We understand the financial aid process can be difficult. In an effort to help you through the process, we offer you this information as detailed and concisely as possible. Please read everything carefully and visit our website for more information.

**Determining your Financial Need and Aid Package**
We follow the federal methodology established by the Department of Education to determine your need and eligibility for financial aid. We are required to establish a cost of attendance (COA) for each student and then subtract your Expected Family Contribution (EFC) derived from your FAFSA to determine your remaining need. Your Estimated Cost of Attendance, Resources, EFC and Remaining Need are listed on your award letter. Resources such as outside scholarships, tuition exemptions, waivers, and employer reimbursements can and will affect your financial aid package. If any of these apply, please submit either the External Scholarship or External Resource form, so we can determine your eligibility.

**Determining your Cost of Attendance**
The Cost of Attendance (COA) is the first component of the financial aid process and is determined each year based on the average costs a student will incur for each semester. Included in the COA are average tuition and fee costs, a book allowance, a room and board allowance (on-campus, off-campus or at-home), transportation and personal/miscellaneous expenses. The COA assigned to you will be based on full-time enrollment and augmented by your answers to the student housing question on the FAFSA. Based on federal guidelines, we cannot offer more financial aid than to which you are entitled. Your COA may differ than your actual direct cost as these are estimates. UTSA has created a money management website, called Rowdy Cents, to help you understand your finances. Please use the following links to see the components of the various COA budgets at UTSA: Net Price Calculator, Budget Chart and Budget Worksheet. We strongly encourage you to review the Budget Charts and to complete a Budget Worksheet before attending college. Additionally, we highly recommend you to attend UTSA’s Financial literacy Program, Rowdy Cents, money management workshops throughout the year. More information about Rowdy Cents workshops will be shared during Orientation.

**Accepting your award & completing your financial aid file**
You may view your financial aid and scholarship awards online by logging on to your Automated Student Access Program (ASAP) under Financial Aid Status on the Financial Aid Tab. Please visit our website for training modules for ASAP & Financial Aid.

1. Accept or decline your financial aid and scholarship awards by logging onto your ASAP account. For scholarship awards, please refer to your scholarship award letter for instructions on accepting awards, deadlines and additional required documentation.
2. Review ASAP for outstanding documents, requirements, and/or holds that will prevent disbursement of aid.
   a. If you need a document, download it from the Financial Aid Forms website.
   b. Outstanding documents must be processed by our office in order for aid to disburse. Our processing times are typically 5-7 business days, but documents submitted in peak times (August or January) may take longer which may require you to submit payment or a tuition and fee loan. You can research the installment plan or tuition and fee loan options at the Fiscal Services website.

**Stafford Loan Requirements**
1. Accept your loan on ASAP and proceed to www.studentloans.gov to begin (you will need your FAFSA PIN to sign in).
2. Complete a Stafford Loan Entrance Counseling session.
3. Electronically sign your Master Promissory Note (MPN).

**Federal Parent PLUS Loan Requirements**
Parent PLUS loans are credit-based loans that parents can choose to borrow on behalf of their dependent student. The Parent PLUS loan awarded on ASAP is an eligibility fund only. If your parents are interested in borrowing this, they must apply and be approved for credit.
Disbursement of Financial Aid
Federal, state and institutional aid is disbursed ten days before the start of the fall and spring semesters provided that all paperwork and requirements are complete. This is the earliest date, by law, that UTSA can disburse aid. For information on how specific funds disburse, please visit our website for fall and spring disbursements or for summer disbursements. Financial aid will not disburse if you have any outstanding requirements on your ASAP account (examples: outstanding documents, requirements to update your tax information on the FAFSA, completion of the Financial Aid Rights and Responsibilities, etc.).

Refunds: All of your financial aid will be applied towards your tuition and fees and other education charges. If your financial aid amount is in excess of your tuition and fee charges, a credit will be available on your account and issued to you as a refund that will go out either via mailed check or direct deposit. This takes place three business days from the time you see a zero balance on your ASAP Account. Direct Deposit is the fastest way to get your refund!

Withdrawal: If you decide not to attend UTSA and you have registered for classes, you will need to officially withdraw from those classes via ASAP. International students and Athletes must have prior approval from their respective offices and must visit Enrollment Services in person. If you do not officially withdraw, your classes may be held and financial aid will be credited to your account. If you officially withdraw, your financial aid will either be cancelled or a calculation will be computed to determine the percentage of aid unearned and those funds will be returned to the original source. Please review additional information about withdrawing from the institution and how it can affect future aid. If you are registered at another institution and have not officially withdrawn from UTSA courses and cancelled your financial aid, no other school will be able to disburse your financial aid since you cannot have financial aid disburse at two different institutions. To cancel your aid, you may use the Request to Cancel All Aid form on our website.

Exceptional Financial Circumstances: Certain situations, including the loss of employment and unexpected costs, can affect your financial aid. Please review our Special Circumstances site for additional information.

YOU HAVE OBLIGATIONS TO CONTINUE TO RECEIVE FINANCIAL AID
1. This financial aid package was determined using information from the FAFSA you completed. UTSA reserves the right to modify, reduce, and/or cancel your award because of FAFSA information changes due to your revisions, the verification process, laws that are amended or when funds are withdrawn or exhausted.
2. You must maintain Satisfactory Academic Progress (SAP): This is an important requirement for financial aid recipients. Students must meet the following three criteria to continue to receive most types of financial aid:
   - GPA requirements evaluated at the end of each Spring semester: undergraduate students must have a 2.0 cumulative GPA; graduate students must have a 3.0 cumulative GPA.
   - The number of credit hours a student attempts may not exceed 150% of the number of credit hours required for graduation in his or her program of study (typically 180 credit hours for undergraduate students and 54 for graduate students).
   - Students must successfully complete a minimum of 67% of all attempted course work. Grades of F, IN, NR, W, RP, EX and repeated courses are not adequate situations for completion.

Enrollment Requirements
Undergraduate students are automatically awarded a full-time budget (12+ hours) and Graduate students are automatically awarded a part-time budget (4-8 hours). Grants are awarded based on full-time enrollment, but grants will be prorated to 75% or 50% (3/4-time or 1/2 time) based on the number of credits for which students are actually registered. Most scholarships require full-time enrollment. Students must be enrolled at least half-time for most financial aid and specific enrollment requirements for Stafford Loans and grants are found on our website.
Credit hours required for Full-time, three-quarter-time & half-time status

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UTSA Financial Aid Shopping Sheet: The Financial Aid Shopping Sheet is a consumer tool designed by the Department of Education to simplify information that prospective students receive about costs and financial aid so that they can make informed decisions about which postsecondary institution to attend. The Shopping Sheet is designed to give you a snapshot of your award package for comparison to other institutions. Your full UTSA award package will be available on ASAP and explanation of Cost of Attendance, Grants and Scholarships, Expected Family Contribution, Work Study, Loans, and other special programs are included on our website. Graduation rates include only first-time freshmen graduating in six years and do not include transfer students graduating from the University.