
Financial Assistance

Programs to assist students and parents in financing an education at Texas A&M University-Corpus Christi are administered by the Office of Student Financial Assistance. Students may apply for financial assistance through scholarship, grant, work study, and loan programs.

Eligibility for the majority of financial aid programs is determined through a financial needs analysis. This analysis is made after the student completes and submits a Free Application for Federal Student Aid (FAFSA). Before an undergraduate student can be considered for financial aid, he or she must:

1. be officially admitted to the University;
2. be working toward a degree and classified by the Office of Admissions as degree-seeking;
3. be enrolled at least half-time (6 semester hours during a long semester or 3 hours during each summer term);
4. meet the deadlines set by the Office of Student Financial Assistance;
5. not be in default or owe a refund on any Title IV grant(s) or loan(s);
6. provide proof of eligibility if not a citizen of the United States;
7. provide documents that support information reported on applications for financial aid;
8. meet minimum G.P.A. requirements of a 1.8 cumulative for freshman students (0-29 earned hours) or 2.0 for sophomores, juniors and seniors (30+ earned hours), and maintain satisfactory academic progress as required for financial aid eligibility to fulfill federal requirements.

Financial aid programs available to undergraduates include Federal Pell Grant, ACG (Academic Competitiveness Grant), SMART Grant (National Science and Mathematics Access to Retain Talent), Federal College Work Study, Federal Supplemental Educational Opportunity Grant, Texas Public Educational Grant (resident and nonresident), A&M-Corpus Christi Grant; TEXAS Grant; Texas Be on Time Loan, Federal Perkins Student Loan, several Federal Family Education Loan programs, and various scholarships. Several grants and scholarships are offered through the Texas Higher Education Coordinating Board.

Federal Family Education Loans are distributed in two disbursements in accordance with federal regulations. If the student is receiving a loan for one term, the first check will be disbursed at the beginning of the semester and the second after the midpoint of the semester. A loan that covers both fall and spring terms will result in a disbursement at the beginning of each semester. First year, first time borrowers will not receive their first loan disbursement until 30 days into the semester.

Most financial aid programs have a limited amount of funds, which must be granted on a first-completed, first-awarded basis. Therefore, students are strongly encouraged to have their financial aid files completed by February 15 for summer, by April 1 if applying for assistance for both fall and spring, or by November 1 if applying for assistance for spring only.

Application forms and detailed instructions on applying for financial aid are available through the Office of Student Financial Assistance and at the following web address: <http://osfa.tamucc.edu>.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Higher Education Act of 1965, as amended, mandates that institutions of higher education establish policies to monitor the academic progress of students who apply for and/or receive federal financial assistance. Texas A&M University-Corpus Christi applies its minimum standards to all federal, state, and institutional financial aid programs in order to maintain a consistent policy for all financial aid applicants. Though this policy establishes the minimum standards for all financial aid programs at A&M-Corpus Christi, an individual aid program may have unique qualitative and/or quantitative standards specific to the program as mandated by law or the program's governing entity. Examples include

ACG Grant, SMART Grant, Texas Grant, Texas Be-On-time Loans, Academic Scholarships, and Athletic Scholarships.

To be awarded or receive any financial aid, a student must be accepted to the University in good academic standing (i.e., no conditional admittance), be enrolled in credit courses leading toward a degree or teaching certificate, and maintain satisfactory academic progress in the course of study pursued. This policy is consistently applied to all enrollment periods regardless of whether or not the student received aid.

MINIMUM STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

At the end of each academic year (spring semester), students must show satisfactory progress toward a degree or certificate based on the following elements:

1. Academic Standards
2. Maximum Frame for Degree/Certificate Completion
3. Successful Credit Hour Completion Rate

Academic Standards

Students must maintain the following cumulative grade point average to retain financial aid eligibility:

Undergraduate Students (0-29 earned hours)	1.8 Cumulative GPA
Undergraduate Students (30+ earned hours)	2.0 Cumulative GPA

Maximum Frame (Attempted Hours) for Degree/Certificate Completion

For financial assistance purposes, students will be limited to the following number of attempted hours to complete their degree or certification program:

Undergraduate Degree/Certification	186 attempted hours
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Attempted hours include all transfer hours and all registered hours at A&M-Corpus Christi per semester whether or not the student earns a grade, receives credit, or received financial aid. The following are considered hours attempted, but not completed/earned:

- Grades of F or NC
- I or incomplete
- W or withdrawal from courses

The following are considered hours attempted and successfully completed/earned:

Grades of A, B, C, D, CR, and IP

Successful Credit Hour Completion Rate

Students must successfully complete/earn a minimum of 67% of all attempted semester credit hours. Note: All partial credit hours will be rounded down to the nearest hour.

Examples:

1. If a student attempts (registers for) 24 credit hours in an academic year, the student must complete a minimum of 16 credit hours ($24 \times 67\% = 16$) in order to meet the requirements for satisfactory academic progress for the year.
2. If at the end of the second year, a student has attempted 60 hours, the student must have completed a minimum of 40 credit hours ($60 \times 67\% = 40$) to meet the requirements for satisfactory academic progress.

Remedial Course Work

Students may receive financial assistance for remedial course work if acceptance to a program has been confirmed, and the remedial course work is necessary to complete the program. Students cannot receive financial assistance for remedial course work if their acceptance to a program is based on the completion of the remedial work. Remedial course work is limited to 24 semester hours.

REVIEW POLICY

At the end of each spring semester, the Office of Student Financial Assistance will review the progress of each financial aid recipient to determine eligibility for aid consideration for the upcoming academic year.

Financial Assistance Suspension Policy

If it is determined that a student does not meet the minimum satisfactory academic progress requirements, he/she will automatically be placed on financial assistance suspension and will be notified accordingly. Students on financial aid suspension are not eligible for any type of federal, state, or institutional aid.

Note: Students on scholastic suspension/dismissal or enforced withdrawal will also be placed on financial assistance suspension.

Conditions for Reinstatement

Students may attend the next semester/term at A&M-Corpus Christi without financial aid to reinstate eligibility. If, at the end of the semester/term, the student again meets the minimum satisfactory academic progress standards, the student may submit a written request to the Office of Student Financial Assistance to have his/her application for aid reinstated for the next and subsequent semesters/terms of the current academic year. Continued eligibility for the next academic year will be determined again at the end of the spring semester during the regular review process.

APPEAL POLICY

Students who fail to maintain satisfactory progress due to extenuating circumstances may submit an application for appeal to be reviewed by the Aid Appeals Committee. To appeal for reinstatement of financial aid eligibility, students must complete and submit the Request for Appeal form to the Office of Student Financial Assistance. A completed appeal application includes a letter and supporting documentation providing a detailed explanation of the extenuating circumstances, such as personal injury or medical problems, illness or death of an immediate family member, etc. In addition, if a student has exceeded the maximum time frame and is appealing based on a change of major, he/she should state the reason for the change and indicate the number of hours remaining to be taken in the new major. The student's academic advisor must complete the advisor section of the application.

If the appeal is approved by the Aid Appeals Committee, financial aid will be continued as if the student is otherwise eligible. If denied, the student may request a meeting with the appeals committee. If the outcome of the meeting is not approval of the appeal, the student must reinstate eligibility according to actions outlined in the previous section.

The decision of the committee is final and may include additional conditions the student must meet as deemed appropriate by the committee. All students (approved or denied) will be reviewed again for continued eligibility at the end of the academic year during the regular review process.

REFUND AND REPAYMENT POLICIES

Students who register and then withdraw from their classes at the University will have their aid recalculated based on the number of days they attended class. If a student withdraws from all classes prior to the first class day, he or she may be required to repay any and all financial aid received. Students should consult the Satisfactory Academic Progress Policy to determine if their withdrawal will affect future aid eligibility.

SCHOLARSHIPS

Texas A&M University-Corpus Christi offers a variety of academic scholarships for incoming freshmen, current undergraduate and transfer students. Current undergraduate and transfer students must have a minimum GPA of 3.0 to apply (unless otherwise noted) and plan to be at least a full-time student (12 hours per semester) if awarded.

Lists of scholarships available to students can be found in both the Office of Student Financial Assistance and the Office of Institutional Advancement. The deadline to apply for University scholarships is February 1. Applications will be reviewed and rated on the basis of GPA, transcript, community involvement, essay, resume and other criteria. More information is available at http://scholarships.tamucc.edu/current_students.html.

The priority deadline for incoming freshmen for the next academic year is December 1. All applications received after this date will be awarded on a funds-available basis. Information on scholarships for incoming freshmen is available online at http://scholarships.tamucc.edu/incoming_freshmen.html. Scholarships are open to all incoming freshman students and are not restricted by college major. Decisions will be based on academic standing, class rank, test scores, and enrollment in AP classes.

A non-resident U.S. citizen or international student who is a recipient of a competitive University scholarship may be eligible for the Texas resident tuition rate. The student must have competed with other students, including Texas residents, for the scholarship. For additional information on scholarships, visit the University website for Scholarship Programs at <http://scholarships.tamucc.edu/apply.html>.

EMERGENCY LOANS

Short-term emergency loans are available to students who need assistance in covering tuition and fees and school-related expenses such as books. Detailed information regarding eligibility requirements and the application process can be found in the Business Office.