



# Financial Aid and Scholarships Guide

2012 – 2013

**TEXAS**  
  
**STATE**  
UNIVERSITY

*The rising STAR of Texas*



## INVESTING *in your future.*

Your education at Texas State is unlike any product or service you can buy — it's an investment in yourself and your future. It will pay for itself in higher earnings as well as greater opportunities long after graduation.

Paying for college may seem overwhelming, but every year the office of Financial Aid and Scholarships helps more than 17,000 Bobcats finance their education. We can help you explore your options and make your academic goals affordable, too.



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## UNDERSTANDING COSTS

What does it really cost to attend Texas State? Your cost depends not only on whether you are a Texas resident and how many semester hours you take, but also on other factors like where you choose to live — on campus or off, in a residence hall or apartment — and what type of meal plan you choose. You can get a good idea of expenses with an estimate of the average amount it costs a student to attend Texas State, called Cost of Attendance, which is the combination of two types of costs:

### Direct Costs

- Tuition and fees
- Room and board
- Books and supplies

### Indirect Costs

- Transportation
- Miscellaneous

Direct costs are an estimate of the charges billed directly to a student by the university, plus a cost estimate for a typical student's books and academic supplies.

## Estimated Direct Costs for Fall and Spring

Undergraduate	Texas Resident	Nonresident
Tuition and Fees (30 hours)	\$8,230	\$17,620
Books and Supplies	\$1,060	\$1,060
Subtotal	\$9,290	\$18,680
Campus Room and Board	\$7,310	\$7,310
<b>Total</b>	<b>\$16,600</b>	<b>\$25,990</b>
Graduate		
Tuition and Fees (20 hours)	\$6,630	\$12,890
Books and Supplies	\$860	860
<b>Total</b>	<b>\$7,490</b>	<b>\$13,750</b>

*Costs are based on average amounts; your actual costs may vary.*

Indirect costs can vary widely based on individual lifestyle and spending habits, so the university uses a realistic estimate for an average student. The Cost of Attendance or COA is the combination of direct and indirect costs, and that total is used to calculate your financial need and eligibility for grants and loans. The estimated COA for a full-time Texas resident undergraduate is \$20,250. The estimated COA for a full-time nonresident undergraduate is \$29,640.

### EXPLORE YOUR OPTIONS

Texas State offers two main categories of assistance — financial aid, including grants, work-study and loans — and scholarships. These two types of assistance have different applications and deadlines, so be sure to stay on top of the different requirements. Many students receive a financial aid package that includes more than one type of assistance. Our goal with each package is to help students and their families make up the difference between what the federal government estimates they can pay — called Expected Family Contribution or EFC — and what it costs to attend the university.



## FINANCIAL AID: GRANTS, WORK-STUDY AND LOANS

**Grants** are gift-aid, which means they don't need to be repaid. They are awarded based on your financial need. There are many types of grants, and two of the most commonly awarded to Texas State students are the federal Pell Grant and TEXAS Grant. We award grant funds that you are eligible for before awarding any other type of aid.

If your financial need is not met with grants, you may receive **work-study** funds. Work-study allows you to earn a portion of your educational expenses while working on campus. While many jobs begin at minimum wage, there are important benefits such as flexible hours and valuable work experience to enhance your résumé. If you don't qualify for work-study, you can search for regular part-time jobs available on and off campus at **careerservices.txstate.edu**.

If you have unmet financial need after grants and work-study are awarded, you'll be offered **loan assistance**. Texas State is contracted with the Department of Education through the William D. Ford Federal Direct Loan Program and offers both subsidized and unsubsidized loans to students and parents.

Visit **finaid.txstate.edu** for complete information about available grants, work-study and loans.

## SCHOLARSHIPS

Texas State offers academic scholarships for freshman, transfer, continuing and graduate students. While financial aid is based on need, scholarships are primarily awarded on the basis of academic merit, leadership, honors and extra-curricular activities, though some scholarships also consider need as a factor.

### FRESHMAN SCHOLARSHIPS

There are three categories of freshman scholarships: national, assured and competitive. Freshman scholarships are based on academic performance and most are renewable for up to four years.

- National scholarships include the National Merit, National Achievement, and National Hispanic Scholarships. These scholarships are based on high achievement as designated by the National Merit Corporation and College Board. Students must be admitted by May 1 to receive these scholarships.
- Assured scholarships include Texas State's President's Honor Scholarship and the Texas State Achievement Scholarship. They are awarded automatically based on SAT/ACT and class rank. Students must be admitted by May 1 to receive assured scholarships.
- A number of competitive scholarships are available to freshmen and include the Terry Foundation Scholarship, the McCoy Scholarship of Excellence, the Ingram Scholarship for Engineering and University Scholars awards. Criteria for awards vary and some scholarships are awarded by academic departments. Students must be admitted by December 15 to receive competitive scholarships.

National and assured scholarships are awarded automatically upon admission with no scholarship application required. Apply for freshman competitive scholarships by December 15 at [applytexas.org](https://applytexas.org) using the Texas State scholarship application.

### TRANSFER SCHOLARSHIPS

Transfer scholarships are awarded competitively based on the overall strength of your scholarship application. To apply for transfer scholarships, you must complete and submit a scholarship application at [applytexas.org](https://applytexas.org). Students must be admitted by March 1 to receive transfer scholarships.

### CONTINUING STUDENT SCHOLARSHIPS

Scholarships for continuing, certification and second bachelor students are awarded competitively based on the overall strength of your scholarship application. To apply, complete and submit a Texas State Scholarship Application at [finaid.txstate.edu/scholarships](https://finaid.txstate.edu/scholarships) by March 1.

Learn more about Texas State scholarships at [finaid.txstate.edu/scholarships](https://finaid.txstate.edu/scholarships).

Freshman Scholarships	Total Award	Annual Award
Terry Foundation Scholarship	\$56,000	\$14,000
National Merit Scholarship	\$40,000	\$10,000
McCoy Scholarship of Excellence	\$32,000	\$8,000
Texas State President's Honor Scholarship	\$32,000	\$8,000
Ingram Engineering Scholarship	\$20,000	\$5,000
Texas State Achievement Scholarship	\$16,000	\$4,000

*These are a few of the scholarship awards available at Texas State. Visit [finaid.txstate.edu/scholarships](http://finaid.txstate.edu/scholarships) for eligibility criteria and a full list of available scholarships.*



“Financial aid made it possible for me to realize my goal of obtaining a higher education.”

– Darren Ngo

# APPLY *today.*

You can apply for financial aid and scholarships in three steps. To maximize your award possibilities, apply early.

Not sure if you'll qualify for financial aid? Use the **FAFSA4caster** on the FAFSA website or the Texas State Net Price Calculator at **finaid.txstate.edu/helpful** to find out. Even if you don't qualify for financial aid, you may still qualify to receive scholarships.

- ☑ Fill out the Free Application for Federal Student Aid (FAFSA) at **fafsa.ed.gov**.
  - You can apply for financial aid before you apply to the university – as early as January prior to the upcoming academic year.
  - Submit your FAFSA no later than March 31 to maximize your eligibility for grants and work-study funds.
  - Enter Texas State's school code: 003615
  - An additional application is required to apply for summer financial aid at Texas State via **finaid.txstate.edu/summerapp**.
- ☑ Apply for admission to Texas State at **applytexas.org**.
  - Make sure to apply early enough to meet admission deadlines for scholarship eligibility. See page 11 for a list of some important deadlines.
- ☑ Fill out the appropriate scholarship application.
  - Freshman and undergraduate transfer students use the Texas State scholarship application at **applytexas.org**.
  - Continuing Texas State students use the application at **finaid.txstate.edu**.
  - Graduate students use the application at **gradcollege.txstate.edu**.

We'll consider you for financial aid and scholarships after you're admitted to the university.

Out-of-state students who receive Texas State academic scholarships of \$1,000 or more qualify to pay in-state tuition rates, a value of \$9,390 per year for undergraduates.



**To receive federal financial aid, you must:**

- Be a U.S. citizen or eligible non-citizen
- Have a high school diploma or GED
- Have a valid Social Security number
- Be accepted for enrollment at least half time during a long semester
- Not be in default on a federal student loan
- Not owe a refund on any federal financial aid grant
- Be registered with Selective Service (if required)
- Make satisfactory academic progress

*Foreign or non-citizen students may be eligible to receive some types of state financial aid.*



“Visiting the financial aid office has always been an enjoyable experience. The staff are always kind, welcoming and ready to serve the students and parents with a smile. I get all my questions answered, and I always leave with more knowledge about the financial aid process than I went in with, which I love!”

– Adrianna Garza

# WHAT HAPPENS *next?*

Five to 10 days after you submit your FAFSA, you'll receive a Student Aid Report (SAR) from the FAFSA processor. Read and follow the instructions on the SAR and submit any needed corrections as directed. Our office will receive your FAFSA electronically and review it for completion and data integrity. We may request additional information from you if needed. Then we'll review your application over the next three to four weeks. To determine your eligibility for need-based financial aid, we take into consideration the cost of attendance (COA) and your expected family contribution (EFC) as determined by the federal government from the information you provided on the FAFSA. We'll also consider you for scholarships for which you are eligible. We'll e-mail you when a financial aid package has been awarded to you.

## Example Financial Need Calculations for Undergraduates

We calculate your financial need based on the information you provide on the FAFSA by subtracting your Expected Family Contribution from the Cost of Attendance:

Undergraduate	Texas Resident	Nonresident
Cost of Attendance	\$20,250	\$29,640
Expected Family Contribution (EFC)	-\$6,000	-\$1,060
Student's Financial Need	\$14,250	\$28,580

*Actual figures vary by student.*

### FAFSA Submitted

### Financial Aid Awarded

January 2 – March 1

April

March 31

Mid-May

May 15

Mid-June

June 1 or later

Aid may not be available in time to help pay your fall charges.

## Financial Aid and Scholarship Deadlines

**December 15** Freshman competitive scholarship deadline. Incoming freshmen must be admitted by this date to be eligible for consideration.

**March 1** Transfer and continuing student competitive scholarship deadline. Transfer students must be admitted by this date in order to be eligible for consideration. Financial Aid Application due for summer students (in addition to submitting current year FAFSA).

**March 31** Priority deadline for FAFSA

**May 1** Freshman national and assured scholarship deadline. Incoming freshmen must be admitted by this date to be eligible.



*The rising STAR of Texas*

**Financial Aid and Scholarships**

601 University Drive  
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**RETURN SERVICE REQUESTED**