

State Financial Aid in Texas

New Aid Officer Workshop Basics 2023

Agenda

FAFSA vs.
TASFA

State Priority
Deadline

State Grant
Eligibility
Requirements

Scholarship,
Work-Study &
Loan Programs

Exemption &
Waiver
Programs

Stay
Connected



FAFSA vs. TASFA

Free Application for Federal Student Aid – FAFSA

Students who can apply are:

- U.S. citizens
- Permanent U.S. residents
- Eligible noncitizens
- Find the FAFSA application at studentaid.gov

Texas Application for State Financial Aid – TASFA

Students who can apply are typically:

- Texas residents who are not eligible to complete the FAFSA
- Find the TASFA application on the College for All Texans website at collegeforalltexans.com.

Applying for State Aid

- Grants
- Scholarships
- Loans
- Work-Study

State Financial Aid Application Priority Deadline January 15

A state priority deadline was established to prioritize the limited funding available to eligible students and provide consistency for Texas students at Texas institutions.



State Grant Programs



TEXAS
EDUCATIONAL
OPPORTUNITY
GRANT (TEOG)



TOWARD
EXCELLENCE,
ACCESS, AND
SUCCESS (TEXAS)
GRANT



TUITION
EQUALIZATION
GRANT (TEG)



**TOMORROW
STARTS NOW**

Texas Educational Opportunity Grant (TEOG)

TEOG Initial Year Eligibility

To receive an initial TEOG award, a student must:

- Be classified by the institution as a Texas resident
- Be registered with Selective Service, or be exempt
- Have financial need
- Have not been convicted of any felony or any offense involving a controlled substance
- Be enrolled **at least half-time** as an undergraduate student with no more than **30 SCH**:
 - **Includes** all hours earned that are being accepted by the institution
 - **Excludes** dual enrollment credits & credits earned by examination

Available at:

- Public Community Colleges
- Public State Colleges
- Texas State Technical Institutes

<https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/teog-fy-2023-guidelines/>

TEOG Renewal Eligibility

End of Initial Year

- Meet Institutional SAP

Renewal Years

- 2.5 GPA
- 75% Completion Rate

End of Eligibility

- Earn an Associate or Bachelor's Degree
- Attempt 75 SCH



TEOG 2023-24 Semester Award Maximums

Institution Type	Semester Max	Year Max (Fall, Spring, and Summer)
Public State College	\$1,685	\$5,055
Public Technical Institute	\$3,940	\$11,820
Public Community College	\$1,786	\$5,358

Students can receive an award for Fall, Spring, and Summer terms.

A low-angle shot of several black graduation caps with orange tassels being tossed into the air by multiple hands. The caps are in various stages of being thrown, creating a sense of movement and celebration. The background is a clear blue sky with some light clouds.

Toward, EXcellence, Access, and Success (TEXAS) Grant

TEXAS Grant Initial Year Eligibility

To receive an initial TEXAS Grant award, a student must:

- Be classified by the institution as a Texas resident
- Be registered with Selective Service, or be exempt
- Have financial need
- Have not been convicted of any felony or any offense involving a controlled substance
- Be enrolled **at least three-quarter time** as an undergraduate student with no more than 30 SCH:
 - **Includes** all hours earned that are being accepted by the institution
 - **Excludes** dual enrollment credits & credits earned by examination

Available at:

- Public Universities
- Health-Related Institutions (HRIs)

<https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/texas-grant-fy-2023-guidelines/>

TEXAS Grant Initial Award Pathways

High School Graduates

Enroll within 16 months of graduating from an accredited public or private high school in Texas

Associate Degree Transfer

Enroll in an eligible institution within 12 months of earning an associate degree in Texas

TEOG Transfer

TEOG recipient transferring with completion of at least 24 SCHs and a minimum 2.5 GPA

Military Service

Enroll within 12 months of receiving an honorable discharge, general discharge under honorable conditions, or honorable separation or release from active duty, documented on the DD214.

TEXAS Grant Priority Award Consideration

To receive priority consideration for an initial award, an eligible student **must** meet:

- At least **one** High School Graduation Requirement in **at least two** of the Priority Areas.

Priority Areas	Requirements
ADVANCED ACADEMIC PROGRAM	<ul style="list-style-type: none">• 12 hours of college credit (dual credit or AP courses)• Complete the equivalent of the Recommended or Advanced High School Program• Complete the International Baccalaureate (IB) Program
TSI READINESS	<ul style="list-style-type: none">• Meet the Texas Success Initiatives (TSI) assessment thresholds or qualify for an exemption
CLASS STANDING	<ul style="list-style-type: none">• Graduate in the top 1/3 of the HS graduating class• Graduate with a GPA of at least 3.0 on a 4-point scale or the equivalent
ADVANCED MATH	<ul style="list-style-type: none">• Complete at least one math course beyond Algebra II• Complete at least one advanced career and technical or technical applications course, as determined by the Texas Education Agency (TEA)

TEXAS Grant Renewal Eligibility

End of Initial Year

- Meet Institutional SAP

Renewal Years

- 2.5 GPA
- 24 SCH

End of Eligibility

- Earn a Bachelor's Degree
- Attempt 150 SCH



TEXAS Grant 2023-24 Semester Award Maximums

Institution Type	Semester Max	Target Semester Max	Year Max (Fall, Spring, and Summer)	Target Year Max (Fall, Spring, Summer)
Public universities and health related institutions	\$5,387	\$2,500	\$16,161	\$7,500

Students can receive an award for Fall, Spring, and Summer terms.



Tuition Equalization Grant (TEG)

TEG Initial Year Eligibility

To receive a first TEG award, a student must:

- Be classified by the institution as a Texas resident
- Be registered with Selective Service, or be exempt
- Have financial need
- Be enrolled **at least three-quarter time**
- Be attempting their first associate, baccalaureate, master's, or doctoral degree
- Not be concurrently receiving an athletic scholarship
- Not be enrolled in a degree plan intended to lead to religious ministry

Available at:

- Private or Independent Institutions (non-profit)

<https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/tuition-equalization-grant-fy-2023-guidelines/>

TEG Renewal Eligibility

End of Initial Year

- Meet Institutional SAP

Renewal Years

- 2.5 GPA
- 75% Completion Rate
- UNDERGRADUATE – Complete 24 SCH
- GRADUATE – Complete 18 SCH

End of Eligibility

- UNDERGRADUATE – 10 consecutive semesters
- GRADUATE – No limit



TEG 2023-24 Award Maximums

Undergraduate/Graduate students	\$3,873
Undergraduate students with exceptional need	\$5,810

Undergraduate students with “Exceptional Need” may receive up to 150% of the basic award ($\$3,873 \times 150\% = \$5,810$), not to exceed the student’s need or tuition differential.

NOTE: The total combined TEG award **cannot** exceed the annual award maximum.

⚠️ ALERT: Beginning 2023-24, **exceptional need** will apply to undergraduate students that have an expected family contribution less than or equal to fifty percent of the Federal Pell Grant eligibility cap for the year reported in the institution's Financial Aid Database submission.

State Scholarship, Work-Study and Loan Programs



**SCHOLARSHIP
PROGRAMS**



**WORK-STUDY
PROGRAMS**



**LOAN
PROGRAMS**

Texas First Scholarship

A large group of graduates in black gowns and caps are celebrating, throwing their caps into the air. The scene is set outdoors in front of a light-colored building with a large arched doorway on the right. The graduates are of various ages and ethnicities, all showing expressions of joy and accomplishment. Several graduates in the foreground are holding blue diplomas with a gold seal. The overall atmosphere is one of triumph and celebration.

Texas First Scholarship Overview

Scholarship Certificate

The THECB will issue a certificate to eligible students indicating the amount of state credit a student has available.

To receive a certificate, the student's high school counselor (or administrator) must verify that the student has met all eligibility requirements for the Texas First Diploma and its Distinguished Level of Achievement.



Fact sheet – coming soon!

Texas First Scholarship Eligibility

Student Eligibility

To qualify for this scholarship, a student **must**:

- Be enrolled at an eligible institution;
- Be a resident of Texas;
- Be registered for Selective Service, or be exempt; *and*
- Have graduated early from high school under the Texas First Early High School Completion Program.

Eligible Institutions

- Texas A&M University
- Texas Tech University
- The University of Texas at Austin
- The University of Texas at El Paso
- Texas State University
- The University of Texas at Arlington
- The University of Texas at Dallas
- University of North Texas
- The University of Texas at San Antonio
- University of Houston



Texas Armed Services Scholarship Program (TASSP)

TASSP Appointment

To be eligible for an appointment, a student must meet **TWO** of the **FOUR** criteria:

1. Be on track to graduate or have graduated high school with the Distinguished Achievement Program (DAP) or the International Baccalaureate (IB) Program
2. Have a high school GPA of 3.0 or higher
3. Achieve a college readiness score of:
 - SAT (1070)
 - ACT (23)
4. Be ranked in the top one-third of the prospective high school graduating class

Application Process:

- ✓ Student submits a TASSP Appointment Application.
- ✓ Student provides the *Notice of Selection* letter to the financial aid office.
- ✓ The financial aid office certifies the student's eligibility with the THECB and initiates an online application.
- ✓ Student completes the application.

TASSP Eligibility

To receive a TASSP award, a student must:

- Be appointed for the scholarship by the governor, lieutenant governor, state senator, or state representative
- Be registered with Selective Service, or be exempt
- Be enrolled and in good standing in a Reserve Officers' Training Corps (ROTC), or another undergraduate officer commissioning program, as certified by the institution
- Enter into a written agreement with the THECB

Available at:

**Public or Private or
Independent Institutions
with an ROTC program in
Texas.**

<https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/tassp-fy-2023-guidelines/>

TASSP 2023-24 Annual Award Maximum

Institution Type	Award Maximum
Public or Private Institutions of Higher Education	\$15,000

Note: If program requirements are not met, the TASSP scholarship is converted to a loan and will carry the applicable College Access Loan (CAL) interest rate in the year converted.



College Access Loan (CAL) Program

CAL Program

The CAL program provides alternative loans to Texas students at public and private institutions.

The current fixed interest rate is 5.35%.

Eligibility requirements:

- Be classified by the institution as a Texas resident
- Be registered with Selective Service, or be exempt
- Be enrolled at least half-time
- Receive a favorable credit evaluation*
- Meet institutional satisfactory academic progress (SAP) requirements

*Borrower or co-borrower must have a minimum Experian VantageScore of 650 to receive credit approval.



<https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/college-access-loan-cal-fy-2023-guidelines/>

Work-Study Programs



Work-Study Eligibility

To receive a Texas College Work-Study (TCWS)/Work-Study Student Mentorship Program (WSMP) award, a student must:

- Be classified by the institution as a Texas resident
- Be registered with Selective Service, or be exempt
- Have financial need
- Be enrolled **at least half-time**
- Not be a concurrent recipient of an athletic scholarship
- Not be enrolled in a seminary or other religious program leading to ordination or licensure to preach\
- If participating in the Mentorship Program, receive appropriate training and supervision

Available at:

- Public and Private Universities
- Health-Related Institutions
- Public Community Colleges
 - Texas State Technical Institutes

A background image showing three people in a professional setting. A Black man in a white shirt is on the left, looking down. A woman with curly hair in an orange shirt is in the center, looking down. A man in a grey sweater is on the right, looking down. They appear to be in a meeting or collaborative work environment.

Future Occupations & Reskilling Workforce Advancement to Reach Demand (FORWARD) Loan Program

FORWARD Program



<https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/forward-loan-program-fy-2023-guidelines/>

The FORWARD Loan Program is a low-interest loan designed for students enrolled in programs aligned with high-value credentials and high-demand occupations.

The current fixed interest rate is 3.35%.

Loan Amounts

- Annual: Cost of attendance minus other financial aid and financial resources
- Aggregate: Cannot exceed manageable student loan debt as determined by the Texas Higher Education Coordinating Board
- An origination fee will not be assessed for all approved FORWARD Loan borrowers

FORWARD Eligibility

Eligibility requirements:

- Be classified by the institution as a Texas resident
- Be registered with Selective Service, or be exempt
- Meet the satisfactory academic progress requirements set by the institution
- Receive a favorable credit evaluation or provide a cosigner who has good credit standing
- Not exceed the manageable loan debt calculated by the THECB
- Be enrolled in a High-Demand Credential program that the student will be able to complete in two years or less;

Additional enrollment requirements:

- If enrolled in a **degree program**, must have completed at least 50% of the required coursework prior to receiving a loan through the Program
- If enrolled in a **non-degree program**, the program's duration must be less than two years
- If enrolled in master's degree coursework, the master's degree must be part of a **combined baccalaureate-master's** program approved by the institution of higher education

*Borrower or co-borrower must have a minimum Experian VantageScore of 650 to receive credit approval.

Exemptions and Waivers

Exemption and Waiver Programs

More than **50** exemption and waiver programs may be available to Texas resident and nonresident students attending **public** institutions.

<http://reportcenter.highered.texas.gov/agency-publication/miscellaneous/grant-special-programs-exemptions-and-waivers-summary-list/>

60x30TX
★
Texas Higher Education Coordinating Board

Exemptions and Waivers Summary

Texas provides various programs that exempt or waive tuition, fees, and other expenses related to attending public colleges and universities. All exemption and waiver programs are authorized by the Texas Legislature and target specific populations. While many programs are **mandated** for all public institutions to implement, some programs are **optional**, and implementation is left to the discretion of the governing board at the institution.

- ❖ **Exemptions** allow special groups of Texas residents or nonresidents to enroll and pay a reduced amount of tuition or fees.
- ❖ **Waivers** allow special groups of nonresidents to enroll and pay the Texas resident tuition or fee rate.
 - ➔ All exemption and waiver programs (mandatory/optional) apply only to courses for which an institution can receive **formula funding**.
 - **Formula Funding:** is defined as the method used to allocate appropriated sources of funds among institutions of higher education. Formula-funded courses are those that do not depend solely on student tuition and fees to cover their costs.
 - ➔ All exemption and waiver programs require a student to meet certain eligibility criteria. In addition to meeting the program criteria, a student's continued eligibility may be impacted by [Texas Education Code \(TEC\) Section 54.2001](#). This section applies an excess hours' limitation for undergraduate students and Grade Point Average (GPA) requirement for both undergraduate and graduate students for exemption and waiver programs authorized under TEC, Section 54, Subchapter D.

The chart below identifies which programs are **Mandatory** or **Optional** and are impacted by TEC, Section 54.2001.

Table Legend

M = Mandatory

***M** = Mandatory if funding appropriated; otherwise not available

O = Optional

***O** = Optional if no funding available; otherwise Mandatory

Exempt = Program falls under Subchapter D of Chapter 54 but is listed as *exempt* in 54.2001(g).

Impacted = Program falls under Subchapter D of Chapter 54 and is *impacted* by 54.2001.

Excluded = Program does NOT fall under Subchapter D of Chapter 54 and is therefore *excluded* from 54.2001.

M = Mandatory or O = Optional	E = Exemption or W = Waiver	Program Name	Statute	TEC, Section 54.2001	THECB Rules
O	E	100 Mile Waiver	TEC 54.0601	Excluded	19 TAC, Section 21.2264
M	W	Academic Common Market Waiver	TEC 54.233	Exempt	N/A
O	E	Ad Valorem	TEC 130.0032	Excluded	N/A
M	E	Adopted	TEC 54.367	Exempt	N/A
M	W	Biomedical MD/PhD	TEC 54.214	Exempt	N/A
M	W	Border County/Parish	TEC 54.231(g)	Exempt	N/A

Exemptions and Waivers Summary

As of March 30, 2021

1

Mandatory vs. Optional Programs

Mandatory exemption and waiver programs are dictated in statute for all public institutions to honor.

Optional exemption and waiver programs provide discretion for institutional governing boards to implement.

If the institution chooses to participate in an *optional* exemption or waiver program, it must serve all eligible students.

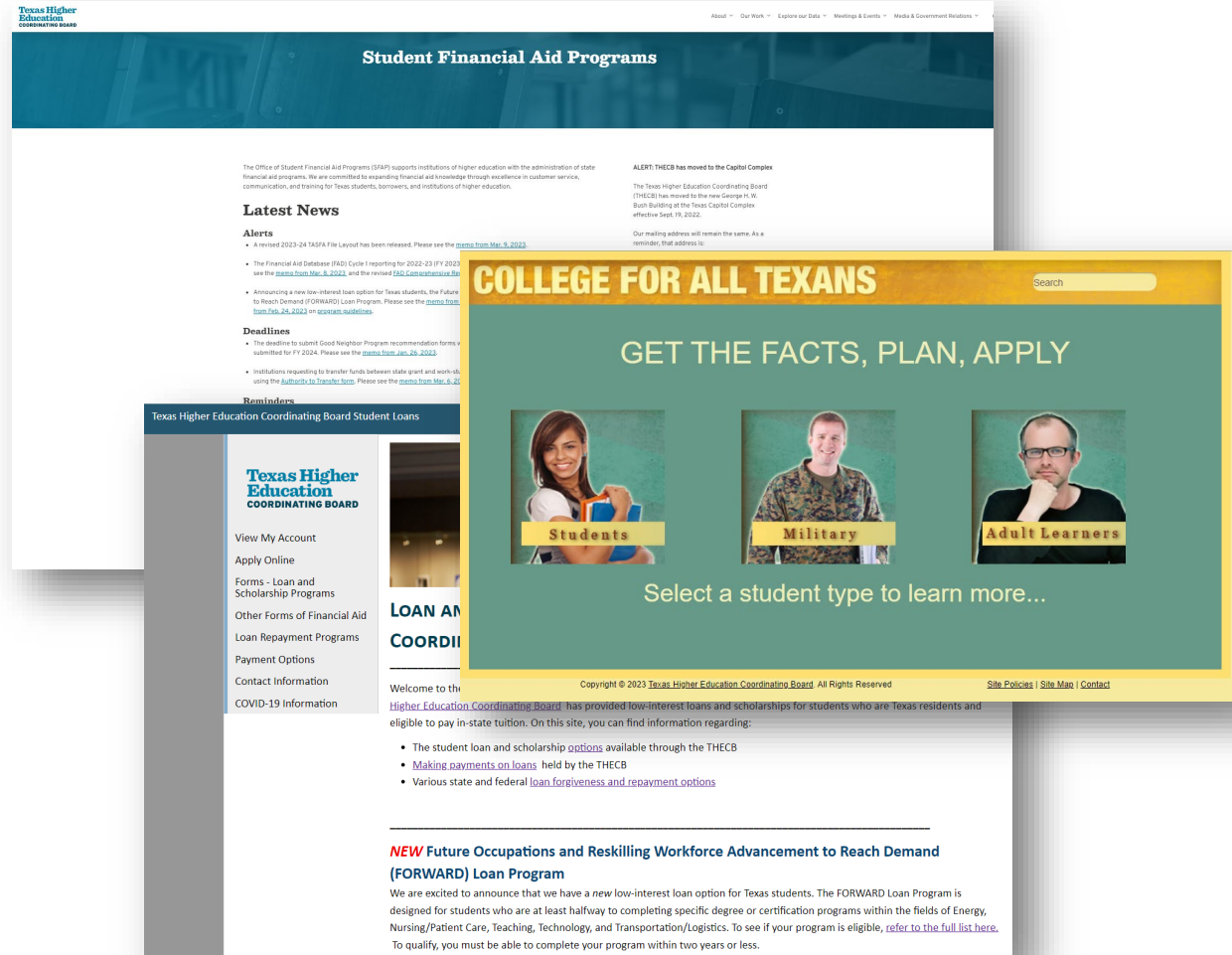
Questions?



Stay Connected



- THECB Websites
- SFAP Listserv
- Contact Us



THECB Websites

- ✓ Student Financial Aid Programs (SFAP) Information Webpage
- ✓ College For All Texans
- ✓ HHLoans

HigherEd.Texas.Gov

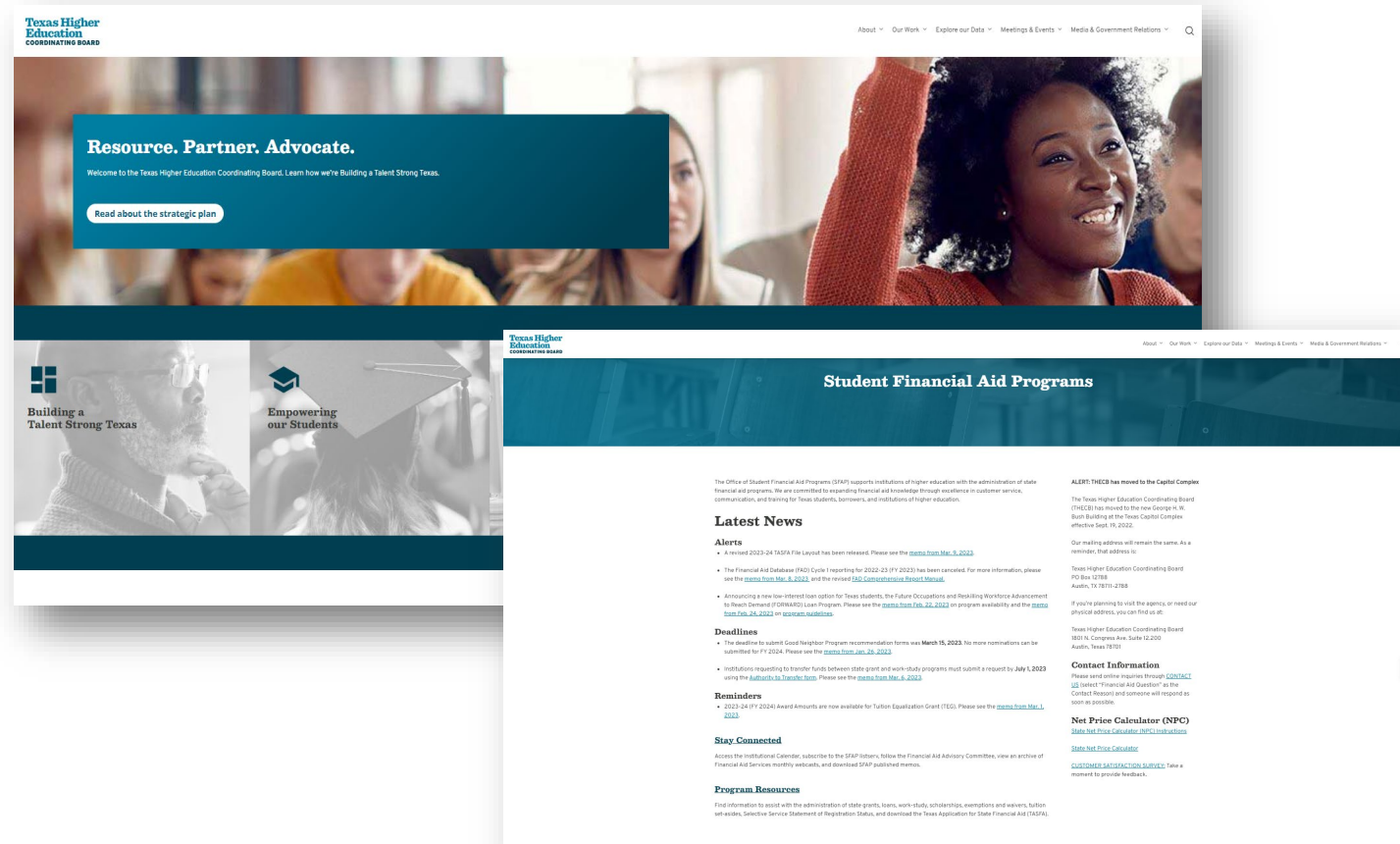
Student Financial Aid Programs (SFAP) Webpage

Institutional Resources

- Program Guidelines
- Fact Sheets
- Allocations
- Instruction Manuals
- Forms
- Flyers

Communications and Training

- Memos
- Webcasts
- Institutional Calendar



College for All Texans

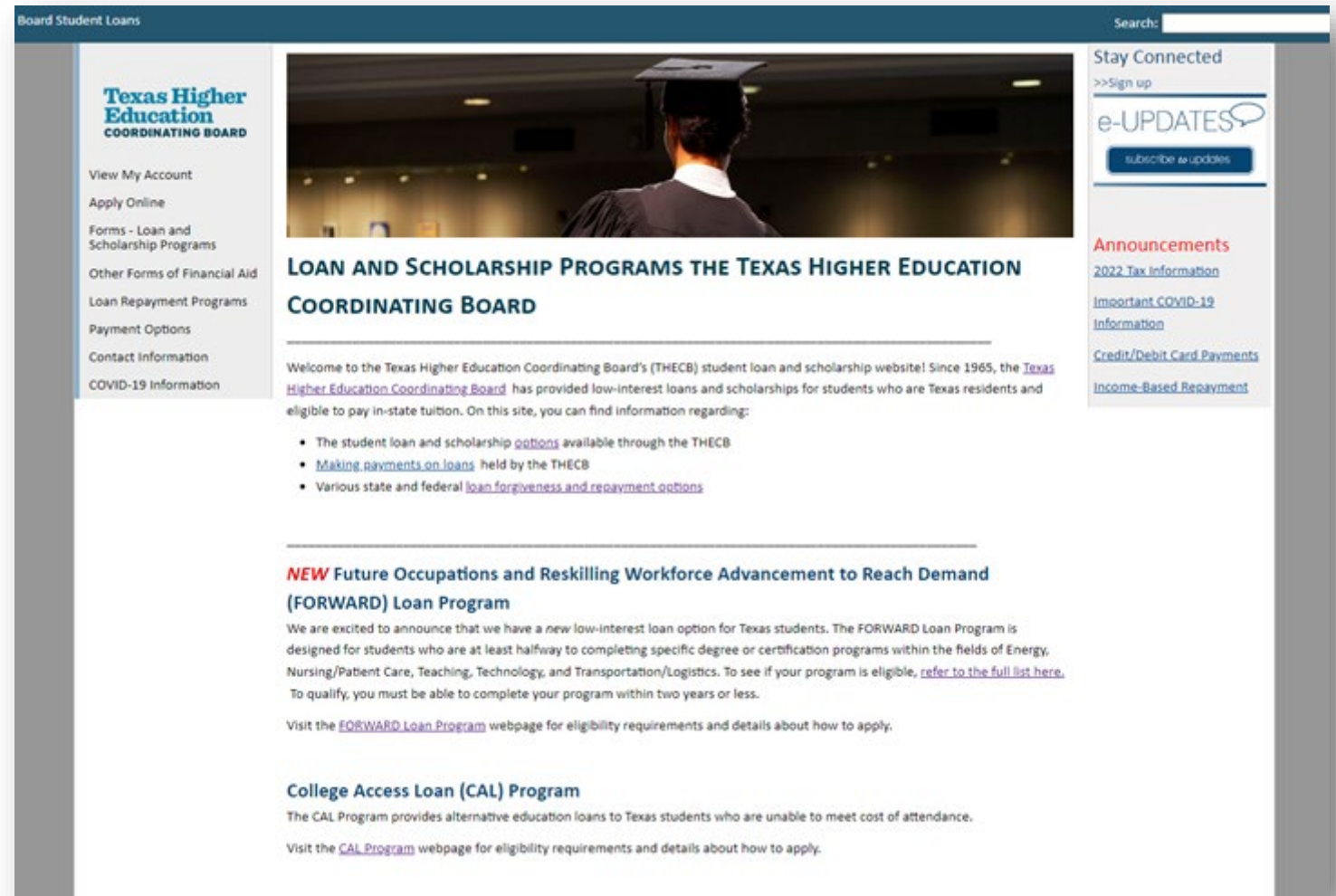
- Applying for college information
- TASFA paper form in English and Spanish
- Eligibility requirements for:
 - ✓ State and Federal Grants & Scholarships
 - ✓ Loan Programs
 - ✓ Exemption & Waiver Programs
 - ✓ Texas College Work-Study Program

The screenshot shows the 'College for All Texans' website. The header features a navigation menu with links: 'GET ALL THE FACTS', 'MAKE A PLAN', 'FINANCIAL AID', 'APPLY FOR COLLEGES', and 'HELPFUL INFO'. Below the menu is a banner with four diverse young adults and a large star graphic, with the text 'College for All Texans' overlaid. The main content area is titled 'Types of Financial Aid' and includes a breadcrumb trail: 'Home/ Get All the Facts/ Paying for College /Types of Financial Aid'. The text explains that applying for financial aid requires a little work but is necessary to receive assistance. It lists three important things to remember: 1) You only have to complete one financial aid application (either the FAFSA or the TASFA). 2) The financial aid office at the college you plan to attend will be in charge of awarding you financial aid. 3) Deadlines matter! The earlier you submit your forms, the more likely you are to get a good financial aid package. A list of financial aid types is provided, including: Your Financial Aid Application - FAFSA or TASFA, Exemptions, Financial Assistance Funded by Designated Tuition Set-Asides, State and Federal Grants and Scholarships, Loans, Loan Forgiveness Programs, Loan Repayment Programs, Tax Credits and Other Programs, Waiver Programs, Work Study Programs, and \$1000 Tuition Rebate Program. A blue bracket groups the last five items. On the right sidebar, there are links for 'College Locator', 'Net Price Calculator (NPC)', and 'Need more information? Still have questions?'. The footer of the sidebar mentions compatibility with Edge, Google Chrome, and Safari browsers.

College For All Texans: Types of Financial Aid

HHLoans

- Program eligibility information
- Applications for CAL, FORWARD and TASSP
- Loan repayment information



Board Student Loans

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Texas Higher Education COORDINATING BOARD

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Loan Repayment Programs
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LOAN AND SCHOLARSHIP PROGRAMS THE TEXAS HIGHER EDUCATION COORDINATING BOARD

Welcome to the Texas Higher Education Coordinating Board's (THECB) student loan and scholarship website! Since 1965, the [Texas Higher Education Coordinating Board](#) has provided low-interest loans and scholarships for students who are Texas residents and eligible to pay in-state tuition. On this site, you can find information regarding:

- The student loan and scholarship [options](#) available through the THECB
- [Making payments on loans](#) held by the THECB
- Various state and federal [loan forgiveness and repayment options](#)

NEW Future Occupations and Reskilling Workforce Advancement to Reach Demand (FORWARD) Loan Program

We are excited to announce that we have a new low-interest loan option for Texas students. The FORWARD Loan Program is designed for students who are at least halfway to completing specific degree or certification programs within the fields of Energy, Nursing/Patient Care, Teaching, Technology, and Transportation/Logistics. To see if your program is eligible, [refer to the full list here](#). To qualify, you must be able to complete your program within two years or less.

Visit the [FORWARD Loan Program](#) webpage for eligibility requirements and details about how to apply.

College Access Loan (CAL) Program

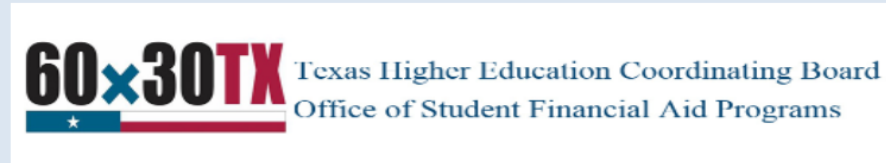
The CAL Program provides alternative education loans to Texas students who are unable to meet cost of attendance.

Visit the [CAL Program](#) webpage for eligibility requirements and details about how to apply.

[HHLoans](#)

Subscribe to the SFAP ListServ and Receive:

- Notifications
- THECB Financial Aid Updates
- Reminders



This list is intended to provide a communication medium devoted to the sharing of information about state-funded programs administered by Texas Higher Education Coordinating Board office of Student Financial Aid Programs. Subscriptions are authorized by the Coordinating Board and are limited to Texas public and private institutions of higher education.

First Name:

Last Name:

Affiliation/Institution:

Title:

Designated Program (Optional):

Email:

Phone Number:

Address:

City:

State:

Zip Code:

I understand that my information will be stored and that periodic correspondence will be sent to the e-mail indicated.

I understand that my information will be deleted and I will no longer receive any correspondence from this listserv.

<https://www1.thecb.state.tx.us/apps/SpecialPrograms/formreq.cfm>

Contact Student Financial Aid Programs

The following phone lines are available for borrower and the public:

Borrower Services

- Student Borrowers (Cosigners): (800) 242-3062

Texas Financial Aid Information Center

- Public Line: (888) 311-8881

Contact Financial Aid Services in one of the following ways:

FAS Institutional Phone Line

- Institutions Only: (844) 792-2640

Submit inquiries online through the [CONTACT US](#) web form.



Phone lines –
Hours of Operation:
Mon-Fri
8 a.m. to 5 p.m.
(Closed 12-1 daily)

Submit a CONTACT US

- To ensure inquiries are routed correctly, complete these steps:
- Select “**Institution**” in Received From box
- Enter the institution’s full name
- Always select “**Financial Aid Question**” as the Contact Reason
- Provide the best **direct phone number**

Texas Higher Education Coordinating Board

Contact Us

An asterisk * by the field indicates a required field!

Received From*

INSTITUTION

Institution

Contact Reason*

*Financial Aid Question

Description*

4000 characters max

Please do NOT include your full Social Security Number inside the issue description. If you have a question about the status of a new loan application, accounts in repayment, or deferments, please use the last four digits of your SSN instead.

Is this a complaint

No ☒ Yes ☐

Contact Preference

E-MAIL ☒ LETTER ☐ PHONE ☐

Salutation*

Dr.

First Name*

Last Name*

E-mail*

Phone (10-digit)

Phone Ext

Mail Address

Mail Address2

Mail Address3

City

State

-- please select State --

Zip Code (5-digit)

Submit

|

[Help](#)



Texas Higher Education

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Questions?