



ARNULFO L. OLIVEIRA
STUDENT SERVICES CENTER

Financial Aid Office

**FY22
2021-2022**

Table of Contents

TABLE OF CONTENTS	1
INTRODUCTION	2
MISSION STATEMENT	3
VISION STATEMENT	3
APPLYING FOR AND RECEIVING FINANCIAL AID	4
SELECTED FOR VERIFICATION – NOW WHAT?	7
HOW LONG DO I RECEIVE FINANCIAL AID?	9
STUDENTS RIGHTS AND RESPONSIBILITIES	10
INFORMATION FOR PARENTS	12
FREQUENTLY ASKED QUESTIONS	15

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.

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 name, date of birth and address;
- Your email address;

Step 2: Submit your FAFSA or TASFA

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

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

- Your Social Security Number (FAFSA)
- Parents' Social Security numbers if you are providing parent information
- Your driver's license number if you have one
- Your Alien Registration Number if you are not a U.S. citizen
- Be registered with [Selective Service](#), if you're a male (you must register between the ages of 18 and 25);
- 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. Use the following income tax records corresponding to the year you are applying:

2021-2022 -> You will use **2019** income tax information

2022-2023 -> You will use **2020** income 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 you are applying for the TASFA, please click on the following link for more information: [College for All Texans.](#)

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.

Step 3: Follow-Up

Once you have submitted your FAFSA or TASFA, Financial Aid Office will send you an email regarding your status. If you are selected for Verification, you will need to submit the pending document/items to our office as soon as possible. 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.

It is imperative that you monitor your email and submit the required documents as soon as possible to avoid delays in receiving your Financial Aid.

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 30% 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 submit to our office. 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 online](#) to view your pending items. Once you have gathered all your documents, you can submit them via fax, mail, in-person, or via email.

Texas Southmost College
Oliveira Student Services Building
80 Fort Brown
Brownsville, Texas 78520
Phone: (956) 295-3620
Fax: (956) 295-3621
Email: financialaid@tsc.edu

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. Documents will be reviewed within 3-5 business days; however, it can take up to 15 business days during our peak times. For financial aid deadlines visit this link: [Deadlines - TSC](#).

Do I Have to Provide My Parents' Information on the Free Application for Federal Student Aid (FAFSASM)?

All applicants for federal student aid are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the FAFSA. By answering a few questions, you can get a good idea of which category you fit into.

24 Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?

Will you be working toward a master's or doctorate degree (such as M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)?

Are you married or separated but not divorced?

Do you have children who receive more than half of their support from you?

Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

Are you an emancipated minor or are you in a legal guardianship as determined by a court?

Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

Are you a veteran of the U.S. armed forces?

You may be a Dependent Student
If none of the criteria listed above apply to you, you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA.

You may be an Independent Student
If you answered yes to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA.

If you have questions about your dependency status or need more information, please visit StudentAid.gov/dependency.

How long do I receive Financial Aid?

The amount of federal student aid you may receive over your lifetime is limited by federal law.

Federal Pell Grants

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.



Please note that you can receive the Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years). You'll receive a notice if you're getting close to your limit. If you have any questions, contact your financial aid office.

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.
- 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.

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- 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.
 - When no longer attending TSC, properly cancel all Financial Aid awards, and complete all require steps. To ensure a smooth transition, it is important to, properly cancel student's aid, if no longer attending 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

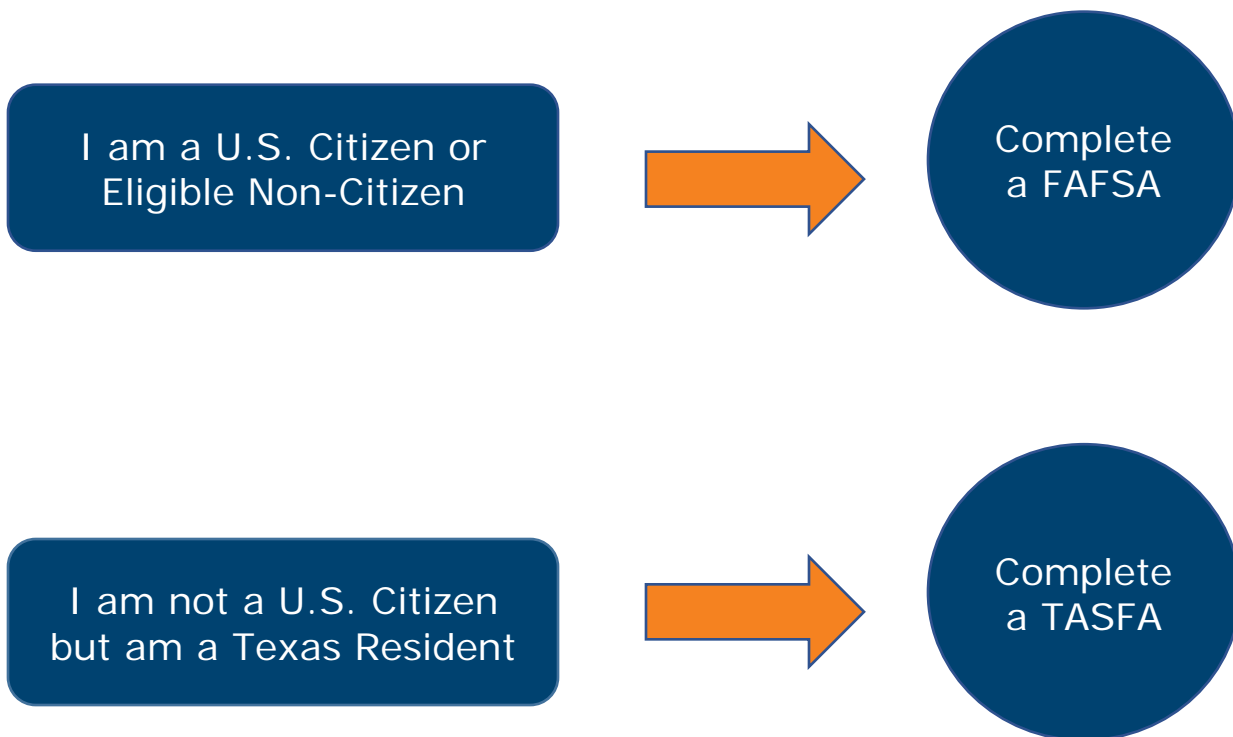
What is financial aid?

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).



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.

Expected Family Contribution

The **EFC** stands for **Expected Family Contribution code number** students receive after completing the **FAFSA**. It is the amount your family is expected to contribute for one year school year.

Cost of attendance (COA)

— Expected family contribution (EFC)

== 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 file a [FERPA Waiver of Privacy form](#) with the Admissions and Records Office.

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 online at <https://fsaid.ed.gov/npas/index.htm>) 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, use the parent with whom you lived the most in the past 12 months. If 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. My parents don't claim me on their tax return and don't give me any money. Can I file as "independent"?

Only if you can answer "YES" to any of the following questions on the 2021-2022 Free Application for Federal Student Aid (FAFSA) and can provide documentation, you are considered independent for financial aid purposes:

- Were you born before January 1, 1998?
- As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)
- At the beginning of the 2021-2022 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2022?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- As determined by a court in your state of legal residence, are you or were you in legal guardianship?
- At any time on or after July 1, 2020, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2020, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2020, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you cannot answer "YES" to any of these questions, yet have other extenuating circumstances, please make an appointment to meet with your financial aid advisor.

6. 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.

7. How do I obtain a copy of the IRS Tax Return Transcript?

Options to request IRS Return Transcripts include:

- Online: www.irs.gov
- By Phone: 1-800-908-9946 or
- By Mail: IRS Form 4506T-EZ
- *Account transcripts are NOT sufficient for verification purposes*

8. How do I obtain a Verification of Non-Filing Letter?

A Verification of Non-filing Letter provides proof that the IRS has no record of a filed Form 1040, 1040A, or 1040EZ as filed. Options to request this letter include:

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

9. What is the status of my financial aid?

You can use [TSC Online](#) or contact the Financial Aid Office 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 the Financial Aid. A photo ID is required whenever visiting the Financial Aid office.

10. 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.

11. How is financial need determined?

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

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

No, you may enroll on a part-time basis. However, any financial aid you may

qualify for will be adjusted according to the number of hours you are enrolled. Check out details and requirements of different programs on the Financial Aid Programs website.

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

Awards will be adjusted accordingly before the payment deadline of each semester.

14. 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.

15. 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.

16. How do I apply for scholarships?

To be considered for scholarships, please visit our Scholarship website (www.tsc.edu/scholarships) and follow the instructions given to apply for a particular scholarship.

17. How do I know if I was selected as a recipient of a scholarship?

Whether you receive an institutional scholarship or an outside scholarship, you are notified via email or letter.

18. Can I receive more than one scholarship?

Yes, you may receive more than one scholarship as long as you stay within your financial aid need and meet the program requirements.

19. How do I apply for State Grants?

You apply for State Grants when you complete and submit the FAFSA. You will be notified by our office if additional documentation is needed. Funding is limited, so you need to submit your application as soon as possible after October 1st of each year. An early application does not guarantee a state grant award since the number of eligible students is greater than the funds available.

20. What is the Senate Bill 1528?

A bill passed for undocumented students giving them the opportunity to study at any college or university in the state of Texas and pay tuition as a Texas Resident. To qualify under Senate Bill 1528 a student must have:

- Graduated from an accredited Texas high school

- Lived in Texas for 36 months leading up to high school graduation or completion of GED (do not need to live with parents)
- Live in Texas for the previous 12 months prior to enrollment (can overlap the 36 month period)

21. How do I apply for the Senate Bill 1528 (state aid)?

Complete the [TASFA](#) application by the established deadline each year. It can be found at www.tsc.edu under Financial Aid Forms section.

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

If you don't enroll as a full-time student during a fall or spring term, the balance of your Pell Grant annual eligibility may be used to determine a Summer award. The Summer award will also be determined by your enrollment level for that term. If, during an award year, you don't use your full eligibility, you may not carry that eligibility over to a different award year.

23. 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; however, you must complete and submit the Summer Award Request form online. Submitting this form will notify our office what intentions you have for summer enrollment and what types of assistance you are interested in.

24. 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.

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

You may not be making satisfactory academic progress; therefore, you may not be eligible for additional financial aid. You may also be required to repay funds received during the semester if you drop or completely withdraw from classes. See the section on Return of Title IV funds.

26. When can I pick up my financial aid refund?

Financial aid refunds are sent via [BankMobile](#). We will no longer be issuing paper checks. It is important to choose a refund selection preference whether or not you expect a refund. Students may choose to have funds directly deposited to a personal bank account via ACH or can open an account with BankMobile. First-time students will receive the Refund

Selection Kit in the mail after registration. Refunds are scheduled to disburse every, Thursday.

27. How do I apply for Work Study?

You can review the positions available for work study in [Work Study page](#). You must submit a work-study application to the Financial Aid Office along with your resume and 5 references. Please note that you need to apply for Financial Aid in order to be considered eligible for work-study.

28. Can I have two work-study jobs at the same time?

No, you can only have one work study job at a time.

29. How many hours can I work per week on the work-study program?

A total of 19 hours per week is the maximum hours permitted unless otherwise approved by the Financial Aid Office. Please note that you are not allowed, at any time, to earn more than what was awarded to you on your Work-Study Referral form, and it is your responsibility not to exceed that award amount.

30. Can I change work-study jobs?

It depends on the work-study position availability and funding. It is recommended that you discuss the possibility with your supervisor.

31. 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.

32. 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.