



Presents

Money-Wasters for UTSA Undergraduates

As you progress through your education at UTSA, be aware of the following “potholes” on the Paseo Dinero that can cause you to spend additional money and more time getting to graduation.

1. **Not deciding on your major** early enough.

If you are totally undecided, you must declare a major by the time you earn 45 credit hours. Some colleges allow you to be undeclared within that college. Regardless, you should declare a major no later than end of your sophomore year (59 earned credit hrs). You might want to visit with a career counselor, too.

2. **Changing majors late** in your college career or changing your major multiple times.

Work with a career counselor to identify a major that fits you.

3. **Not knowing your degree** program’s requirements and/or course prerequisites.

Every degree has its requirements listed in the Undergraduate Catalog. The advising centers can provide copies of paper degree programs. UTSA students can run online degree evaluations through ASAP.

4. **Purposefully not attending class** and failing it or making an unacceptable grade.

Some degree programs require a minimum grade of C on courses required for the degree. Some grades of D and F can be repeated and replaced with a higher grade. Refer to Information Bulletin: Class Participation Policy and to the Undergraduate Catalog for your college.

5. **Failing** a required class and having to repeat it.

A failed required class is a sure bet for having to repeat it and pay for it again. It could lower your GPA to the point of being on probation or, if already on probation, it could get you dismissed for a semester or two.

6. **Repeating** a course in which you earned an A, B, C or CR.

The repeated course is marked “duplicate”, even if your repeat was an A and the original course a B or C. The duplicate course does not count in the grade calculation.*

There are a few types of courses that can be repeated because the subject matter changes each course offering or additional earned credit is allowed. This is stated in the course description of the current undergraduate catalog.

7. **Repeating** a course in which you earned a D or F.*

Due to certain conditions the new, better grade can replace the older grade and recalculate the GPA. This may be necessary in order to progress in the degree program because of a GPA or grade requirement.

*Refer to the Information Bulletin: Courses That May Be Repeated to Improve a Grade.

8. **Not earning the minimum grade** required by your college and having to repeat.

Some degree programs require that courses for the major be completed with a minimum grade of “C” or “B”. This will be stated in the course description found in the current undergraduate catalog.

9. **Attempting the same course more** than twice can evoke the “Three-Attempt Rule” and surcharge.

This surcharge is \$121 per credit hour in addition to the tuition charged for the course. For example, Bill took MAT 1023 the first time and earned an F. He attempts to take it again later and decides to drop, thus a W is earned. Now he takes the course again. This time he is charged the \$578.25 in tuition for 3 hours PLUS the \$363 surcharge ($\$121 \times 3 \text{ cr hrs}$) = \$941.25. Keeping in mind that Bill has already been charged tuition for this course in two previous semesters, he has paid over \$2000 in tuition for this one course.

This is a legislated rule and some exemptions apply or situations can be appealed. Refer to the current Information Bulletin: General Academic Regulations, Three-Attempt Rule.

10. **Dropping courses** after the refund dates and receiving W’s.

Refer to the online registration calendar and the Information Bulletin: Dropping Courses.

11. **Not earning the required GPA** in your major and being exited from your college.

Having to choose a different major at a late date can extend the time to graduation. Refer to the college’s section found in the Undergraduate Catalog.

12. **Not making the required UTSA GPA** and being dismissed from the university.

Refer to the Information Bulletin: Academic Dismissal.

13. **Not making the required 2.0 GPA** the courses considered to be the “major.”

The requirement of a 2.0 minimum on the major courses is required by all undergraduate degree programs. Not making this minimum requires a student to take one or more courses to get the GPA to the minimum. That’s hard to do with so many credit hours already attempted.

Refer to Undergraduate Catalog for Baccalaureate Degree Requirements.

14. **Not taking advantage of CLEP** exams where applicable.

A CLEP exam is typically 10-11% of the cost of taking the actual course. Refer to [Testing Services](#)

15. **Having 30 or 45 hours**, depending on when you started your college education, beyond the number required for your undergraduate degree evokes an additional surcharge.

Another surcharge enacted by state legislation applies to attempting more hours than the actual degree program requires. Again it’s a \$121 per credit hour surcharge for those hours exceeding the 30 or 45 hours threshold. Refer to Information Bulletin: Undergraduate Credit Limitation

16. Missing priority registration for the next semester or registering late.

Many degree programs have courses that fill to capacity very quickly. Registering late almost guarantees that you will not get in these types of courses. This complicates the situation if you need 12 hours for fulltime financial aid award, a scholarship, or to stay insured on your parent's healthcare policy. It might force you to take some hours not needed for your degree but needed to maintain eligibility. Refer to Registration Instructions on ASAP.

17. Parking tickets for parking violations.

18. Library fines for overdue books.

19. Fiscal services debts for unpaid tuition/fees and/or returned checks on insufficient funds.

20. Not taking care of any other charges owed the university or its departments well in advance of registration.

This will impact your ability to register during priority registration and possibly having to choose from fewer available courses.

21. Filing the FAFSA late in the new year (after Feb.1) for the next academic year.

Students miss out on potential grant money and other types of aid when filing late.

22. Not understanding the financial aid offered and making costly decisions.

Get familiar with the types of aid being offered. Choose grants and scholarships first and for the maximum offered because you don't have to pay back any money. (Basically, it's a gift.)

If you are going to accept any loans, then accept subsidized ones first, then non-subsidized. Find out about the differences at the UTSA Financial Aid web site. Private loans should be the very last consideration and avoided the most.

Avoid accepting the maximum amounts of loans offered. Do create a budget for school and determine the very least that you can live on. Then factor in a cushion of 5-8% more and only accept the minimum you need in loans after all other awards are accepted.

23. Using financial aid money to buy things you want, like iPhones, iPads, big-screen TVs, and car down payments.

Too often students make these purchases rather than saving the money for the intended necessary things like rent, food, utilities, and gasoline. Then students face eviction from their dorms or apartments by mid-semester. Making a budget, tracking expenses, and saving money will keep you out of financial trouble.

Resources cited in this document:

Current UTSA Information Bulletin
<http://www.utsa.edu/infoguide/toc.html> (link to site map)

Current UTSA Undergraduate Catalog
<http://www.utsa.edu/ucat/>

UTSA Student Code of Conduct (located in the Information Bulletin)

<http://www.utsa.edu/infoguide/appendices/b.html>

UTSA Registration Instructions & Final Exams Schedule

<https://asap.utsa.edu/>

UTSA Academic Calendar

https://calendar.utsa.edu/public/public_servlet/urd/run/wv_event.MonthList?evfilter=164389.ebd&viewmode=grid

UTSA Financial Aid and Enrollment Services

<http://www.utsa.edu/financialaid/>

If you are planning to be a Graduate student, check the Graduate Catalog for policies and regulations that may impact your degree progress and financial standing.

Current UTSA Graduate Catalog <http://www.utsa.edu/gcat/index.html>

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