enrollment Services encompasses two departments: Financial Aid and Enrollment Services. Financial Aid coordinates and oversees the university’s comprehensive financial aid programs. Enrollment Services functions as a one-stop shop to provide information and guidance regarding admissions, registration, financial aid and scholarships. Financial Aid and Enrollment Services work together to serve students by providing excellent customer service, accurate information and a wide range of funding opportunities to ensure student success.

The goal of both offices is to help you through the initial admissions process and help continue your registration and financial aid processes to ensure your success in pursuing higher education.

Hours of operation (when classes are in session)
Monday-Thursday, 8 a.m. to 6 p.m.
Friday, 8 a.m. to 5 p.m.
Saturday, 9 a.m. to 1 p.m.
(typically open the first Saturday of each month)

Location
Main Campus: John Peace Library Room 1.01.04
Downtown Campus: Frio Building Room 1.504

Contact Us
PHONE — 210-458-8000 or 1-800-669-0919
FAX — 210-458-4638
EMAIL — financialaid@utsa.edu
WEBSITE — utsa.edu/financialaid
FORMS — http://utsa.edu/financialaid/forms.html
The first step in applying for financial aid is to complete the FAFSA. UTSA’s school code is 010115.
COMPLETE YOUR FAFSA

The Free Application for Federal Student Aid (FAFSA) is the government application for federal, state and institutional financial aid. Our school code is 010115. Applications are available every year on Jan. 1. Students are encouraged to apply early. Financial aid is available to U.S. Citizens and eligible non-citizens.

All students must apply for a PIN to electronically sign the FAFSA (apply online at pin.ed.gov). Parents of dependent students also will need to apply for a FAFSA PIN to electronically sign the FAFSA. Be advised that both the student and one parent of dependent students must sign the FAFSA.

NOTE FOR HB1403 AND INTERNATIONAL STUDENTS

House Bill 1403 is a law passed in 2001 that allows certain non-citizen students to pay in-state tuition at a Texas public university and to qualify for state financial aid. Thus, a student born and raised in Texas whose parents move out of state while he/she was in high school will not lose his/her claim to residency if the student remains in Texas for the required 36 months and graduates or acquires the GED. Funds are awarded on a first-come, first-serve basis and are limited by state funding provided to UTSA. Funding is available for international students who would not qualify for HB1403, but the funds are extremely limited.

NOTE FOR TEXAN VETERANS

The purpose of the Hazlewood Exemption (Hazlewood Act) is to provide an education benefit to honorably discharged or separated Texas veterans and to eligible dependent children and spouses of Texas veterans.

Under the Legacy Program, eligible veterans may assign unused hours of exemption eligibility to a child under certain conditions.
Most common FAFSA mistakes.

User Name
You must use your legal name (as printed on your Social Security card) on the FAFSA rather than nicknames.

Parent information
One of the most common mistakes on the FAFSA is not including the Social Security numbers and dates of birth for the parents. Leaving this information blank will cause the FAFSA to be rejected. If parents do not have a Social Security number, use 000-00-0000.

Who completes the FAFSA
Remember, the FAFSA application assumes the student is completing the FAFSA. For example, if a parent is completing the FAFSA, remember that the word “you” refers to the student.

Blank answers
Instead of leaving an income question blank, you should indicate a zero if applicable.

Answers without cents
Dollar amounts should not include cents. Do not indicate one hundred dollars as $100.00 as the FAFSA will read that as $10,000.

Marital status
This refers to the marital status (student and/or parents) at the moment the FAFSA is filled. If someone is separated but still married, then the answer to marital status should be “Yes.”
**Independent status**

Most students under the age of 24 will have to indicate dependent status. Please read this portion of your FAFSA application carefully and call the Office of Student Financial Aid and Enrollment Services if you have additional questions or believe you qualify for independent status.

**Number in household and college**

Read this part carefully and remember to include yourself as a person in college (you will be for the coming year!). If you are a dependent student and your parent is attending college, you cannot include your parent in the number in household attending college.

**Errors involving taxes, worksheets and assets**

Be extremely careful with these areas. Read all information closely. This can be a confusing part of the FAFSA. Feel free to have your parents help with this section and call the Office of Student Financial Aid and Enrollment Services with questions. In fact, we recommend you use the IRS Data Retrieval Tool to import your tax data directly into the FAFSA.

**On-campus versus off-campus**

The answer to this question will impact your financial aid award letter. Answer “On-Campus” if you intend to live at the university. Answer “Off-Campus” if you intend to live away from your parent’s household but not at the university.
Our goal is to meet the direct costs or financial need for all eligible students until a variety of funds have been exhausted.
WHAT IS FINANCIAL AID?

Financial aid is money provided through federal, state, university and private resources to help students meet college costs. The primary purpose of financial aid is to provide resources to students who might otherwise be unable to pursue a postsecondary education. UTSA Student Financial Aid and Enrollment Services will meet the direct costs or financial need for all eligible students until a variety of funds have been exhausted.

Financial aid is awarded based on the following:
- demonstrated financial need
- academic performance
- availability of funds
- admittance to the University by March 15
- the submission of all completed documents in good standing by the priority deadlines (FAFSA by March 15 and General Scholarship Application by February 15).

A simple formula is used to determine the amount of financial aid each student can receive:

\[
\text{Financial Need} = \frac{\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)}}{\text{Expected Family Contribution (EFC)}}
\]

Students who receive outside resources to pay for their tuition and fees, (scholarships, Hazlewood benefits, Department of Rehabilitation Service exemptions, ROTC, etc.) should notify our office of the amount they expect to receive. Our office may be required to adjust financial aid awards to account for any scholarships or resources.
Grants

Grants are awarded based on eligibility and availability of funds. Visit utsa.edu/financialaid/types-of-aid/grants.html for a detailed listing.

Federal Pell Grant
Pell Grants are awarded to undergraduate students who have not earned a bachelor’s degree. A Pell Grant, unlike a loan, does not have to be repaid. Eligibility is determined by the Department of Education based on results of the FAFSA. Students do not have to be registered full-time to receive the grant. The amount of the grant will be determined by the maximum set by the Department of Education, your expected family contribution and your enrollment status. The Pell Grant is available fall and spring. Any remaining amount from fall and spring can be used in the summer.

Supplemental Educational Opportunity Grant
The Supplemental Educational Opportunity Grant (SEOG) is a federal grant awarded to undergraduate students who have not earned a bachelor’s or professional degree. It is awarded to students with exceptional financial need and is awarded first priority to students receiving the Pell Grant.

TEACH Grant
The College Cost Reduction and Access Act of 2007 created the Teacher Education Assistance For College and Higher Education (TEACH) Grant program to allow eligible students up to $4,000 per year in grants (funds will be prorated based on enrolled hours). The total maximum allowed for a baccalaureate or post-baccalaureate certification program is $16,000. Graduate
students are eligible for up to a maximum of $8,000 total. Detailed TEACH Grant information can be reviewed at studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp.

**TEXAS Grant**
The TEXAS Grant is awarded to undergraduate students who have demonstrated financial need and have completed the recommended or advanced curriculum in high school. Students must be enrolled at least three-quarter time to receive this grant. TEXAS Grant funds are awarded based on need, eligibility requirements and availability of funds.

**Texas Public Education Grant**
The Texas Public Education Grant (TPEG) is awarded to undergraduate and graduate students based on need and availability of funds. A limited amount of funds is available to nonresidents of Texas as well as international students (additional application required for international students).

**UTSA Grant**
Additional need-based grants have been made available through tuition deregulation. UTSA Grants are awarded to undergraduate and graduate students based on need and availability of funds.
Scholarships

Scholarships are awarded based on eligibility and availability of funds.

What types of scholarships are available?

- General scholarships 
  awarded through Student Financial Aid and Enrollment Services
- Departmental scholarships 
  awarded through various academic departments
- Merit-based (non-need)
- Need-based (FAFSA required)

UTSA General Scholarship Application

The deadline for UTSA’s General Scholarship Application is February 15.

First-time freshmen and transfer students must be admitted by the priority deadline of March 15 to be considered for a scholarship.

The Felix and Elizabeth McKinney Scholarship deadline is December 1. Students must also be admitted by December 1 in order to receive consideration for this scholarship.

How do I apply?

- Freshman/transfer students, applytexas.org
- Continuing students apply online through their ASAP accounts under the financial aid tab

When will students be notified of an award?

Award letters are mailed to selected students between March and June. Students must accept awards online through their UTSA ASAP account.

What documents are required after I am selected to receive a general scholarship?

- Acceptance form
- Biographical information form (fund survey)
- Thank you letter
Outside/miscellaneous scholarships

- Where do I mail my check?
  The University of Texas at San Antonio
  Student Financial Aid and Enrollment Services
  One UTSA Circle
  San Antonio, TX 78249-1644

- All outside scholarships should be reported using the External Scholarship Form, which can be found online at www.utsa.edu/financialaid/forms.html.

Helpful tips for applying for scholarships

Regardless of whether you are applying for UTSA scholarships or other public scholarships, you should only apply for those scholarships for which you are eligible. Read all of the scholarship requirements and directions carefully to ensure you understand what is required. You cannot be awarded if you are not eligible for a scholarship.

Complete the application in full. If a question does not apply to you, enter N/A, but do not leave it blank.

Follow directions and provide only the documents that are required.

Pay close attention to those scholarships that require an essay. Make sure your essay falls within the length requirements. Depending on the essay question, pick one main theme and select three ideas to support your theme.

Check spelling and grammar. Have someone—a teacher, counselor or parent—read your essay, and ask for feedback.

Do not wait until your senior year to take the SAT or ACT test. Take them well in advance of the deadlines and as many times as you like in order to improve your score.
**College Work Study**

Work-study is an employment opportunity offered to students through the Office of Student Financial Aid and Enrollment Services. To be considered for work-study, students should answer “yes” to the work-study question on the FAFSA. Work-study is a need-based program, so not all students qualify. It is important to know that the work study award is a potential to earn funds and not a guarantee that you will earn the entire amount awarded. Students must accept the award, find a job and work hours to earn the award.

**University Career Center**

The University Career Center can assist students in finding a position. Once students find a position and are hired, they will be paid twice per month based on the number of hours they work. The best way to find open work-study positions is by registering with Rowdy Jobs at utsa.edu/careercenter/rowdyjobs.html. There, students can upload their résumé, search for positions and send their résumé directly to the hiring manager. Work-study students may work a maximum of 19 hours per week during weeks that classes meet.
For Student-Athletes

The first step to be considered for any non-athletic financial aid is to complete the Free Application for Federal Student Aid (FAFSA). Grant eligibility for student athletes is limited since many of the grants that are available will count against the overall team limit as established by the National Collegiate Athletic Association (NCAA). UTSA may award grants based solely on the information provided on the FAFSA, but these funds will not disburse until they have been reviewed by the athletic department as eligible aid.
Loans

Most students do not receive enough free money in the form of grants and scholarships to meet their entire cost of attendance. Current loan information regarding all programs, including loan limits, repayment options, debt management tips, consolidation information and default prevention offered at UTSA can be found on our financial aid website.

Federal Direct Stafford Loan

Loans are a form of financial aid that must be repaid, with interest. Stafford loans are the most common student loans. Stafford loans are long-term loans with no payment required while students are in school or during their six-month grace period. To be eligible for stafford loans, students must have submitted a FAFSA and be enrolled at least half time.

Subsidized Stafford student loans are based on need as established by the school’s cost of attendance and the EFC. The U.S. Department of Education pays the interest while students are in school at least half time. The amount of a subsidized loan cannot exceed a student’s financial need.

Unsubsidized Stafford student loans are non-need based and can assist students in meeting educational costs. The student is responsible for the interest payments from the time the loan is disbursed until it is paid in full. Students have the option to pay the interest as they continue to attend school or let the interest accumulate and “capitalize,” which means the amount students repay will be higher.
### Loan Limits

<table>
<thead>
<tr>
<th></th>
<th>Dependent Undergrad Student</th>
<th>Independent Undergrad Student</th>
<th>Graduate and Professional Student</th>
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</thead>
<tbody>
<tr>
<td><strong>Freshman Year (0-29 Credit Hrs)</strong></td>
<td>$5,500 max subsidized $3,500</td>
<td>$9,500 No more than $3,500 of this amount may be in subsidized loans</td>
<td>$20,500</td>
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<tr>
<td><strong>Sophomore Year (30-59 Credit Hrs)</strong></td>
<td>$6,500 max subsidized $4,500</td>
<td>$10,500 No more than $4,500 of this amount may be in subsidized loans</td>
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<tr>
<td><strong>Junior and Senior Years (60+ Credit Hrs)</strong></td>
<td>$7,500 max subsidized $5,500</td>
<td>$12,500 No more than $5,500 of this amount may be in subsidized loans</td>
<td></td>
</tr>
<tr>
<td><strong>Aggregate Loan Limits</strong></td>
<td>$31,000 max subsidized $23,000</td>
<td>$57,500 No more than $23,000 of this amount may be in subsidized loans</td>
<td>$138,500 Includes undergraduate loans</td>
</tr>
</tbody>
</table>

**Parent PLUS Loans (dependent students only)**

The Federal Direct Parent Loan for undergraduate students (PLUS) helps parents assist with their student’s educational costs. The Parent PLUS Loan does require a FAFSA.

**Graduate PLUS Loan**

Under the PLUS loan program, graduate or professional students are eligible to borrow up to their cost of attendance minus other estimated financial assistance. This loan requires that a FAFSA be on file.
**Perkins loan**

Perkins loans are offered to students through funds administered by the school. Awards are limited and are given to the highest need students. Undergraduate students can receive up to $4,000 a year (maximum of $20,000 as an undergraduate). The amount actually received depends on financial need, amount of other aid and availability of funds at the school. A borrower who has been attending at least half time is entitled to an initial grace period of nine consecutive months after dropping below half-time enrollment. A borrower must repay his or her loan, plus interest, within 10 years. Perkins loan funds are very limited. Graduate students also may qualify for Perkins loan funds.

**CAL (Texas residents only)**

The College Access Loan (CAL) is a non-need, credit-based state loan program administered by the Texas Higher Education Coordinating Board (THECB). The CAL is considered a type of alternative loan that is intended to supplement traditional financial aid programs. Students must log in to the THECB website at www.hhloans.com and complete the CAL application. Once they have mailed the completed application to THECB, students must complete a UTSA CAL Request Form for the appropriate academic year.

**Alternative loans**

Alternative loan programs are education loans that are available through private lenders and are intended to supplement traditional financial aid programs. Loan terms, interest rates and fees vary by lender. Many require that a student be credit-worthy or have a credit-worthy co-signer. Students must submit an Alternative Loan Request Form to our office.
**UTSA Tuition and Fees Loan**

Any student registered for at least 3 semester hours is eligible to apply for a non-credit-based, short-term UTSA loan or payment extension. Students do not have to be financial aid recipients to apply for the Tuition and Fees Loan. The loan is limited to the total amount of tuition and fees assessed, less any available financial aid. UTSA loans are due before the end of the term. This loan must be paid back within 90 days.

**UTSA Book Loan**

Any UTSA student enrolled at least half time is eligible to apply. You do not have to be a financial aid recipient in order to apply. You must not have a prior semester fiscal services balance or any type of financial hold (parking fine, library fine, etc.). The book loan is not available through ASAP. These loans are issued on a first-come, first-served basis at the Student Financial Aid and Enrollment Services Office at the Main and Downtown campuses until funds are exhausted. Once funds are exhausted, a waiting list will be made available. Only one Book Loan per student will be available for the semester. This loan must be paid back within 90 days. To apply, you must fill out a form with complete name, address and telephone number for three references. The three references must have different addresses.
For Incoming Students

- Complete the FAFSA application at fafsa.ed.gov.
- Award notifications are sent to admitted students beginning in April.
- Accept/decline award on ASAP.
  - Log into your UTSA asap account at asap.utsa.edu
  - Click on “Financial Aid”.
  - Click on “Award”.
  - Choose the “Aid Year”.
  - Click “Accept Award Offered”.
  Each award will have a drop box to accept or decline the award offered.
- Check award notification and ASAP for any incomplete requirements.
- If accepting Stafford loans, complete Stafford Loan Entrance Counseling and Stafford Loan Master Promissory Note.
- If accepting Parent PLUS loan eligibility, review and submit UTSA Parent PLUS Request Form.
- If accepting alternative loan eligibility, choose a lender, apply with that lender, and then submit to our office the Alternative Loan Request Form.
- If applying for a College Access Loan (Texas residents only), complete application at hhloans.com and submit UTSA CAL Request form.
- If awarded and accepting a Perkins loan, complete Perkins Loan Entrance Counseling and contact student Financial Aid and Enrollment Services for the Perkins Promissory Note availability.

IMPORTANT! Student Financial Aid and Enrollment Services begins disbursing financial aid just prior to the first day of class for each semester for those students with a complete file. Financial aid will not disburse until we receive your final high school transcript!
For Incoming Students

• Student must apply to UTSA and be admitted as a degree-seeking undergraduate by March 15. Students can apply to UTSA at applytexas.org.
• A FAFSA is required for need-based scholarships.
• Submit SAT/ACT scores and final high school transcript.
• If selected for a general scholarship, students will be required to submit documents (as specified in the award letter).

For Continuing Students

• Complete and submit an on-line application through your ASAP account.
• A FAFSA is required for need-based scholarships.
• If selected for a general scholarship, students will be required to submit documents (as specified in the award letter).
ASAP is the online computer system for all students to register and access student records and general information. You can log on to check: your admissions and financial aid status, to add or drop courses, to order a parking pass after registration, to pay bills and to add funds to your UTSA Card.

**Direct Deposit**
Did you know you are able to receive your financial aid refund by direct deposit? To apply for direct deposit:
1. Log in to your ASAP account
2. Click the Student Services tab
3. Click the Fiscal Services link
4. Click on Direct Deposit link

**Transcript Requests Through ASAP**
Log in to ASAP (https://asap.utsa.edu), click on Student Services, click on Student Records, and click on Request Official Transcript. Click on Look Up College Code to send UTSA transcripts to another institution. If transcript(s) are being sent to your personal address or any other location(s), click Continue and fill out address form.

**Tutorials**
Tutorials on how to use ASAP for financial aid can be found on our website at utsa.edu/financialaid.
Helpful Sites

**fafsa.ed.gov**
(Free Application for Federal Student Aid)
The government site to apply for federal financial aid.

**pin.ed.gov**
All students must apply for a PIN to electronically sign the FAFSA. Parents of dependent students also will need to apply for a FAFSA PIN to electronically sign the FAFSA. Both the student and parent electronically sign the FAFSA.

**collegeforalltexas.com**
Other resources available for Texas residents.

**gibill.va.gov**
Gi Bill questions.

**utsa.edu/financialaid**
UTSA's financial aid Web site.

**utsa.edu/financialaid/forms.html**
UTSA financial aid forms are available online to print out.

**utsa.edu/financialaid/types-of-aid/grants.html**
Information about federal, state and institutional grants offered at UTSA.

**utsa.edu/financialaid/loans**
Loan information page; Stafford loan information page with instructions.

**utsa.edu/scholarships**
Information about UTSA general scholarships, departmental scholarships and links to outside scholarship opportunities.
Enrollment Services offers a one-stop shop to provide information and guidance regarding admissions, registration, financial aid and scholarships.
CALL OR VISIT US

Call 1-800-699-0919 or 210-458-8000

• Provides information on admission deadlines and requirements
• Resets passphrases for students
• Provides information on how to apply for aid, financial aid guidelines and eligibility, and satisfactory academic progress
• Takes credit card payments for tuition and fees
• Answers general scholarship information
• Advises new and current students/families on financial aid
• Provides outreach programs to educate students and the community about financial aid

Stop by the Counter

• Provides information on admission deadlines and requirements
• Accepts sealed, official transcripts from other schools necessary to complete admission files
• Provides information on how to apply for aid, financial aid guidelines and eligibility, and satisfactory academic progress
• Processes and distributes financial aid paperwork
• Processes tuition and fee loan promissory notes
• Accepts registrar paperwork and disseminates paperwork for the registrar
• Accepts transcript requests for students with proper identification
• Advises new and current students/families on financial aid
• Assists with outreach programs to educate students and the community about financial aid
**Suspect a Scam?**

If you believe that you have received a scholarship scam please consider the following information in reporting abuse of scholarship Web sites:

- Do not pay money to get money.
- Too good to be true? It probably is.
- Spend time, not money.
- Legitimate scholarships are never guaranteed.

**Dealing with a Scammer**

Feel suspicious? Trust your instinct. If you think you may be dealing with a scammer, follow the directions below:

- Save everything you receive from the suspected scammer. Include anything in writing, e-mails or other paperwork. Make sure everything is dated.
- Take notes during any seminar or phone conversations. Record the date, time, phone number and the person's name with whom you spoke. Also, include a detailed account of your conversation.

**Reporting a Scammer**

Report the suspected scammer to local law enforcement, your financial aid office and any of the following organizations:

- Federal Trade Commission (FTC)  
  Fill out an online complaint form at www.ftc.gov/scholarshipscams
- National Fraud Information Center (NFIC)  
  www.fraud.org
- Better Business Bureau (BBB) Be sure to have the address of the company about which you are filing the complaint. www.bbb.org
- United States Postal Inspection Service (USPIS)  
  www.usps.com/postalinspectors/fraud
Visit our website at [utsa.edu/financialaid](http://utsa.edu/financialaid) for more information.