How We Calculate Your Financial Need

The information on your FAFSA is analyzed by the Federal Student Aid Program and then reviewed for accuracy by our office. All the information you provide to us is kept confidential and is used only as necessary to calculate your financial aid. For financial aid purposes, “need” is defined as the difference between your cost of attendance (as determined by the university) and your Expected Family Contribution (EFC), which is calculated from the information you provided on your FAFSA.

EFC depends on:
- The student’s dependency status
- Family size
- Number of family members in college
- Taxable and nontaxable income and assets

Here’s an Example of How Financial Need is Determined:

Cost of attendance at Texas A&M University-Corpus Christi: $22,036
Expected Family Contribution: $7,000
Estimated Financial Need: $15,036

Meeting Your Financial Need

Our office makes every effort to meet your financial need. In many cases, there are not enough funds to meet the full need, especially for non-resident students. You may only be eligible for a standard amount of Federal Direct Loans based on your grade level ($5,500 maximum for freshmen). You may need to rely on private or merit scholarships, Federal Direct PLUS loans or private loans to supplement your aid package.

Application Completed: Expect Award Offer:
November 1 January 1
March 1 May 1

Your Financial Aid Award Offer

When your aid award offer is ready, you will receive a notification at your official University email address informing you to go to S.A.I.L. to log in and view your offer and instructions for next steps. If you have completed your application and submitted all requested documents, you can expect to receive an award offer as follows:

FINANCIAL AID CHECKLIST AND TIMELINE

STEP 1
Get your FSA ID: http://fsaid.ed.gov
You’ll need your FSA ID to sign your FAFSA during the application process.

STEP 2
Submit the required documentation online or in person. New Student Orientation - December or General Meeting - March 1
To schedule an appointment (for new students) or to access the portal, contact the Office of Student Financial Assistance at 361.825.3257.

STEP 3
Apply for aid by submitting a Free Application for Federal Student Aid (FAFSA), found at fafsa.gov
Priority Deadlines:
Fall Semester – March 15
Spring Semester – October 1
Summer Semester – February 15

STEP 4
STEP 5
STEP 6
STEP 7
Submit verification (if requested). If your FAFSA requires verification, you will be asked to submit the requested paperwork via the online verification portal. A list of the required documents, as well as the portal, can be accessed on S.A.I.L. Processing takes two to three weeks, but can be longer during peak season.

Receive award notification. Award notification will be sent to the student’s official University email address. Award information will also be posted on the student’s S.A.I.L. account.

If accepting a loan, you will need to complete loan counseling and sign a Master Promissory Note (MPN). Instructions are available at: osfa.tamucc.edu/guarantee_loan.html

Your Financial Need will be recalculated using information submitted in the online verification portal to determine whether your loan amount needs to be increased.

Specific disbursement dates by financial aid type can be found at osfa.tamucc.edu/get_money.html

DISCOVER THE ISLAND UNIVERSITY,
the only university in the nation located on its own island, in the heart of the Texas Gulf Coast. The Island University has earned its spot as the premier, urban doctoral-granting institution in South Texas, supporting a UAS test site, two institutes and more than 45 research centers and labs.

Offering more than 80 of the most popular degree programs in the state, Texas A&M University-Corpus Christi has been proudly providing a solid academic reputation, renowned faculty and highly rated degree programs since 1947. The University is also part of the distinguished Texas A&M system.
How Do I Apply for Financial Aid?
To apply for financial aid, you must complete and submit the Free Application for Federal Student Aid, also known as the FAFSA. You can complete the FAFSA electronically at [www.fafsa.gov](http://www.fafsa.gov). Each method is available in both English and Spanish.

Before you get started
It’s a good idea to simplify the process and get your affairs in order before filling out the FAFSA.

1. Acknowledge your eligibility for federal student aid (see checklist on the left).
2. Gathering the documents you need.
   - You will need your Social Security Number, driver’s license, income tax returns, bank statements and investment records.
3. Determining whether you will apply as a dependent or independent.
4. Applying for an FSA ID now!
5. Answering a few simple questions will help determine if you need to provide parental information on the FAFSA.
6. Planning how to sign your FAFSA.
   - You can sign your FAFSA electronically with your FSA ID and password by logging in an a signing multiple page.
7. Applying for an FSA ID now!
   - You can sign your FAFSA electronically with your FSA ID and password by logging in an a signing multiple page.
8. Noting important deadlines.
9. Processing the Free Application for Federal Student Aid (see checklist on the left).
   - If you plan to have a loan, you must file a FAFSA and may be asked to verify your eligibility.

Estimated Cost of Attendance
The following estimated costs are for the 2016-2017 academic year. Expenses will vary based on a number of factors, including lifestyle, living accommodations, meal plans and area of study.

Undergraduate Texas Residents
The figures represented below are a combined estimated cost of attendance for a typical full-time undergraduate student from Texas attending both the fall and spring semesters (9 months/24 credit hours) at Texas A&M University-Corpus Christi. An estimated cost of attendance per semester can be calculated by dividing the amounts reflected below in half.

<table>
<thead>
<tr>
<th>ITEM</th>
<th>ON CAMPUS</th>
<th>LIVING AT HOME WITH PARENTS</th>
<th>LIVING AT HOME WITH DEPENDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; fees</td>
<td>$10,620</td>
<td>$8,425</td>
<td>$8,425</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$8,814</td>
<td>$9,628</td>
<td>$4,668</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,029</td>
<td>$2,029</td>
<td>$2,029</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,008</td>
<td>$1,008</td>
<td>$1,008</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,538</td>
<td>$1,807</td>
<td>$1,807</td>
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<tr>
<td><strong>Total Cost of Attendance</strong></td>
<td><strong>$22,036</strong></td>
<td><strong>$22,868</strong></td>
<td><strong>$17,037</strong></td>
</tr>
</tbody>
</table>

Please note that these figures are subject to change and can vary by student.

Undergraduate Non-Texas Residents
The figures represented below are a combined estimated cost of attendance for a typical full-time undergraduate student from out of state attending both the fall and spring semesters (9 months/24 credit hours) at Texas A&M University-Corpus Christi. An estimated cost of attendance per semester can be calculated by dividing the amounts reflected below in half.

<table>
<thead>
<tr>
<th>ITEM</th>
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<th>LIVING AT HOME WITH DEPENDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; fees</td>
<td>$18,258</td>
<td>$14,425</td>
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<tr>
<td>Room &amp; Board</td>
<td>$9,628</td>
<td>$9,628</td>
<td>$4,668</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,029</td>
<td>$2,029</td>
<td>$2,029</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,008</td>
<td>$1,008</td>
<td>$1,008</td>
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<tr>
<td>Miscellaneous</td>
<td>$2,168</td>
<td>$2,168</td>
<td>$2,168</td>
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<tr>
<td><strong>Total Cost of Attendance</strong></td>
<td><strong>$31,869</strong></td>
<td><strong>$25,258</strong></td>
<td><strong>$17,037</strong></td>
</tr>
</tbody>
</table>

Please note that these figures are subject to change and can vary by student.

Tuition & Fees: Based upon a lifetime student loan of 12 credit hours per semester ($42,700 over a 4 year period). Actual tuition and fees will vary depending on your academic year, area of study, type of courses taken, and type of courses taken.

Room & Board: Charges are an estimate and will vary depending on your housing and meal plan selections.

Transportation: Expenses you may incur traveling to and from campus. This does not include items such as vehicle maintenance or purchases.

Miscellaneous expenses: Includes items you may purchase throughout the academic year that are necessary for your educational goals. Your actual miscellaneous expenses will vary from the given amounts based on your spending habits.