



ARNULFO L. OLIVEIRA
STUDENT SERVICES CENTER

Financial Aid Office

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Introduction

The purpose of the Financial Aid Office is to provide students and their parent's information regarding federal, state, institutional and other sources of financial aid. The Financial Aid Office serves as the administrator for these varied funds, which involves personnel in diverse activities such as consumer awareness and application services, program awarding, certification and eligibility monitoring, fund requests, reconciliation and reporting, and continuing with post-attendance services dealing with default prevention and management.

Ultimately, the Financial Aid Office provides aid to eligible students who, without such aid, would be unable to attend college. The awarding and delivery of such funds are managed in a fair and equitable manner.

In an effort to facilitate the process, we are creating this Financial Aid handbook so that you can easily access this important information.

Mission Statement

The TSC Financial Aid Office is dedicated to providing exceptional customer service to support student's academic goals by providing financial resources and financial guidance that will enable student access to higher education.

Vision Statement

Our vision is to provide exceptional customer services to students and their families by embracing emerging technologies and eliminating financial barriers to higher education by providing federal, state, institutional and other sources of financial aid.

Non-Discrimination Statement

Texas Southmost College (TSC) is committed to providing equal access to educational opportunities and financial assistance for all students. The Financial Aid Office does not discriminate on the basis of race, color, national origin, sex, disability, age, religion, sexual orientation, gender identity, or any other characteristic protected by law in its policies, procedures, or programs.

Applying for and Receiving Financial Aid

Texas Southmost College is dedicated to help students and families in pursuing their educational goals.

To begin, you will first need to complete the following applications based on your Citizenship: Free Application for Federal Student Aid (**FAFSA**) or Texas Application for State Financial Aid (**TASFA**). The FAFSA and TASFA will be available to be filed beginning October 1 of each year.

Step 1: Apply for an FSA ID

An FSA ID is a username and password that gives student and/or parent access to the Federal Student Aid's online systems and serves as legal signature. If you are submitting a TASFA, you don't need an FSA ID.

Visit the [Federal Student Aid](#) page to create an FSA ID. You will need:

- Your Social Security number;
- Your personal information such as your legal full name, date of birth and address;
- Your email address or your mobile phone number;

Step 2: Submit your Financial Aid Application

FAFSA

The [Free Application for Federal Student Aid \(FAFSA\)](#) is the application used to apply for Federal assistance.

- You (and a parent if required) will need the FSA ID account
- Student must provide consent, approval and the use of Federal Tax Information.
- Records of your untaxed income, such as child support received, interest income, and veterans' non-education benefits, for you, and for your parents if you are providing parent information
- Information on cash, savings and checking account balances, investments, including real estate but not including the home in which you live, and business and farm assets for you, and for your parents if you are providing parent information.
- If Dependent, student must provide parent's email account. Parent will receive an invite via email and must log in using FSA ID account. Parent must provide consent, approval to use the Federal Tax Information.

Important: If parent refuses to provide consent, the FAFSA application will be rejected.

TASFA

Below is the information that you will need to complete your TASFA:

- Your Social Security Number (if applicable)
- Parents' Social Security numbers if you are providing parent information (if applicable)
- Your driver's license number if you have one
- Parent's Alien Registration Number if you are not a U.S. citizen (if applicable)
- Be registered with [Selective Service](#), if you're a male (you must register between the ages of 18 and 25); TASFA Only
- Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are providing parent information.
- Records of your untaxed income, such as child support received, interest income, and veterans' non-education benefits, for you, and for your parents if you are providing parent information
- Information on cash, savings and checking account balances, investments, including real estate but not including the home in which you live, and business and farm assets for you, and for your parents if you are providing parent information.

If you are applying for the TASFA, please click on the following link for more information: [College for All Texans](#).

Income tax records for the specific FAFSA/TASFA

2025-2026 -> You will use **2024** income tax information

2026-2027 -> You will use **2025** income tax information

2027-2028 -> You will use **2026** income tax information

When submitting your **FAFSA**, make sure to include **TSC School Code: 030646**. By entering our school code, you will ensure that we receive your Financial Aid application.

Do I have to Provide my Parents' Information on the FAFSA/TASFA application?

Contributors

Independent Student

- If married but filed separately: both student and spouse are contributors
- If married and filed Married Filing Jointly: only student is a contributor

Dependent Student

- Parents filed Married Filing Jointly: only require one parent contributor
- Parents who filed separately: both parents are contributors
- Unmarried and living together: both parents are contributors

Step 3: Follow-Up

Once you have submitted your FAFSA or TASFA, Financial Aid Office will send you an email regarding your status. It is imperative that you monitor your email and submit the required documents through TSC Self-Service as soon as possible to avoid delays in receiving your Financial Aid. If you are selected for Verification, you will need to upload pending document through your TSC Self-Service. If you are not selected for Verification, you will receive an award notification letting you know how much financial aid you have been approved for.

How to Submit Documents through Self-Service:

1. Go to www.tsc.edu and click on "MyTSC"
2. Click on "TSC Online"
3. Log in with your student credentials
4. Go to "Financial Aid Checklist" (left hand side)
5. Under Select an Award Year, choose an Academic Year
6. To view your SAP status, click on the colored banner.
7. If you have pending documents, you will see it as "Action Required" under you Checklist.

Step 4: Meet SAP

In order for you to remain eligible and continue receiving Financial Aid, you must be meeting **Satisfactory Academic Progress**.

SAP is measured at the end of each semester and consists of the measures below:

- Maintain an overall minimum **2.0 GPA**
- Maintain a minimum cumulative **completion rate of 67%** of the attempted coursework.
- **Time frame:** Complete your program of study within the maximum hourly limit. Students may not exceed hours above 150% of their required degree plan.

Please visit our [Satisfactory Academic Progress](#) page for up to date information as well as SAP appeal form.

Selected for Verification – Now What?

What is verification?

Verification is the process your school uses to confirm that the data reported on your FAFSA is accurate. The Department of Education selects 18% of FAFSA applicants for verification and schools reserve the right to select your FAFSA for verification as well.

If you are selected for verification, TSC will send you an email indicating what documents you must be upload through your TSC Self-Service. It is **IMPORTANT** that you submit the documents being requested, otherwise, your application will remain incomplete.

What documents do I need to submit?

The documents needed will vary for each student. You will need to log on to your TSC Self-Service to view your pending items. Once you have gathered all your documents, you can submit them through your TSC Self-Service account.

Once documents are received by our office, the data will be compared to the information that was reported on your FAFSA. If discrepancies are found, our office will request that you submit additional documentation to clarify the discrepancy. If a correction is required, corrections will be sent to the Department of Education. Financial aid will not be disbursed until ALL discrepancies are resolved.

What is the deadline to submit documents?

Our office strongly encourages you to submit documentation within 15 business days of receiving your email notification. We will continue to receive documents after the 15 business days but you may experience a delay in processing. For financial aid deadlines visit this link: [Deadlines - TSC](#).

Types of Federal Aid

Depending on your family's income and your academic and extracurricular accomplishments to date, financial aid may be available to you in a number of different forms.

Federal Pell Grants

The federal Pell grant program is designed for students with documented financial need, as determined through the Free Application for Federal Student Aid (FAFSA). Pell Grant funding does not need to be repaid.

The Department of Education keeps track of your lifetime eligibility by adding together the percentages of your Federal Pell Grant scheduled awards that you receiving during each award year. The maximum amount of Federal Pell Grant funding you can receive is six years or 600%. The percentage is calculated per award year. An award year is a period from July 1 of one calendar year to June 30 of the next calendar year. Once you exceed the 600%, you may no longer receive Pell Grant funding.

You can see your Federal Pell grant Lifetime eligibility by login in to "[My Aid](#)" using your FSA ID.

State Grants

State grants are awarded based on financial need as determined by the results in the FAFSA. State grants provide financial aid that does not have to be repaid. Some grants require the student to maintain a certain grade point average (GPA) or take certain courses. Students are encouraged to apply by submitting their FAFSA by the priority deadline of March 15th.

- Texas Educational Opportunity Grant (TEOG)
- Texas Public Education Grant (TPEG)

Federal & State Work-Study

The work-study program is another type of financial aid for undergraduate college students, which provides part-time employment on campus to assist students with their educational cost and living expenses.

Scholarships

Scholarships are a type of financial assistance that does not need to be repaid. These awards are based on various prerequisites. Some scholarships are merit-based, meaning students earn them by meeting or exceeding specific standards set by the scholarship donor. Merit scholarships might be awarded based on academic achievement or a combination of academics and a unique talent, trait, or interest. Other scholarships are based on financial necessity. A scholarship might cover the entire cost of tuition, or it might be a one-time award of a few hundred dollars.

Federal Direct Loans

These low-interest loans are for undergraduate and graduate students and must be repaid. Loans are available to students and/or parents to help pay for educational expenses. They must be repaid after the student graduates or drops below half-time status. TSC offers three types of student loans:

Direct subsidized loans- Must demonstrate financial need and the government pays the interest.

- While you're in school at least half-time
- During the 6-month grace period after leaving school
- During approved deferment

Direct unsubsidized loans- No financial need required.

- You are responsible for all interest from the moment the loan is disbursed
- Interest accrues while in school, during grace, and during deferment
- Unpaid interest can be capitalized (added to the loan balance)

Parent Loan Undergraduate Student (PLUS) loans- Requires a credit check.

- Parent is responsible for all interest
- Higher interest rate than subsidized/unsubsidized loans

There are other forms of financial assistance, including, tuition funding for military veterans and their families, and waiver programs from the state of Texas that allow certain out-of-state or nonresident students to pay in-state tuition.

Students Rights and Responsibilities

In order to achieve a successful student experience at Texas Southmost College, you must bind to these rights and responsibilities.

Students have the right to:

- Complete the Free Application for Federal Student AID (FAFSA) application.
- Apply for [scholarships](#) by completing the online application thru AwardSpring. It can open new financial opportunities, and ease any financial burden.
- Submit a [Financial Aid appeal](#), if not meeting Satisfactory Academic Progress (SAP). We understand that life happens; therefore, with an appeal you have the opportunity to explain any unsuccessful semesters, and prove that you had extenuating circumstances.
- Request a Professional Judgment form, for loss of income.
- Receive an award/denial email. By receiving a notification, you will be able to take an informed decision about your education.
- Receive email notifications of any academic changes that may jeopardize your future financial aid eligibility. By notifying you early about warning status, it will give you the time to prepare for the appeal process ahead of time.

Student's responsibilities are:

- Read your emails, communication is a key factor for student success.
- Attend and pass your classes! If having difficulty reach out for tutoring. While we understand that you might may have a hard time with several courses, it is important for you to reach out for help if you need it.
- Update your contact information with the Admissions Department. Often times, you forget to update your contact information, having your up-to-date contact information is crucial when getting in contact with you.

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- If in need of student loans, borrow wisely. While we understand that you might have financial burdens, and are in need of a student loans, we encourage you to borrow what they need, not what you want.
 - Complete your financial aid application and process in a timely manner, for each academic term. At the Financial Aid office, we want to ensure your application/process is complete in a timely manner, therefore it is important for you to meet our priority deadlines.
 - When submitting documents to the Financial Aid Office, carefully read and complete all required forms. Although we understand the financial aid process may not be simple, is crucial for you to complete the required forms, to the best of your knowledge.
 - If you are no longer attending TSC, you must cancel all Financial Aid awards by emailing financialaid@tsc.edu. To ensure a smooth transition, it is important to properly cancel the student's aid if they will not be enrolled at TSC.

We, at Texas Southmost College Financial Aid office, believe that a key factor for student success is to keep our students informed, the more they know better choices they will make.

Information for Parents

What is financial aid?

Financial aid consists of funds provided to students to help pay for college educational expenses. Financial Aid can be a combination of Grants, Scholarships, Loans and Work-Study.

- Federal and State Grants – FREE money!
- Scholarships – FREE money!
- Loans – Money that must be repaid within 6 months after graduation, when enrolled less than half time or completely stop attending school.
- Work-Study - A part-time job can also help you pay for school and living expenses.

Which Application Should my Son/Daughter Choose?

Texas Southmost College offers two different financial aid applications depending on your citizenship and residency: Free Application for Federal Student Aid (FAFSA) or Texas Application for State Financial Aid (TASFA).

I am a U.S. Citizen or
Eligible Non-Citizen



Complete
a FAFSA

I am not a U.S. Citizen
but am a Texas Resident



Complete
a TASFA

Determining Your Financial Need

Once your son/daughter's application is complete, financial aid officers review their information to determine their eligibility for all types of aid based on their cost of attendance and financial need.

Determining Cost of Attendance

The Cost of Attendance (COA) is an estimate of what it costs the typical student to attend Texas Southmost College for a given period of time, and includes the following components:

- Tuition and fees
- Books and supplies
- Room and board
- Transportation
- Personal and Misc.

Standardized costs of attendance are established each year and are applied to applicants in similar situations. This means that students with similar circumstances will receive the same allowances for each component included in the cost of attendance. Students may request a cost of attendance evaluation by providing current documentation of expenses with a written explanation of unusual circumstances to the TSC Financial Aid Office.

Student Aid Index (SAI)

Your Student Aid Index (SAI) is a number used by colleges to determine how much financial aid a student may qualify for. The SAI ranges from -1500 to 999999, and where your number falls within that range helps your school determine the level of financial support you may need. A lower SAI indicates greater financial need, and a negative SAI (as low as -1500) represents the highest level of financial need. The SAI is based on the financial information provided on your FAFSA by you and any required contributors.

It is important to understand that the SAI is not the amount your family is required to pay for college. Instead, it is an index number used by financial aid professionals to calculate your financial need and create your financial aid offer. Your school uses this number, along with its cost of attendance, to determine the types and amounts of aid you may receive.

Financial Aid Determination Formula

— Cost of attendance (COA)

— Student Aid Index (SAI)

— Financial need

Scholarships, grants, and subsidized Federal Direct Loans cannot exceed the student's determined financial need. Unsubsidized Federal Direct and PLUS Loans are not based on need. The total financial aid, including Unsubsidized Federal Direct and PLUS Loans, cannot exceed your cost of attendance.

Understanding FERPA

In 1974, Congress passed a bill called the Family Educational Rights and Privacy Act (FERPA) to protect student educational records. In high school, the FERPA rights belong to the student's guardian(s) until the student graduates or turns 18, but in college the FERPA rights transfer to the student, regardless of age or dependency.

Texas Southmost College will not release student information without the student's permission. We have two suggestions for parents who would like to obtain student's information:

1. Ask your Son/Daughter for the information, and/or
2. Have your Son/Daughter complete a [FERPA Waiver of Privacy form](#)

For more information, consult the U.S. Department of Education's [website on FERPA](#).

How will student maintain Financial Aid eligibility?

As a parent, it is important that you follow up and be informed about your son/daughter's school performance. Often times, we find that students fail their courses and parents are not aware. In order for students to continue receiving their financial aid, they must be meeting SAP standards below:

- Maintain an overall minimum **2.0 GPA**
- Maintain a minimum cumulative **completion rate of 67%** of the attempted coursework.
- **Time frame:** Complete your program of study within the maximum hourly limit. Students may not exceed hours above 150% of their required degree plan.

We encourage you to follow up with your son/daughter regarding their performance in school. Offer guidance and support so that they don't jeopardize losing their financial aid assistance.

Please visit our [Satisfactory Academic Progress](#) page for up-to-date information as well as SAP appeal form.

Frequently Asked Questions

1. How do I apply for federal student financial aid (grants, loans, work-study)?

Complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov using federal school code 030646.

2. What do I need to fill out my financial aid application (FAFSA)?

You will need the following information:

- FSA ID (apply at <https://studentaid.gov/fsa-id/create-account/launch>) for you and your parents (if applicable).
- Social Security number & Date of Birth for you and your parents (if applicable).
- Income tax return, from two years prior, for you and/or your parent(s) /spouse
- W-2 forms from two years prior for you and/or your parent(s)/spouse
- Other Financial information, such as: pensions, worker's compensation, child support received or paid, military disability benefits, etc.

3. Who qualifies for federal student aid?

You may be eligible to receive federal student aid if you meet the following minimum requirements:

- Are a U.S. Citizen or eligible Non-Citizen
- Are not in default on any prior student loan or do not owe an overpayment on any Title IV financial aid;
- Are meeting Financial Aid Satisfactory Academic Progress.
- Must have graduated from an accredited high school or have a GED.
- Have turned in verification documents if requested by the Financial Aid Office

4. If my parents are divorced or separated, whose financial data should I use when completing the FAFSA?

If your biological parents are divorced, you lived with neither parent or lived with each parent an equal number of days, use the parent that provided the most financial support to you over the past 12 months. If that parent has remarried, you must also include the step-parent's financial information on the application.

5. Do I need to apply for financial aid every year?

Yes, a FAFSA application must be completed every academic school year. Applications can be done as early as every October 1st. Priority deadline is January 15th of each year.

6. How do I obtain an IRS Tax Return Transcript or a Verification of Non-Filing Letter?

You may request these forms using one of the following methods:

- Online: Visit www.irs.gov
- By Phone: Call 1-800-908-9946
- By Mail: Submit IRS Form 4506T-EZ

An IRS Tax Return Transcript summarizes your filed tax return; **Account Transcripts are not accepted for verification purposes**. A Verification of Non-Filing Letter confirms the IRS has no record of a filed tax return for the requested year.

7. What is the status of my financial aid?

You can use [TSC Self-Service](#) or visit your Success Coach to verify if your file is complete. You can also e-mail us at financialaid@tsc.edu. Keep in mind that only general information will be disclosed over the phone or email. For specific details about your file or awards, visit your Success Coach. A photo ID is required whenever visiting campus.

8. Why can't you discuss my financial aid status with my spouse, parents, and outside agencies?

The Family Educational Rights and Privacy Act of 1974 limits access to educational records without express written consent. You must provide this authorization by completing the Authorization to Release Financial Aid Records form each academic year. Outside agencies will have their own forms, which you may sign when they wish to access information about you.

9. How is financial need determined?

The information you submit on the FAFSA is used by the federal government to calculate your Student Aid Index (SAI). This number is subtracted from the Cost of Attendance (COA) to determine the available need (COA – SAI= Need).

10. Do I have to attend full-time to qualify for financial aid?

No, you can attend part-time, but your financial aid will be adjusted based on your enrollment hours. Check out details and requirements of different programs on the Financial Aid Programs website.

11. I made registration changes, when will my financial aid awards be adjusted?

Financial aid awards are adjusted to match a student's actual enrollment intensity (full-time vs. part-time) each semester, starting before disbursement and continuing through the census date.

12. Will financial aid pay for remedial/developmental courses?

Yes, however the maximum number of remedial/developmental hours allowed is 30. Once you exceed 30 hours, financial aid will no longer cover those hours.

13. Are there any other types of grants or assistance I can apply for to help pay my tuition?

Yes, there are other grants and scholarships available. Check out details and requirements of different programs on the Financial Aid Programs website.

14. What happens to the balance of my Pell Grant if I do not enroll in full-time classes for that particular term?

If you do not enroll full-time during the fall or spring term, any remaining Pell Grant eligibility may be used toward a summer award, based on your enrollment level. However, any unused eligibility cannot be carried over to the next award year.

15. Do I need to apply again for the summer?

No, our school year begins with the fall term and continues through the second summer session

16. I will be transferring to another school. Does my financial aid transfer to the school I will be attending?

No. We recommend that students add the new school code to their FAFSA application online and that they contact the school to verify other processing requirements.

17. What are the consequences if I drop a class or completely withdraw from TSC?

If you drop a class or completely withdraw from TSC, you may not meet satisfactory academic progress requirements and could lose eligibility for future financial aid. You may also be required to repay a portion of the financial aid you received. See the section on [Return of Financial Aid \(Title IV Funds\) - Texas Southmost College](#).

18. I only want a loan. Do I have to file a FAFSA?

Yes, the FAFSA is the application used for determining what type of loan for which you are eligible to apply. You must complete the FAFSA to determine your eligibility.

19. When do I have to start repaying my student loan?

Six months after graduation or six months after you fall below half-time status, or if you make a complete withdrawal.