**Financial Aid**

The primary purpose of financial aid is to provide resources to students who would otherwise be unable to pursue a postsecondary education. UTSA believes that all students should be able to attend the university that best suits their academic and personal needs. Financial Aid and Scholarships will meet the direct costs or financial need of all eligible students until funds have been exhausted.

Financial aid programs available for eligible undergraduate students include: Federal PELL Grants; Federal Supplemental Educational Opportunity Grants (SEOG); Teacher Education Assistance for College and Higher Education (TEACH) Grants; Texas Public Education Grants (TPEG); Texas Grants; Top 10 Percent Scholarship; UTSA Grants; Federal, State and Institutional Work-Study; William D. Ford Federal Direct Loans; Federal Direct Parent Loan for Undergraduate Students (PLUS) Loans; Alternative Loans; and various scholarships.

Financial aid programs available for eligible graduate students include: Federal and State Work-Study; Texas Public Education Grants (TPEG); UTSA Grants; William D. Ford Federal Direct Loans; Graduate PLUS Loans; Alternative Loans; and various scholarships.

Students who are awarded work-study can access a list of work-study employment opportunities sorted by office or academic department on the Handshake website (https://careercenter.utsa.edu/handshake-login/) maintained by the University Career Center.

For more information regarding any of these programs, contact the One Stop Enrollment Center (https://onestop.utsa.edu/financialaid/).

**Financial Aid Eligibility**

A yearly determination of eligibility and financial need is required for most forms of financial aid. To be considered for financial aid, a student must:

1. Be officially admitted to UTSA as a degree-seeking student
2. File a Free Application for Federal Student Aid (FAFSA)
3. Meet deadlines set by Financial Aid & Scholarships
4. Not be in default on any Title IV, HEA loan made for attendance at any institution
5. Not owe a refund on any Title IV, HEA grant received for attendance at any institution
6. Make Satisfactory Academic Progress (https://onestop.utsa.edu/financialaid/eligibility/sap/)

In addition, a student:

- Who is not a U.S. citizen must provide proof of eligibility
- Whose financial aid file is selected for "verification" by UTSA will be asked for additional documentation. This information must be provided to receive and remain eligible for aid.
- Who is subject to selective service registration will be required to file a statement that the student has registered or is exempt from selective service registration in order to be eligible to apply for federal financial aid. Effective January 1, 1998, the selective service requirement is also applicable to students applying for financial assistance funded by State revenue.

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**Top 10 Percent Scholarship**

The Top 10 Percent Scholarship is awarded to students who graduate in the top 10 percent of their high school class. Qualifying students who submit the Free Application for Federal Student Aid (FAFSA) or Texas Application for State Financial Aid (TASFA) by the deadline set by the Texas Higher Education Coordinating Board and have financial need may be eligible to receive up to $600 if they enroll full-time in a Texas public college or university during the following Fall semester.

**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” for students receiving financial aid. UTSA makes its standard applicable to all federal, state, and institutional financial assistance programs for the purpose of maintaining a consistent policy for all students receiving financial aid.

To make Satisfactory Academic Progress (SAP), students must meet all of the following standards:

1. **Academic Standards**
   - Students must maintain a cumulative grade point average minimum requirement as determined at the end of each Spring Semester for all credit hours attempted at UTSA: undergraduate students must have a 2.0 cumulative grade point average; and graduate students must have a 3.0 cumulative grade point average. If the cumulative grade point average drops below the minimum requirement, the student will no longer be eligible for financial aid.

2. **Maximum Time Frames**
   - The number of semester credit hours a student attempts may not exceed 150 percent of the number of semester credit hours required for graduation in his or her program of study, as published in the University catalogs. All periods of enrollment must be considered, even those for which the student did not receive financial aid as well as hours transferred from another school. If the number of attempted hours reaches 150 percent of the hours required for graduation, the student will no longer be eligible for financial aid.

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**UTSA Standard Timeframes**

<table>
<thead>
<tr>
<th>Degree</th>
<th>Maximum Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Bachelor's</td>
<td>180</td>
</tr>
<tr>
<td>Master's</td>
<td>54</td>
</tr>
<tr>
<td>Doctoral</td>
<td>90</td>
</tr>
</tbody>
</table>

**Attempted** hours include all registered hours per semester whether or not the student earns a grade or receives credit. **Completed** hours include all semester hours for which the student earns a grade.

**Attempted and not earned** hours include:

- "F" grades
- "W" or withdrawn courses
- "IN" or incomplete courses
- "NC" or no credit
- "RP" or Research in Progress
Attested and earned hours include:

- Successfully completed courses with grades "A+" through "D-
- "CR" or courses passed for credit
- All transfer hours used towards student's degree

Completed hours include:

- "F" grades for undergraduate students
- "D+", "D", "D-" or "F" grades for graduate students
- "W" or withdrawal from courses
- "IN" or incomplete
- "RP" (Research in Progress) courses
- All transfer hours
- "A+" through "D-" grades for undergraduate students
- "A+" through "C-" grades for graduate students
- All transfer hours accepted for credit

3. Enrollment Status

A student must successfully complete a minimum of 67 percent of all attempted coursework. The student's academic progress will be reviewed at the end of each Spring Semester. If the number of completed hours drops below 67 percent of attempted hours, the student will no longer be eligible for financial aid.

Examples:

If a student attempts (registers for) 30 semester credit hours in an academic year, they must complete a minimum of 21 semester credit hours (67% x 30 = 20.10) in order to make SAP for the year.

If a student attempts 36 semester credit hours, they must complete a minimum of 25 semester credit hours (67% x 36 = 24.12) in order to make SAP for the year.

Note: All partial credit hours will be rounded up to the nearest hour.

If, at the end of the second year, a student has attempted 60 semester credit hours, and completed 41 of those 60 hours, their completion rate is (41/60) 68.33%.

Note: There is no rounding up for the percentage of the completion rate.

Review Policy

After final grades are posted for the Spring Semester, Financial Aid & Scholarships will review the SAP progress of every enrolled student, regardless of whether or not they received financial aid. Students' academic progress will be reviewed to ensure that they are meeting the following criteria:

1. cumulative grade point average of 2.0 or higher (undergraduate students) or cumulative grade point average of 3.0 or higher (graduate students)
2. successful completion of at least 67 percent of all attempted coursework for all periods of enrollment (cumulative), even those for which the student did not receive financial aid
3. total attempted hours does not exceed 150 percent of the published length of the program of study.

Financial Aid Termination

In the event the student does not meet the requirements for SAP during the review period, they will be placed on financial aid termination, effective beginning after the spring term. This means that the student will not be eligible for any type of federal, state, or institutional aid until they return to satisfactory academic progress status.

Conditions for Reinstatement

Students whose eligibility for financial aid has been terminated may appeal the decision, in writing, to Financial Aid & Scholarships if they believe that they had extenuating circumstances that led to their unsatisfactory progress. Financial Aid & Scholarships will notify students of the appeal outcome via the preferred e-mail account the student designated in the Automated Student Access Program (ASAP).

Satisfactory Academic Progress Appeals Process

Students appealing their Satisfactory Academic Progress status are required to submit an appeal for review. The following are to be included with the SAP Appeal:

- Financial Aid Appeal Form
- A typed letter answering the two items below and related supporting documentation:
  - Provide details regarding the situation(s) that prevented you from maintaining Satisfactory Academic Progress during the last evaluation period (examples: extenuating medical/personal issues, change in field of study, dual major, transferred hours not counted, etc.).
  - How has your situation changed so that it will allow you to demonstrate Satisfactory Academic Progress during the next evaluation period (examples: attending tutoring, adjusted work schedule, reduction in course schedule, etc.)?
- Degree Plan, if applicable for Maximum Time Frame (see Probation with a Graduation Plan below)

Appeals are reviewed by the Financial Aid Review Committee. Students are notified of the committee's decision via their preferred e-mail address. A student who has an appeal approved will be placed on an academic plan that has mandatory requirements that must be met each term for the length of the plan.

Satisfactory Academic Progress Plan Requirements and Agreement

After a student's Satisfactory Academic Progress appeal and academic history is reviewed, and a decision to reinstate financial aid is made, the student will be required to follow an academic plan for financial aid. The academic plan will have mandatory requirements that the student must follow and complete to continue with financial aid eligibility. The SAP Plan requirements will be checked at the end of every semester for compliance. Failure to meet the requirements will result in the loss of financial aid.

A student who is on an academic plan for financial aid will be required to submit a signed SAP Plan Agreement to One Stop Enrollment Center. The agreement will be placed as a requirement on the student's ASAP account. This agreement will list the mandatory requirements that must be followed. It will also state the ramifications if the plan is not followed. The SAP Plan Agreement must be submitted before any financial aid is awarded or disbursed. The appeal is not complete until receipt of the signed SAP Plan Agreement.
Types of Financial Aid Probation

Probation
If a student has a Satisfactory Academic Progress (SAP) Appeal approved they will be placed on Probation if it is possible to bring their Course Completion Rate and grade point average up to SAP standards after the next semester. All students on Probation will be checked at the end of the probation term and each subsequent semester until the student is meeting SAP standards.

Probation with an Academic Plan
If a student has a SAP Appeal approved and it is NOT possible for them to maintain the required Course Completion Rate and grade point average after one semester of enrollment, they will be placed on Probation with an Academic Plan, which will have standard semester goals. If a student on Probation with an Academic Plan fails to meet the semester goals of their plan, their financial aid will be suspended for the upcoming and subsequent terms until they are in compliance with the SAP standards. A new appeal will be required in order to be placed on probation again.

Probation with a Graduation Plan
If a student’s appeal is approved for Maximum Time Frame, the student will be placed on Probation with a Graduation Plan. This Graduation Plan will be developed with a degree plan that consists of the classes and number of hours needed to graduate as well as the signature of the student’s academic advisor. The Graduation Plan will be reviewed at the end of each term. If a student’s appeal for Maximum Time Frame, or exceeding 150 percent, is approved, they will only be approved for the number of hours indicated on their Graduation Plan and the required courses needed to graduate. Progress will be checked at the end of each semester until the student graduates.

Notification of Status
Students who have been terminated from financial aid will be notified of changes to SAP status via their preferred e-mail address. Changes in SAP status can also be viewed by the student by logging in to ASAP. Paying out of pocket for classes or sitting out a semester is not grounds for reinstatement of aid. Students must bring their academic progress back into compliance or have an appeal approved to have aid reinstated. Students who are denied may not appeal continuously (each semester) for the same circumstance. This policy decision does not prevent a student from enrolling in future semesters but, it does prevent financial aid awarding and disbursement. Students on financial aid termination are responsible for paying all educational expenses without the assistance of financial aid.

Scholarship Programs

General Scholarships
Academic and need-based scholarships are offered for qualified first-time incoming freshmen, college transfers and currently enrolled undergraduate and graduate students. All students can apply for UTSA General Scholarships awarded through the Office of Financial Aid and Scholarships on the UTSA Scholarship HUB (https://onestop.utsa.edu/scholarships/hub/).

Additionally, all students are encouraged to seek scholarship/fellowship opportunities through their respective college/department. Students can also conduct independent searches for scholarships by utilizing the links under the Outside Scholarship Opportunities link on the Scholarship website (https://onestop.utsa.edu/scholarships/hub/).

IMPORTANT: The deadline to apply for General Scholarships for all students is January 15. A large number of General Scholarships are need-based, therefore students are encouraged to complete a Free Application for Federal Student Aid (FAFSA) by the priority deadline of January 15 and be admitted to UTSA for consideration.

To receive priority consideration for scholarships, first-time high school graduates and transfer students must be admitted to UTSA by January 15 and submit a General Scholarship Application on the UTSA Scholarship Hub (https://onestop.utsa.edu/scholarships/hub/). All students are encouraged to sign into the UTSA Scholarship Hub regularly to see if there are any additional opportunities available for them to pursue.

Students selected for a General Scholarship will receive an email notification from the UTSA Scholarship Hub. Students will be required to complete post-acceptance documents, such as a biographical form, essay, thank you letter and photo on the UTSA Scholarship Hub before funds will be disbursed.

College/Department Scholarships
Departmental and Honors College scholarships have varying deadlines and may require a separate application on the UTSA Scholarship Hub.

Outside Scholarships
Scholarships awarded from outside sources can impact a student’s financial aid. Therefore, all non-UTSA scholarships must be reported to the Office of Financial Aid and Scholarships as they are a source of financial assistance and by Federal regulation, must fit within a student’s cost of attendance. All outside scholarships are to be reported using the UTSA Outside Scholarship Notification Form found on the UTSA Financial Aid website (https://onestop.utsa.edu/scholarships/outside-scholarships/).