APPLYING FOR FINANCIAL AID

Each applicant must complete the financial aid application and requirements before financial aid eligibility can be determined. The majority of general financial aid funds are awarded on a first-come, first-serve basis to eligible students who document significant financial need, who complete their application materials to the Office of Student Financial Aid & Scholarships by the January 15 priority date and are be accepted to the University at the time of awarding. Application completion is defined as having the results of the FAFSA (Free Application for Federal Student Aid) and all other required documents into the Office of Student Financial Aid & Scholarships.

The FAFSA is available at www.studentaid.gov (https://studentaid.gov/). Financial aid is awarded to students who demonstrate need and/or meet the priority date until all of the funds are committed for the year. If the file is completed after January 15, the awards may be limited to Federal Pell Grant, Federal Direct Loans and any funding that remains. Students must apply annually (on or after October 1st of each year) for financial aid consideration as financial aid does not automatically cross over from one award year to another.

It is the student's responsibility to be sure application materials are complete. Please contact the Office of Student Financial Aid & Scholarships for application forms and complete details. This information may also be obtained online at www.tamusa.edu/financialaid (http://www.tamusa.edu/financialaid/). All financial aid policies and procedures are subject to change due to revisions in federal and state laws, regulations and guidelines and applicable institution policies.

FAFSA Priority Deadlines: April 15th

How to Apply

1. Apply for an FSA ID, a username and password combination, that allows students to sign their FAFSA form electronically.
2. Complete the FAFSA online at www.studentaid.gov (https://studentaid.gov/). Students should use the Federal School Code for A&M-San Antonio: (**042485**).
3. Students are notified via e-mail when their FAFSA Submission Summary, formerly known as the Student Aid Report (SAR) is ready for review and has been forwarded to the school(s) of their choice. The FAFSA Submission Summary is emailed to students 7-10 days after completing the FAFSA. If there are FAFSA errors, students should correct them online at w (http://www.fafsa.ed.gov/)ww.studentaid.gov (http://www.studentaid.gov/) as soon as possible.
4. Students should monitor their status online through JagWire (http://www.tamusa.edu/jagwire/). The U.S. Department of Education randomly selects students for verification. If selected, students will be required to submit specific documents to complete the financial aid process. Students also will receive notification via the official university email account of any additional documentation required to complete the federal verification process.
5. To be eligible for federal funding, students MUST be a fully admitted and a degree-seeking student. Students can check their status online through JagWire (http://www.tamusa.edu/jagwire/).
6. Typically, students are notified in writing of their financial aid eligibility approximately four to six weeks after all application materials have been received in the Office of Student Financial Aid & Scholarships. If awarded, an award notice is e-mailed via JagWire to the student. The award notice will include information such as the types and amounts of financial aid awarded. The three primary types of financial aid will include grants, loans and student employment if eligible and subject to availability. **Graduate students will not be eligible for Federal Pell Grant Funds.**

Financial Aid staff are available in the University Enrollment Service Center. Rm 111 in the Frank Madla Building to assist students through any step in the financial aid process.

Students may contact the Department of Education at:

Federal Student Aid Information Center

1-800-4-fed-aid (1-800-433-3243)

9:00 a.m. to 8:00 p.m. (Eastern Standard Time)

Cost of Attendance

The cost of attendance (COA)-sometimes referred to as the "student budget" is an estimate of what it costs the typical student to attend Texas A&M-San Antonio for one academic year. The cost of attendance is derived from data provided on the student's FAFSA. The COA includes average tuition and fee costs, a book allowance, housing and meals (on-campus, off-campus and at-home), transportation and personal/miscellaneous expenses. Your COA will be determined by your housing plans and your expected enrollment.

Understanding the Cost of Attendance

Cost of Attendance vs *Direct Cost vs Indirect Cost*

The Cost of Attendance is needed to help us calculate your financial need, and it sets a limit on the total aid that you may receive. It consists of both ***Direct Cost*** and ***Indirect Cost***. Direct Costs are expenses you will pay Texas A&M-San Antonio, which includes tuition and fees and on-campus housing and meals. Indirect Costs are costs you may incur while you attend Texas A&M-San Antonio but do not pay Texas A&M-San Antonio directly. These include books and supplies, transportation and personal expenses you may have and any off-campus housing.

When comparing financial aid packages from other schools, students should compare the total cost of attending a specific school(s), not just the total financial aid awarded. It is important to budget and make wise decisions regarding how to utilize financial aid fund

Cost of Attendance Breakdown

Tuition and Fees

The average cost of tuition and fees (https://www.tamusa.edu/paying-for-college/tuition/cost-of-attendance.html)for a typical undergraduate student is based on enrolling for 24 hours per academic year (Fall and Spring terms). The average cost of tuition and fees (https://www.tamusa.edu/paying-for-college/tuition/cost-of-attendance.html) for a typical graduate student is based on enrolling for 18 hours per academic year. The actual costs that a student incurs will vary depending on the student's degree or certificate program.

Housing and Food

A reasonable estimate of what it costs to live in San Antonio while attending school for an academic year. Actual costs may vary by

individual choices related to location and circumstances. Typically includes rent, food, household supplies, and utilities.

Books and Supplies

The average cost of books and supplies for a typical student for an entire academic year. Typically includes books, educational supplies, course materials, and computer-related expenses excluding the purchase of a personal computer.

Transportation

Represents travel to and from a student's permanent residence, and transportation costs to and from their local address in order to attend class and work (e.g., gasoline, parking).

Personal and Miscellaneous

Estimate of costs for clothing, haircuts, entertainment and other miscellaneous expenses. Actual expenses spent on these types of items may be higher or lower depending on the student's lifestyle.

Adjustments to Cost of Attendance will be considered for one-time purchase of a computer, childcare, and study abroad.