Texas Higher Education
COORDINATING BOARD

State Financial Aid in Texas

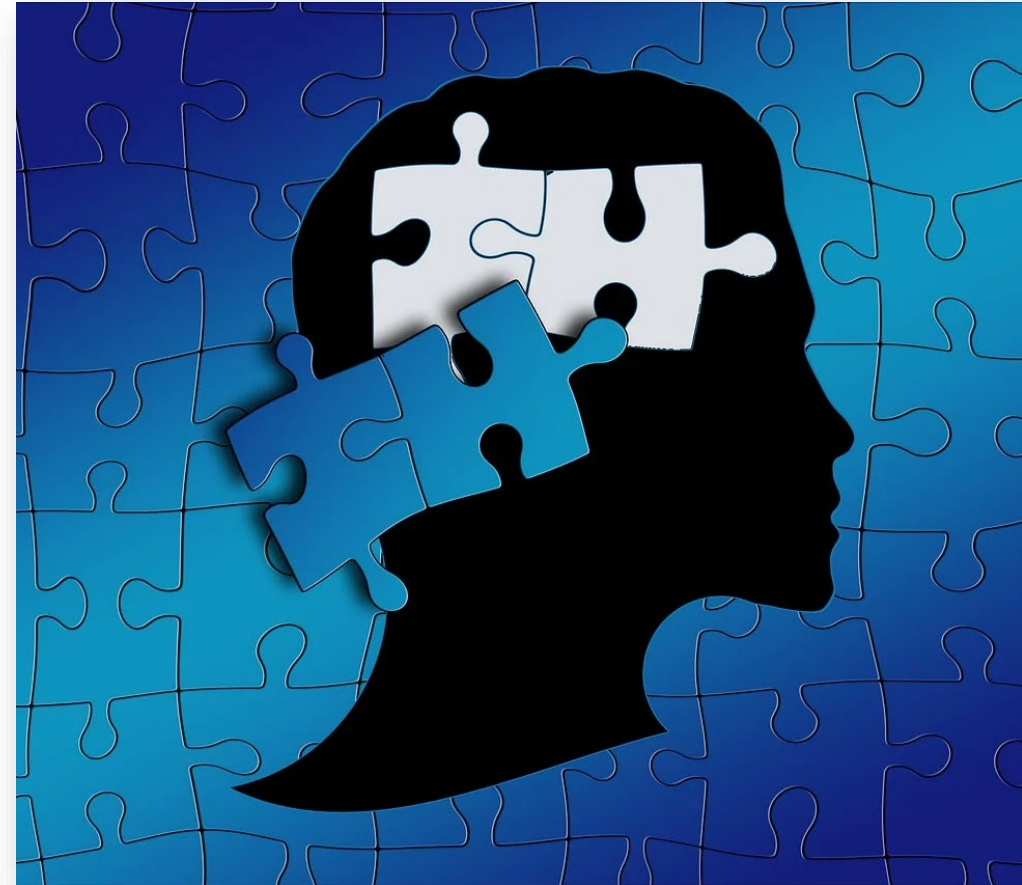New Aid Officer Workshop Basics 2024

Agenda

FAFSA VS. TASFA

Over-Arching State Eligibility Provisions

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 https://www.highered.texas.gov/our-work/empowering-our-students/tasfa/

Applying for State Aid

- Grants
- Scholarships
- Loans
- Work-Study

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2024-25 TASFA

- The TASFA incorporates FAFSA updates.

- The Online TASFA form is available!

- The paper TASFA remains available for students unable to fill out the Online TASFA.

- All institutions participating in state financial aid are required to receive online and paper TASFAs.

TASFA website: https://www.highered.texas.gov/our-work/empowering-our-students/tasfa/

State Financial Aid Application Priority Deadline

A state priority deadline of **January 15** was established to prioritize the limited funding available to eligible students and provide consistency for Texas students at Texas institutions.

Due to the delayed release of the FAFSA and TASFA, the priority deadline for the 2024-25 application year has been extended to

April 15, 2024.

Calculating Financial Need

- Much of State Financial aid has financial need as a requirement
- Financial need is calculated based off federal methodologies
- Federal methodologies are now using the Student Aid Index (SAI)
- Institutions will use the FAFSA or the TASFA submitted to calculate SAI
- Financial need is The Cost of Attendance (COA) minus the SAI
- State financial aid is limited and competitive in nature, so many programs have a priority awarding process incorporating financial need.

Financial Need = **COA** − **SAI**

Selective Service Requirement

Any of the following can be used to meet the statutory statement requirement:

- THECB Selective Service Statement of Registration Status (<u>English Statement</u> or <u>Spanish Statement</u>)
- Printout from <u>SSS.gov</u> website
- Institutional Student Information Record (ISIR) if status is available*
- THECB Selective Service Statement of Registration Status embedded in the Texas Application for State Financial Aid (TASFA)

*As of FY 2023-24, registration status is no longer reported on the ISIR. Institutions can u̶ any prior year ISIR that confirms registration to meet the statutory requirement for a student's status.

Institutions are **not** required to collect "proof" of registration or exemption from students or to verify the accuracy of the statement against external databases or other resources if conflicting information does not exist. See <u>Updated Guidance on Statutory Requirements that Impact Financial Aid Memo</u>).

State Grant Programs

TEXAS EDUCATIONAL OPPORTUNITY GRANT (TEOG)

TOWARD EXCELLENCE, ACCESS, AND SUCCESS (TEXAS) GRANT

TUITION EQUALIZATION GRANT (TEG)

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Texas Educational Opportunity Grant (TEOG)

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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:**

  o **Includes** all hours earned that are being accepted by the institution

  o **Excludes** dual enrollment credits & credits earned by examination

Available at:

- Public Community Colleges

- Public State Colleges

- Texas State Technical Institutes

TEOG Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/texas-educational-opportunity-grant-fy-2024-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 2024-25 Award Maximums

Institution Type	Semester Max	Year Max (Fall, Spring, and Summer)
Public State College	$1,730	$5,190
Public Technical Institute	$4,285	$12,855
Public Community College	$2,886	$8,658

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

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)

TEXAS Grant Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/texas-grant-fy-2024-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	• 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	• Meet the Texas Success Initiatives (TSI) assessment thresholds or qualify for an exemption
CLASS STANDING	• 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	• 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 2024-25 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	$5,394	$2,500	$16,182	$7,500

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

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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)

TEG Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/tuition-equalization-grant-fy-2024-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

⚠️ **Updated** **ALERT: Update to Exceptional Need (TAC, Section 22.24(b))**

The following rule change was proposed after consensus during negotiated rulemaking activities in November 2022 and approval by the Board in April 2023.

TAC, Section 22.24(b): The term "exceptional need" was changed to provide institutions with greater flexibility in supporting economically disadvantaged students through funds from the TEG program. The **previous** rule for "exceptional need" was for an undergraduate student that had an expected family contribution (EFC) less than or equal to $1,000.

Beginning 2023-24, exceptional need will apply to undergraduate students that have an EFC less than or equal to 50% of the federal Pell Grant eligibility cap that aligns with the year the institution is packaging (i.e., institutions will use 50% of the 2023-24 Pell grant cap to determine which students can receive a TEG award in 2023-24).

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Exceptional Need

Update to Exceptional Need (TAC, Section 22.24(b))

The following rule change was proposed after consensus during negotiated rulemaking activities in November 2022 and approval by the Board in April 2023. TAC, Section 22.24(b):

The term "exceptional need" was changed to undergraduate students that have an EFC less than or equal to 50% of the federal Pell Grant eligibility cap that aligns with the year the institution is packaging.

For example: Institutions will use 50% of the 2024-25 Pell grant cap ($7,395) to determine which students can receive an exceptional need TEG award.
- 50% of the Pell cap for 2024-25 of $7,395 is $3,697.50
- $3,697.50 is the SAI cap for Exceptional Need.
- Any student with a Student Aid Index under or equal to $3,697.50 would qualify for exceptional need if otherwise eligible for TEG.

Tuition Differential

- Tuition differential is defined as the difference between the tuition paid at a private or independent institution and the tuition the student would have to pay to attend a comparable public institution in Texas.
- Fees are not included in this calculation.
- To calculate the tuition differential, the institution must first identify it's designated Southern Association of Colleges and Schools (SACS) level.
- SACS identifies institutions by the highest levels of degrees they offer.
- The THECB publishes average resident undergraduate and graduate tuition rates per semester credit hour for public institutions at various SACS levels each year in the TEG Program Guidelines.

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Tuition Differential Calculation

Institution Hourly Tuition Rate − SACS Average Hourly Tuition = Difference   x Total Hours Enrolled = Tuition Differential

$$\$797 \ - \ \$201 = 596 \ x \ 24 = \$14{,}304$$

Example 1:
COA = 30,000
SAI = 500
Financial Need = $29,500
Enrolled Fall/Spring = 12 credits (24 total)
Tuition Diff = $14,304
Award = $5,810

Example 2:
COA = 30,000
SAI = 28,000
Financial Need = $2,000
Enrolled Fall/Spring = 12 credits (24 total)
Tuition Diff = $14,304
Award = $2,000

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State Scholarship, Work-Study and Loan Programs

SCHOLARSHIP PROGRAMS

WORK-STUDY PROGRAMS

LOAN PROGRAMS

Texas First Scholarship

Texas First Scholarship Overview

The Texas First Program is designed to keep Texas' best and brightest on a direct track to a postsecondary pathway here in our great state. Texas' top students can accelerate their path to college and earn up to a year in scholarship dollars to attend select Texas institutions.

Texas First Program Webpage: https://www.highered.texas.gov/our-work/empowering-our-students/the-texas-first-program/

Texas First Scholarship Eligibility

To qualify for a state credit, 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*.

Available at:

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

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Texas Armed Services Scholarship Program (TASSP)

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.

TASSP Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/texas-armed-services-scholarship-program-fy-2024-guidelines/

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TASSP 2023-24 Annual Award Maximum

Institution Type	Award Maximum
Public or Private Institutions of Higher Education	Up to $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.

Work-Study Programs

Work-Study Eligibility

To receive a Work-Study 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 program leading to ordination or licensure to preach for a religious sect or to be a member of a religious order;
- 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

Work-Study Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/work-study-program-guidelines/

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 5.85%.

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
- cannot exceed manageable student loan debt as determined by the Texas Higher Education Coordinating Board

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

2023-2024

Program Guidelines

| College Access Loan (CAL)

Texas Higher Education
COORDINATING BOARD

CAL Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/college-access-loan-fy-2024-guidelines/

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

FORWARD Program

2023-2024
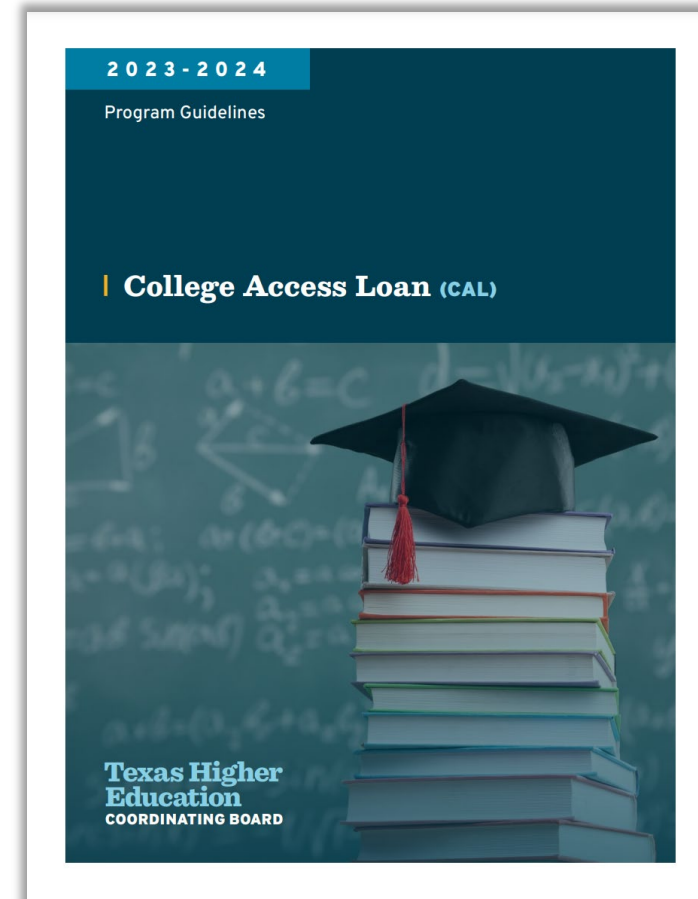
Program Guidelines

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

Texas Higher Education
COORDINATING BOARD
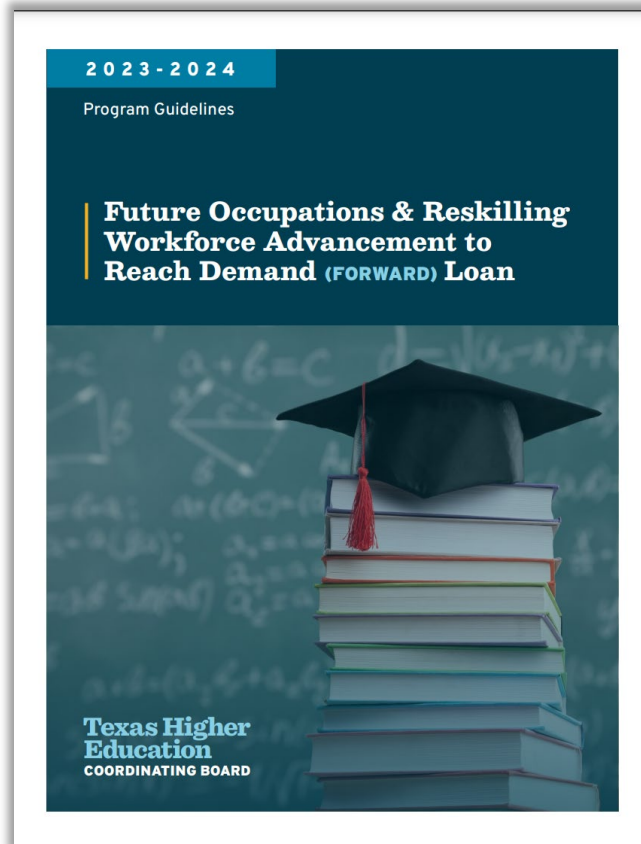
FORWARD Program Guidelines:
https://reportcenter.highered.texas.gov/agency-publication/guidelines-manuals/forward-loan-fy-2024-guidelines/

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 3.85%.

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.

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Manageable Debt Calculation (MDC)

Explanation

Application Checklist

THECB completes the
manageable debt calculation
to determine final eligibility. Depending on
the calculation, the loan could be
approved, reduced, or canceled by the
THECB.

The Calculation

Amount approved by THECB will depend on:

- ✓ Borrower's Program of Study

- ✓ Current Educational Debt

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Current Education Debt

Included

✓ Education accounts that are open with an active balance on the tradeline (Experian)

✓ Private and federal loans

✓ New loans with a Loan Consummation Disclosure (LCD) generated

✓ Pending disbursements

Not Included

✓ Paid and Closed accounts

The Cosigner's debt is not included in the calculation

Possible Outcomes after MDC Review

FULL LOAN AMOUNT APPROVED

REDUCED LOAN AMOUNT APPROVED

LOAN CANCELLED

Manageable Debt Formulas

- ✓ Maximum Manageable Debt is determined by the Program Of Study

COA - EFA = Unmet Cost

- ✓ Unmet Cost must be equal to or less than the requested amount/certified amount
- ✓ Current Manageable Debt = All Open Educational Loans
- ✓ Maximum Manageable Debt - Current Manageable Debt = Allowable Manageable Debt
- ✓ Allowable Manageable Debt is the deciding factor for loan approval

Full Loan Amount Approval

24	**Current Manageable Debt, Principal Balance of Student Loans**		
25	$1,118	$10,000	
26	$3,500		
27	$3,595		
28	$2,000		
29	$2,750		
30	$10,000		
31			
32	**Current Manageable Debt, Total**	$32,963	
33			
34	**Pre-Manageable Debt**		
35	**Maximum Manageable Debt**	$79,067	
36	Less Current Manageable Debt	$32,963	*APU2: DEBT OTH*
37	**Allowable Manageable Debt**	$46,104	*APU2: DEBT TTL*
38	FORWARD Loan Amount Certified	$10,000	
39	Eligible FORWARD Loan Amount	$10,000	
40			
41	**THECB Review**		
42	Approved FORWARD Loan Amount	$10,000	
43			
44	**Post-Manageable Debt**	$42,963	
45			
46	**Future FORWARD Loan Eligibility**	$36,104	
47			
48	**Comments**		
	Approved FORWARD Loan Amount = Eligible FORWARD Loan Amount		

Manageable Debt Calculation (MDC) Fo

✓ Borrowers Current Manageable Debt is $32,963

✓ Borrowers Allowable Debt is $46,104 and the certified requested amount was $10,000

✓ THECB would approve the Full Loan Amount of $10,000

Full Loan Amount Approved

Task	Completion Date	Responsibility
Borrower Application Completed ⑦	8/21/2023	Borrower
Borrower Application Signed ⑦	8/21/2023	Borrower
Private Education Loan Applicant Self-Certification (BCF) Signed ⑦	8/21/2023	Borrower
Credit Approved ⑦	8/21/2023	Lender
Lender Approval Completed ⑦	9/7/2023	Lender
School Certification Completed ⑦	9/6/2023	School
Loan Guaranteed ⑦	9/7/2023	Lender
Private Education Loan Approval Disclosure (LAD) Sent ⑦	9/11/2023	Lender
Private Education Loan Approval Disclosure (LAD) Accepted ⑦		Borrower
Private Education Loan Final Approval (LCD) form Sent ⑦		Lender
Required Right to Cancel Waiting Period ⑦		Borrower
Ready to Disburse ⑦		Lender

Loan status the amount of **$10,000**
(CLUID:

Status: Incomplete

HelmNet Task List

✓ Lender Approval Complete
✓ Loan Guaranteed
✓ Private Education Loan Approval Disclosure (LAD) Sent

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Reduced Loan Amount Approval

- ✓ Borrowers Current Manageable Debt Total increased to $72,963 which reduced the Allowable Manageable Debt to $6,104

- ✓ THECB will reduce the certified loan amount from $10,000 to $6,104 and Approve

Reduced Loan Amount Approved

HelmNet Task List

✓ Lender Approval Complete
✓ Loan Guaranteed
✓ Private Education Loan Approval Disclosure (LAD) Sent

Amount of loan was reduced by THECB due to MDC

Reduced Loan Amount Approved

Texas Higher Education Coordinating Board
STUDENT FINANCIAL AID PROGRAMS
PO Box 12788, Austin, TX 78711-2788
800-242-3062 Fax: 512-427-6423
www.hhloans.com

September 7, 2023

Re: College Access Loan

Student Name: Mickey Mouse
Application # 8120890003W00N044
Institution: THECB University
Program of Study: Nursing Education

Our office recently received a certification for the College Access Loan (CAL) for student above. Changes have been made to the certified amount because the students' debt level for the chosen program of study exceeds the manageable debt level calculation.

One of the goals for the CAL program is for students to graduate with manageable student loan debt, meaning their monthly loan payment is no more than 10% of their gross earnings and they are able to pay off their student loan debt within 10 years. Additional information regarding eligibility for the CAL program is available under Texas Administration Code, Chapter 22, Subchapter C.

You may view the changes online at HelmNet (HHLOANS) Login.

For questions, contact Financial Aid Services at 844-792-2640 or through CONTACT US (select "Financial Aid Question" under Contact Reason).

Student Financial Aid Programs

For online account and payment information, please visit www.hhloans.com

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Cancelled Loan Amount

24	**Current Manageable Debt, Principal Balance of Student Loans**						
25	$1,118	$10,000					
26	$3,500	$20,000					
27	$3,595	$10,000					
28	$2,000	$8,500					
29	$2,750	$7,550					
30	$10,000						
31							
32	**Current Manageable Debt, Total**	$79,013					
33							
34	**Pre-Manageable Debt**						
35	**Maximum Manageable Debt**	$79,067					
36	**Less Current Manageable Debt**	$79,013	*APU2: DEBT OTH*				
37	**Allowable Manageable Debt**	$54	*APU2: DEBT TTL*				
38	FORWARD Loan Amount Certified	$10,000					
39	Eligible FORWARD Loan Amount	$54					
40							
41	**THECB Review**						
42	Approved FORWARD Loan Amount	$0					
43							
44	**Post-Manageable Debt**	$79,013					
45							
46	**Future FORWARD Loan Eligibility**	$54					
47							
48	**Comments**						
	DENIED = Allowable Manageable Debt/Eligible Loan amount is less than $100.00						

Manageable Debt Calculation (MDC) Fo

- ✓ Borrowers Current Manageable Debt Total increased to $79,013 which reduced the Allowable Manageable Debt to $54

- ✓ THECB will cancel this loan because the Allowable Manageable Debt it less than $100

- ✓ THECB cannot issue a loan for less than $100

Loan Cancelled by THECB

After THECB completes the Manageable Debt Calculation:

✓ HelmNet Status will show as Canceled

✓ All remaining tasks will contain a red "X"

Loan Cancelled by THECB

Texas Higher Education Coordinating Board
STUDENT FINANCIAL AID PROGRAMS
PO Box 12788, Austin, TX 78711-2788
800-242-3062 Fax: 512-427-6423
www.hhloans.com

September 7, 2023

Re: College Access Loan

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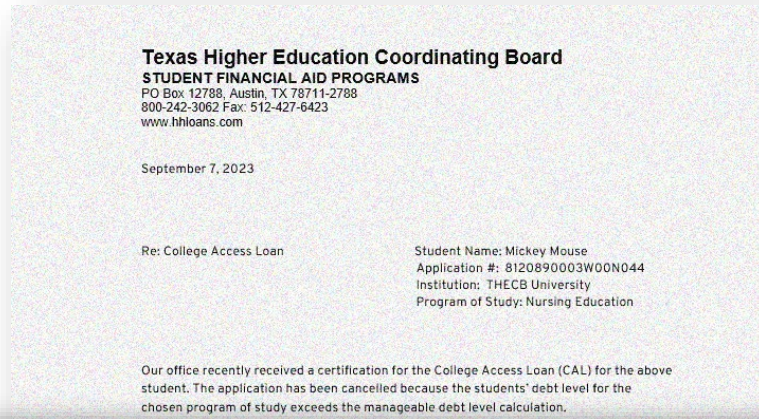
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You may view the changes online at HelmNet (HHLOANS) Login.

For online account and payment information, please visit www.hhloans.com

Letter emailed to the INSTITUTION's Financial Aid Director and Shared Mailed box requested on the User Access form
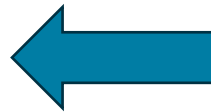
Letter is mailed to the STUDENT

Texas Higher Education Coordinating Board
STUDENT FINANCIAL AID PROGRAMS
PO Box 12788, Austin, TX 78711-2788
800-242-3062 Fax: 512-427-6423
www.hhloans.com

April 28, 2023

MICKEY MOUSE
123 ROYAL LANE
APT 3B
HOUSTON, TX 01234

Re: College Access Loan

Application # 8120890003W00N044
Institution: THECB University
Program of Study: Nursing Education
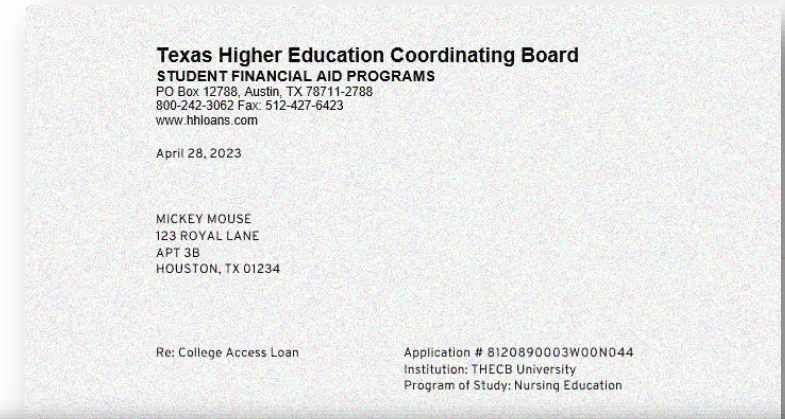
We regret to inform you that we are unable to continue processing your request for the College Access Loan (CAL).

You are not eligible to receive funding under the CAL program because the debt level you will accrue while enrolled in your chosen program of study exceeds the manageable debt level calculation. One of the goals and eligibility requirements of the CAL program is for students to graduate with manageable student loan debt, meaning their monthly loan payment is no more than 10% of their gross earnings and they are able to pay off their student loan debt within 10 years. Additional information regarding eligibility for the CAL program is available under Texas Education Code, Chapter 52 or Texas Administrative Code, Chapter 22, Subchapter C.

For additional assistance, please contact Customer Support Services at 800-242-3062, Monday through Friday, 8:00 a.m. to 5:00 p.m., CST.

Loan Canceled by Student or School

Application status for ANGELO STATE UNIVERSITY in the amount of $4,055 (CLUID: 8120890003WH5B01E)

Status: Canceled by the School on 8/31/2023

Task	Completion Date	Responsibility
✔ Borrower Application Completed ?	8/11/2023	Borrower
✔ Borrower Application Signed ?	8/11/2023	Borrower
✔ Private Education Loan Applicant Self-Certification (BCF) Signed ?	8/11/2023	Borrower
✔ Cosigner Application Completed ?	8/11/2023	Cosigner
✔ Cosigner Application Signed ?	8/11/2023	Cosigner
✔ Credit Approved ?	8/11/2023	Lender
✖ Lender Approval Completed ?		Lender
✖ School Certification Completed ?		School
✖ Loan Guaranteed ?		Lender
✖ Private Education Loan Approval Disclosure (LAD) Sent ?		Lender
✖ Private Education Loan Approval Disclosure (LAD) Accepted ?		Borrower
✖ Private Education Loan Final Approval (LCD) form Sent ?		Lender
✖ Required Right to Cancel Waiting Period ?		Borrower
✖ Ready to Disburse ?		Lender

No communication is sent when a school or student cancels a loan.

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 — Exemptions and Waivers Summary

Texas Higher Education Coordinating Board

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 |

Questions?

Stay Connected

THECB WEBSITES

SFAP LISTSERV

CONTACT US

THECB | Texas Higher Education
COORDINATING BOARD

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
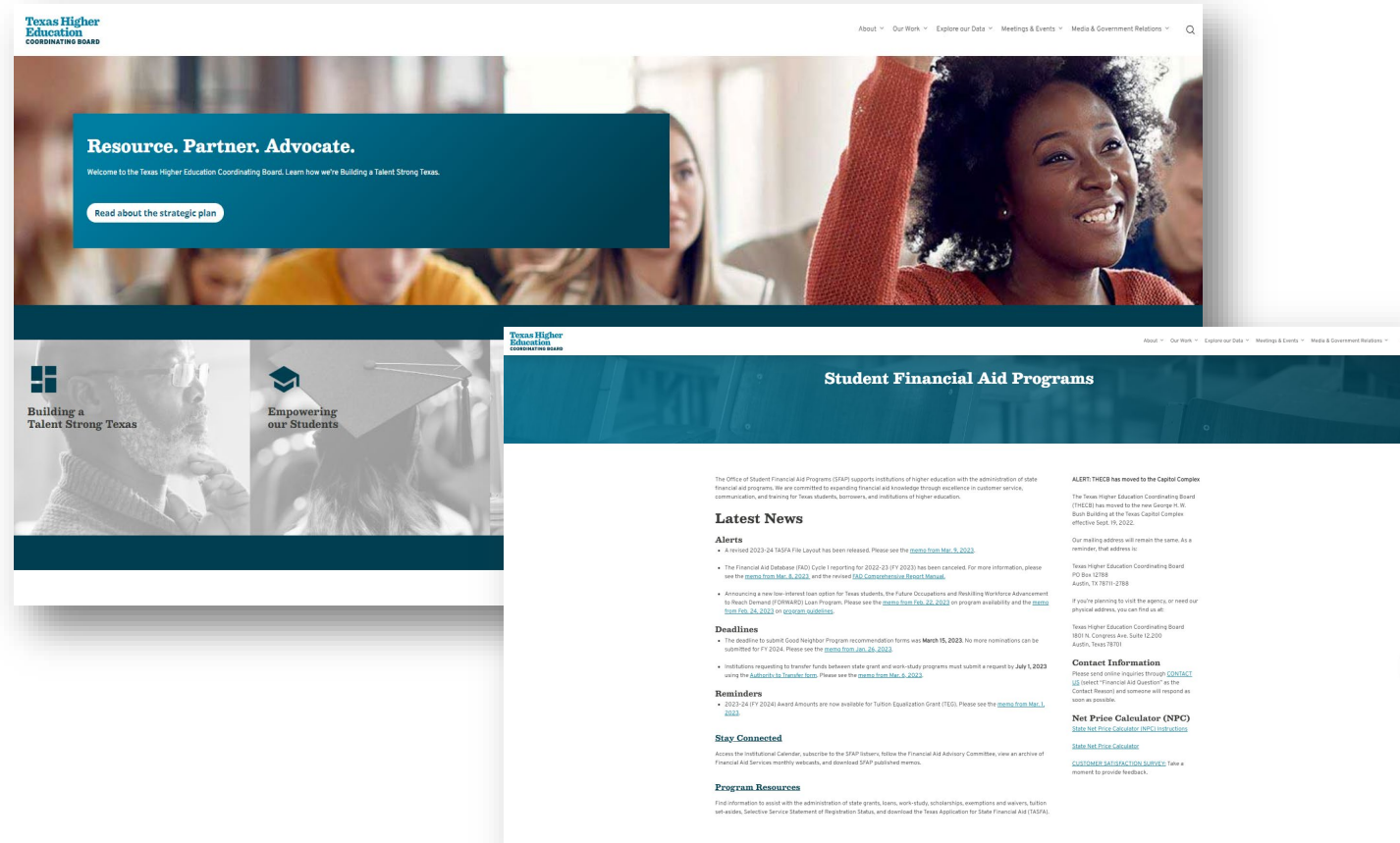
Student Financial Aid Programs - Texas Higher Education Coordinating Board

College for All Texans

- Applying for college information

- Online TASFA and paper form

- Eligibility requirements for:
  - ✓ State and Federal Grants & Scholarships
  - ✓ Loan Programs
  - ✓ Exemption & Waiver Programs
  - ✓ Texas College Work-Study Program

College For All Texans: Types of Financial Aid

HHLoans

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

HHLoans

Subscribe to the SFAP ListServ and Receive:

- Notifications

- THECB Financial Aid Updates

- Reminders

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

Training Requests

This form is used to collect training requests from institutions/organizations.

All requests should be submitted at least 30 days in advance to be considered.

Training requests are approved based on trainer availability.

Please allow up to five business days for the training request to be reviewed.

https://app.smartsheet.com/b/form/4f344e8e1f3c48c5902f005779ffd59e

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 <u>CONTACT US</u> web form.

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

THE**CB** | Texas Higher Education COORDINATING BOARD

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**

GAPP Help Desk Ticket

For questions on transactions and payment requests in GAPP, submit a GAPP helpdesk ticket.

Enter a subject

Select your request type

Select the program type

Enter description of issue

Need Access?

THECB System Access

User Access to THECB Systems

The certifying official, typically a Director or higher will complete this form.

Institutions can add a shared email address for loan correspondence

The certifying official will certify the form using Adobe Signature (a digital date stamp) before submitting.

User Access to THECB Systems

User Access

Add or remove MOVEit DMZ users

- No more than two designees are allowed

Remove CBPASS users for the following applications:

- Good Neighbor
- Data Submission

User Access to THECB Systems

Request, update, or remove HelmNet access.

Select access level as Read or Edit.

Once the User Access form is complete, institutions should use the Online Verification form to upload the form.

Texas Higher Education COORDINATING BOARD

Questions?

Thank you!

We appreciate your feedback.

Please take a moment to complete our survey.