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**TEXAS STATE.**  
FINANCIAL AID AND  
SCHOLARSHIPS

601 University Drive  
San Marcos, TX 78666-4602

**RETURN SERVICE REQUESTED**

# Financial Aid Guide



2011-2012

**TEXAS**  
**STATE**  
UNIVERSITY  
SAN MARCOS

*The rising STAR of Texas*

A member of The Texas State University System



# Greetings, Bobcats!

Every year, Financial Aid and Scholarships helps more than 17,000 Bobcats finance their education. Our office awards grants, work-study, student and parent loans, scholarships and other types of aid. We have prepared this brochure to help you better understand the financial aid process and maximize the assistance you receive. Regardless of your resources, attending Texas State is possible.

## Know Your Options

We offer two main categories of assistance — financial aid (i.e., grants, work-study and student and parent loans) and scholarships. These two types of assistance have different applications and deadlines. Be sure to educate yourself about these programs. In addition to this brochure, our office offers information sessions, workshops and other programs throughout the year to assist students in receiving the aid they need to help pay for college. If you have any questions, you can call us at 512.245.2315.

### Nondiscrimination Policy

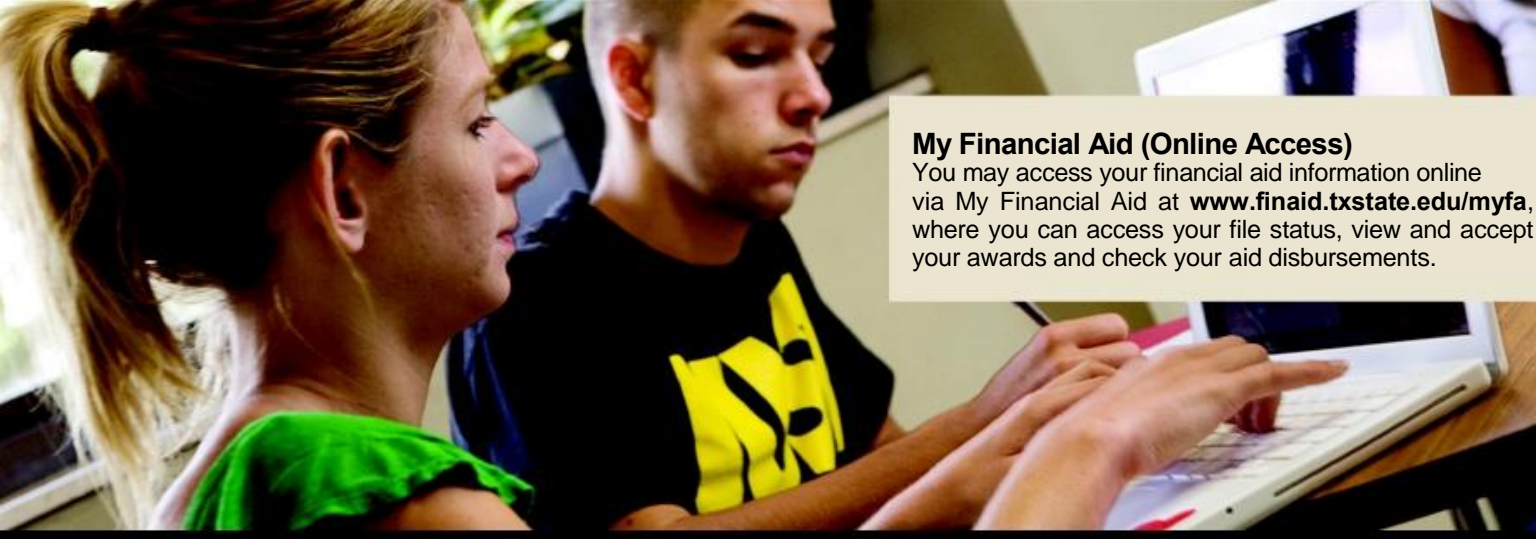
No person shall be excluded from participation in, denied the benefits of, or be subject to discrimination under any program or activity sponsored

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or conducted by Texas State University-San Marcos on any basis prohibited by applicable law, including, but not limited to, race, color, age, national origin, religion, sex, sexual orientation or disability.





### My Financial Aid (Online Access)

You may access your financial aid information online via My Financial Aid at [www.finaid.txstate.edu/myfa](http://www.finaid.txstate.edu/myfa), where you can access your file status, view and accept your awards and check your aid disbursements.

## Financial Aid

Financial aid is awarded based on the financial resources of students and their families. To apply for this type of aid, you must submit a Free Application for Federal Student Aid (FAFSA) via [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To maximize your eligibility for grants and work-study funds, submit your FAFSA no later than our priority deadline of March 31. If you miss this deadline, you still may apply and receive some types of assistance such as the Pell Grant and student loans.

## Eligibility

To receive financial aid, you must meet the following eligibility requirements:

- be a U.S. citizen or eligible noncitizen enrolled or accepted for enrollment in a degree-seeking or qualified certificate program at least half time (six hours for undergraduates and four hours for graduates during a long semester — fall or spring)
- make satisfactory academic progress
- not be in default on a federal student loan
- not owe a refund on any federal financial aid grant
- have a high school diploma or GED
- have a valid Social Security number
- be registered with Selective Service (if required)

Transient students are not eligible to receive financial assistance. Transient students are those who attend Texas State but are seeking their degrees from other institutions.

Foreign or noncitizen students may be eligible to receive some types of state financial aid. For details on this aid, visit [www.finaid.txstate.edu](http://www.finaid.txstate.edu).

## Bobcat Promise

Through Bobcat Promise, first-time freshmen with reported adjusted gross family incomes of \$25,000 or less can receive up to the cost of 15 credit hours of tuition and fees each fall and spring semester for up to eight continuous long semesters — an award in excess of \$7,400 per year.

### Eligibility Criteria

- Texas resident
- entering first-time freshman (transfer students are not eligible)
- family adjusted gross income of \$25,000 or less
- must apply for admission and be accepted to Texas State
- must submit a completed Free Application for Federal Student Aid (FAFSA) no later than March 31 to enroll for fall
- must enroll full time and complete at least 15 credit hours during each semester (fall and spring)

See [www.finaid.txstate.edu/bobcatpromise](http://www.finaid.txstate.edu/bobcatpromise) for answers to FAQs and more details.

## Grants

Grants are gift aid that you do not have to repay.

### Federal Pell Grant

- based on financial need
- available to undergraduate students only
- award amount based on the number of hours for which a student is enrolled on the last published day of adds and drops





### Financial Aid Tip

Financial aid processing services are free. Be leery of companies that charge service fees to process aid applications. Texas State's Financial Aid and Scholarships office provides the same services at no charge. Also, beware of services that charge a fee to help find or apply for scholarships.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

- based on exceptional financial need
- available to undergraduate students only

### TEXAS Grant

- based on financial need
- available to undergraduate students only
- award of tuition and fees
- requires incoming freshmen to have graduated from high school with a distinguished or recommended diploma

### Texas Public Educational Grant (TPEG)

- based on financial need
- awarded to undergraduate and graduate students

### Texas State Tuition Grant

- based on financial need
- awarded to undergraduate and graduate students

### Academic Competitiveness Grant (ACG)

- based on Pell Grant eligibility
- available to first- and second-year undergraduates
- award amount based on the number of hours for which a student is enrolled on the last published day of adds and drops
- requires incoming freshmen to have graduated from high school with a distinguished or recommended diploma

### National Science and Mathematics Access to Retain Talent (SMART) Grant

- based on Pell Grant eligibility
- available to third- and fourth-year undergraduates pursuing a major in mathematics, sciences (including physical, life and computer sciences), technology, engineering or a critical foreign language determined vital to national security

- award amount based on the number of hours for which a student is enrolled on the last published day of adds and drops
- requires incoming freshmen to have graduated from high school with a distinguished or recommended diploma

### Employment

Federal and state work-study is available to you if you show financial need and want to earn a portion of your educational expenses. Most jobs begin at minimum wage, but there are other benefits such as flexible hours and valuable work experience that will enhance your résumé.

### Loans

Texas State is contracted with the Department of Education through the William D. Ford Federal Direct Loan Program.

### Subsidized Federal Direct Student Loan

- entrance counseling required
- available to undergraduate and graduate students
- amount varies depending upon need and cost of attendance, but cannot exceed \$3,500 for the freshman year, \$4,500 for the sophomore year or \$5,500 for the junior and senior years of an undergraduate program; a graduate student may borrow up to \$8,500 per academic year
- fixed interest rate not to exceed 8.5 percent
- interest accrues only once repayment begins
- repayment begins six months after leaving school, dropping below half-time status or graduating

**All financial aid applicants must reapply each year.**



### Unsubsidized Federal Direct Student Loan

- entrance counseling required
- available to undergraduate and graduate students • amount varies depending on classification and cost of attendance
- fixed interest rate not to exceed 8.5 percent
- interest accrues while in school
- repayment begins six months after leaving school, dropping below half-time status or graduating

### Federal Direct Graduate PLUS Student Loan

- entrance counseling required
- available to graduate students
- credit check required
- maximum amount a student can borrow is the cost of attendance less any financial aid the student is expected to receive
- fixed interest rate not to exceed 8.5 percent
- interest accrues while in school
- repayment begins six months after leaving school, dropping below half-time status or graduating

### Federal Direct Parent Loan

- available to parents of dependent undergraduates • credit check required
- maximum amount a parent can borrow is the cost of attendance less any financial aid the student is expected to receive
- fixed interest rate not to exceed 8.5 percent
- repayment begins 60 days after the loan is fully disbursed
- may request deferment of the loan repayment until six months after the student leaves school, drops below half-time status or graduates

## Scholarships

Texas State offers academic scholarship opportunities for freshman, transfer, continuing and other students. While financial aid is based on need, scholarships are primarily awarded on the basis of academic merit, leadership, honors and extracurricular activities. The Terry Scholarship, for example, is valued at an average of \$56,000 (\$14,000 per year for four years). The National Merit Scholarship is an award of \$40,000 (\$10,000 per year for four years). To be considered for these and other scholarships, you must meet the minimum eligibility criteria.

### Freshman

- National Scholarships — Apply via the ApplyTexas admission application at [www.applytexas.org](http://www.applytexas.org) and be admitted by May 1
- Assured Scholarships — Apply via the ApplyTexas admission application and be admitted by May 1
- Competitive Scholarships — Apply via the ApplyTexas scholarship application and be admitted by December 15

### Transfer

Apply by March 1 via the ApplyTexas scholarship application.

### Continuing

Apply by March 1 via the Texas State Scholarship application at [www.finaid.txstate.edu](http://www.finaid.txstate.edu).

### Graduate

Apply by March 1 via the Graduate College at [www.gradcollege.txstate.edu](http://www.gradcollege.txstate.edu).





## Other Financial Assistance

### Regular Student Employment

If you do not qualify for employment under the federal or state work-study programs, you can apply for regular part-time jobs available on and off campus. Jobs are posted online at [www.careerservices.txstate.edu](http://www.careerservices.txstate.edu).

### Short-Term Loan

- lender is Texas State University-San Marcos
- provides funds for emergency assistance for school-related expenses
- maximum loan amount of \$400
- variable interest rate rarely exceeds 10 percent
- repayment required by the end of the semester, if not sooner, depending on when the funds are borrowed

### Emergency Tuition Loan

- lender is Texas State University-San Marcos
- provides minimum due for tuition and required course-related fees
- interest of 5 percent APR
- repayment required by the end of the semester, if not sooner, depending on when the funds are borrowed

## How to Apply for Financial Aid

### 1. Submit a FAFSA

#### First-Time Applicant

- Apply via [www.fafsa.ed.gov](http://www.fafsa.ed.gov) beginning in January prior to the upcoming academic year.
- Include the Texas State school code: 003615.
- An additional application is required to apply for summer financial aid at Texas State via [www.finaid.txstate.edu](http://www.finaid.txstate.edu).

### Previous Applicant

- Submit a renewal application each year via [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Each prior financial aid applicant will receive a renewal e-mail reminder from the FAFSA processor.
- Include the Texas State school code: 003615.
- An additional application is required to apply for summer financial aid at Texas State via [www.finaid.txstate.edu](http://www.finaid.txstate.edu).

### 2. Apply for Admission to Texas State

- Apply online using the ApplyTexas application at [www.applytexas.org](http://www.applytexas.org).
- You will be considered for financial aid once you gain admittance.

### 3. Review Your Student Aid Report (SAR)

- You should receive your SAR from the FAFSA processor within five to 10 days after you submit your FAFSA.
- Read and follow the instructions on the SAR.
- Make corrections online using your assigned PIN, or make corrections on the paper SAR and return it by mail to the FAFSA processor. Remember to sign the SAR when returning it with corrections.

### What to Expect

- Our office will receive your FAFSA electronically and review it for completion and data integrity.
- We will review your application and any documents you have submitted to determine your eligibility for need-based financial aid programs such as grants, work-study and loans.
- Our office may request additional documentation to resolve or clarify information.
- We will notify you via e-mail when financial aid has been awarded to you.
- You can view and accept your awards online. Simply visit [www.finaid.txstate.edu](http://www.finaid.txstate.edu) and click on My Financial Aid.

Financial Aid Deadlines	
December 15	Competitive Freshman Scholarship Application
March 1	Transfer Scholarship Application Continuing Scholarship Application Summer Financial Aid Application (in addition to submitting current-year FAFSA)
March 31	Priority Deadline for FAFSA

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.

## How Financial Aid is Awarded

When awarding financial aid, our office is required to take into consideration both your cost of attendance and expected family contribution (EFC). The cost of attendance is the average amount it costs to attend Texas State.

The expected family contribution (EFC) is the amount of assistance the federal government expects you and your family to contribute toward the cost of education during an academic year. To calculate financial need and determine the types and amounts of aid for which you may be eligible, the cost of attendance and expected family contribution are used as follows:

Financial Need Calculation	
Cost of Attendance	\$19,460
Expected Family Contribution (EFC)	-\$6,000
Financial Need	\$13,460
Actual figures vary by student.	

Once your financial need is determined, you will be awarded any grants for which you are eligible. If your financial need is not met with grants, you may also receive work-study funds. In the event you still have unmet need, you will be offered loan assistance.

## Cost of Attendance

Cost of attendance is the average amount it will cost a student to attend Texas State and includes:

### Direct Costs

- tuition and fees
- room and board
- books and supplies

### Indirect Costs

- reasonable child care costs
- medical/disability-related expenses
- transportation
- miscellaneous

Estimated Direct Costs per Nine Months		
Undergraduate	Texas Resident	Nonresident
Tuition & Fees (15-hour semester)	\$7,480	\$15,790
Books & Supplies	\$1,050	\$1,050
Subtotal	\$8,530	\$16,840
Campus Room & Board	\$7,310	\$7,310
Total	\$15,840	\$24,150

Graduate	Texas Resident	Nonresident
Tuition & Fees (10-hour semester)	\$6,170	\$11,710
Books & Supplies	\$850	\$850
Total	\$7,020	\$12,560
Costs are based on average amounts; your actual costs may vary.		

## How Aid is Disbursed

If you are eligible for aid, funds will be disbursed to you in equal installments — once in the fall and once in the spring. You can apply most financial aid funds as a credit toward your registration bill. If the amount of aid you receive is less than the minimum due on your registration bill, you must be prepared to pay the difference. If the available aid is greater than your registration bill (and any other outstanding charges), you will receive the remaining funds in the form of a check or direct deposit.



### How to Pay Your Registration Bill

- Visit [www.txstate.edu](http://www.txstate.edu) and click on Pay Tuition to apply any available aid directly to your registration bill.
- Visit [www.finaid.txstate.edu](http://www.finaid.txstate.edu) and click on My Financial Aid for specific award details.
- For information regarding your billing statement or the payment of your charges, contact Student Business Services at 512.245.2544.

### Important Reminders

- Follow all instructions carefully on financial aid documents.
- Include your name and Texas State ID on all submitted documents. We receive many documents without that important information; consequently, the documents never become a part of those students' records.
- Keep photocopies and dates of all materials submitted for future reference.
- Refer to the schedule of classes and tuition payment deadlines posted at [www.txstate.edu](http://www.txstate.edu).
- Pay your registration bill by the appropriate deadline to secure your classes.



## Financial Aid and Scholarships Office Hours

### Fall and Spring

Office Hours	
Monday, Wednesday - Friday	8 a.m. - 5 p.m.
Tuesday	10 a.m. - 5 p.m.
Phone Hours	
Monday, Wednesday - Friday	8 a.m. - 4:30 p.m.
Tuesday	10 a.m. - 4:30 p.m.

### Summer

Office Hours	
Monday - Friday	8 a.m. - 5 p.m.
Phone Hours	
Monday - Friday	8 a.m. - 4:30 p.m.

## Financial Aid and Scholarships

J.C. Kellam Administration Bldg., Ste. 240

Phone: 512.245.2315

Fax: 512.245.7920

Texas State University-San Marcos is an equal opportunity educational institution. This information is available in alternate format upon request from the Office of Disability Services.