Summer Financial Aid

Summer 2012 awarding of financial aid for all students will begin in April and will continue throughout the term. Summer financial aid may consist of loans, Pell grant, and institutional grants. Typically, students must enroll in a minimum of 6 credits in order to be awarded summer financial aid. The only exceptions to this are students who will only be taking 3 credit hours during the summer term and are Pell eligible.

Once students have been awarded, they can access their summer financial aid by logging into Jaguar Connect and clicking on the ‘Student & Financial Aid’ link. This will bring up any summer financial aid you may have been awarded. In addition to this, it is extremely important to familiarize yourself with the TAMU–SA Academic Calendar. These calendars provide essential information regarding the different summer terms, add/drop and withdrawal dates, as well as payment deadlines (please keep in mind that the summer term is considered a full semester). For further information regarding summer financial aid, please visit the Welcome Center or contact us at (210) 784–1300.

** Note: students must also have an official 2011–2012 FAFSA on file if you wish to seek aid for the summer 2012 term. While grants are not guaranteed for the summer, the Financial Aid Office will make all attempts to award these funds in an equitable first-come-first-served basis.

Which FAFSA to complete? (2011–2012) or (2012–2013)

The first step in the financial aid process is to complete and submit the Free Application for Federal Student Aid (FAFSA).

- If you plan on attending TAMU–SA for the SUMMER 2012 term, you will need to complete the 2011 – 2012 FAFSA.
- If you plan to attend TAMU–SA for the FALL 2012 term, you will need to complete the 2012 – 2013 FAFSA.
- Use FAFSA School Code: 003639 (Texas A&M University–Kingsville)

If you are still having difficulty or need further assistance as to which FAFSA you should complete, please feel free to speak with a financial aid officer. For help with filling out the FAFSA, you can go to www.studentaid.ed.gov/students/publications/completing_fafsa/index.html or visit the Welcome Center located in room 106 at Main Campus.

** Note: Your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your college to calculate the amount of federal student aid you are eligible to receive.
Pell Grant – FAQs

- A Federal Pell Grant, unlike a loan, does not have to be repaid.
- Student Pell eligibility has been reduced from 18 semesters to 12 semesters of full-time equivalency.
- The maximum Pell grant for the 2011–12 award year (July 1, 2011 to June 30, 2012) is $5,550.
- The amount depends on your financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.
- To apply, complete the Free Application for Federal Student Aid (FAFSA).

Scholarships – SUMMER 2012?

At present, there are no available scholarships for summer 2012. Students wishing to apply for scholarships for fall 2012 can apply beginning April 9, 2012. The deadline for applying will be August 15, 2012. Students are also encouraged to seek outside scholarship opportunities through independent sources by utilizing the links to the right.

The following websites will help guide you in your search for scholarships. Some of the sites are scholarship databases, so it is important that you fill out all of the information the database requires in order to match your qualifications with possible scholarships. The TAMU–SA Financial Aid Office does not endorse any of these websites; however, we make them available as an added service for your scholarship search. We wish you success in your scholarship search!

College Board
search.collegeboard.com/home.jsp
College Net
www.collegenet.com
Fastaid
www.fastaid.com
Fastweb
www.fastweb.com
Finding College Scholarships
www.gocollege.com/goscholarshipsearch/
Free Scholarship Search
www.freschinfo.com
SRN Express
www.srnexpress.com
USA Funds
www.usafunds.org
Wired Scholar
www.wiredscholar.com

**Note:** If you received a Pell Grant for the first time on or after July 1, 2008, you can only receive the Pell Grant for up to 18 semesters or the equivalent. Additionally, Fiscal Year 2011 appropriations eliminated the allowance of receiving up to two consecutive Pell Grant awards during a single award year. Beginning with the 2011–12 award year, you may receive only one Pell Grant award during a single award year.
Graduation & Loan Repayment

Graduating from college is a major milestone. Congratulations on your achievement! So, what's next for you after college? What does your future hold?

If you have student loans, you should be aware of repayment, consolidation and deferment options that are available. Before you graduate or drop below half-time attendance (regardless if you plan to transfer to another school), regulations require that you complete an exit counseling session for your Federal Stafford Loans (subsidized or unsubsidized) and Direct Subsidized and Unsubsidized Loans. This exit session provides information about how to manage your student loans after college.

Between now and June 30, 2012, the Department of Education will provide students with both FFELP and direct loans an opportunity to consolidate into a Special Direct Consolidation Loan. You can determine if this program is to your benefit and see if you qualify by going to www.studentloans.gov.

SAP – Satisfactory Academic Progress

The Higher Education Amendment Act of 1965, as amended, mandates institutions of higher education to establish a minimum standard of “Satisfactory Academic Progress” (SAP) for students receiving financial aid.

Academic standards are measured on a grading scale of 0.00 to 4.00, based on student classification and enrollment. Undergraduate and returning undergraduate students who have previously attended the University must achieve a minimum cumulative grade point average of 2.00 to maintain eligibility for financial assistance. Graduate students who have previously attended the University must achieve a minimum cumulative grade point average of 3.00 to maintain eligibility for financial assistance.

In addition to maintaining a minimum grade point average, students must demonstrate acceptable progress toward a degree or certificate objective, also known as completion rate, in order to remain eligible for financial assistance.

Finally, students cannot receive financial aid beyond a specified total of attempted credit hours. The number of semester credit hours a student attempts may not exceed 195 credit hours for undergraduate students and 54 credit hours for graduate students.

### Stafford Loan Exit Session Dates

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<th>Location</th>
<th>Dates</th>
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| TAMU-SA (Gillette Campus) | Tue. APR 10: 10-11 a.m., 11-12 p.m.  
                   | Wed. APR 11: 2-3 p.m., 3-4 p.m.  
                   | Thur. APR 12: 10-11 a.m., 2-3 p.m., 3-4 p.m.  
                   | Wed. MAY 9: 10-11 a.m., 2-3 p.m.,  
| Brooks City-Base Campus   | Wed. APR 11: 6-7 p.m.  
                   | Thur. MAY 10: 4-5 p.m., 5:30-6:30 p.m.  

The most important message upon leaving school and entering repayment is to avoid default at all costs! Defaulting on a student loan has serious consequences that include a damaged credit rating affecting your ability to qualify for many personal loans. Not to mention that you will not be able to receive any future federal student loans with an active default status if you plan on returning to college. Therefore it is imperative that you contact your lender as soon as you have difficulty repaying your loans and be aware: student loans cannot be discharged in bankruptcy court.
How do I receive Financial Aid?
Financial aid consists of federal, state and institutional grants, loans, work–study and scholarships. In order to be awarded financial aid, students must complete the FAFSA and be registered for at least 6 credit hours. The earlier you complete the FAFSA, the more likely it is that you will be awarded in time before the FALL 2012 payment deadline. The priority application deadline is March 31. Each year you may continue to fill out your FAFSA after this date, but be advised that most grant funding will have already been exhausted. The TAMU–SA Office of Scholarships and Financial Aid highly encourage students to file earlier than March 31 due to potential requirements (i.e. verifications and/or necessary documents) that may arise in processing a student’s financial aid before payment deadline.

What documentation is acceptable if I am selected for verification?
TAMU–SA students will need to submit an IRS Tax Return Transcript as an acceptable means to verify that Title IV aid eligibility determinations are made based on the most accurate information possible. Students can request this by visiting the IRS website (www.irs.gov) or calling 1(800) 908–9946.

If I am a nontax filer, what information will I need to provide?
Nontax filers selected for verification will be required to submit W-2(s) from all employers in 2011 and a signed statement certifying that the individual has not filed and is not required to file an income tax return for 2011.

What is the TAMU–SA school code?
Students attending TAMU–SA will need to add Texas A&M University–Kingsville’s school code 003639 on the FAFSA.

Financial Aid Changes for 2012–2013
➢ Graduate students will no longer be eligible for Subsidized Direct Loans made on or after July 1, 2012.
➢ Interest subsidy during the 6 month grace period will be temporarily eliminated for any new loans first disbursed on/after July 1, 2012, and before July 1, 2014.
➢ Copies of income tax returns cannot be accepted for 2012–2013 verifications.

Contact Information
Office of Scholarships & Financial Aid
Texas A&M University
San Antonio
One University Way
San Antonio, TX 78224

Email
financialaid@tamusa.tamus.edu
scholarships@tamusa.tamus.edu

Phone: (210) 784–1300
Fax: (210) 784–1490

Fall 2012 Financial Aid

What documentation is acceptable if I am selected for verification?

TAMU–SA students will need to submit an IRS Tax Return Transcript as an acceptable means to verify that Title IV aid eligibility determinations are made based on the most accurate information possible. Students can request this by visiting the IRS website (www.irs.gov) or calling 1(800) 908–9946.

If I am a nontax filer, what information will I need to provide?

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What is the TAMU–SA school code?

Students attending TAMU–SA will need to add Texas A&M University–Kingsville’s school code 003639 on the FAFSA.

What is a Student Aid Report?
The SAR (Student Aid Report) is the report you will receive after completing the FAFSA. It includes your answers to the questions on the FAFSA and should be reviewed carefully for accuracy. The SAR also includes your Estimated Family Contribution (see ** Note, pg. 1). TAMU–SA will receive the information from your SAR electronically and this will be used to determine the type of financial aid you are eligible to receive. It is important that you read your SAR to check if mistakes were made on your FAFSA. As long as there are mistakes or errors, we will not be able to award you financial aid. If your SAR indicates that you made an error, you will need to make corrections online at www.fafsa.ed.gov.