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 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 school
- Taxable and nontaxable income and assets

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

<table>
<thead>
<tr>
<th>Cost of attendance at Texas A&amp;M University-Corpus Christi</th>
<th>Expected Family Contribution</th>
<th>Estimated Financial Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20,233</td>
<td>$7,000</td>
<td>$13,233</td>
</tr>
</tbody>
</table>

Meeting Your Financial Need
Our office makes every effort to meet your financial need. In many cases, there are not enough funds to cover your entire need. You may 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.

Your Financial Aid Award Offer
When your aid award offer is ready, you will receive a notification at your @islander.tamucc.edu email address informing you to go to S.A.I.L. to log in and see your offer and instructions for next steps. If you have completed your aid application and submitted all requested documents, you can expect to receive an award offer as follows:

<table>
<thead>
<tr>
<th>Application Completed</th>
<th>Expect Award Offer</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 1</td>
<td>April 1</td>
</tr>
<tr>
<td>Late March</td>
<td>May 1</td>
</tr>
</tbody>
</table>

FINANCIAL AID CHECKLIST AND TIMELINE

**STEP 1** Get your FSA ID at fsaid.ed.gov
You'll need your FSA ID to sign your FAFSA during the application process.

**STEP 2** Complete your FAFSA online or apply using the Free Application for Federal Student Aid (FAFSA) found at fafsa.gov
Priority Deadlines: Fall Semester – March 31 Spring Semester – November 1

**STEP 3** Submit University scholarship application on or before the deadline:
- October 1 (Freshmen)
- March 1 (Transfer/Current Students)

**STEP 4** Submit Verification (if requested)
If your FAFSA requires verification, you will be asked to submit the worksheet(s) available at osfa.tamucc.edu and requested documentation as soon as possible. Processing usually takes two to three weeks, but it can take longer during the peak season.

**STEP 6** Receive award notification.
Award notification will be sent to the student’s official University email address. Award information will also be posted on a student’s S.A.I.L. account.

**STEP 7** Complete loan counseling and sign a MPN. Counseling is required for students who take out loans. Instructions are available at osfa.tamucc.edu/guarantee_loan.html Must complete before loan check can be disbursed.

**STEP 8** Receive financial aid.
Financial aid is normally disbursed directly to the Business Office prior to the first day of classes or tuition deadline. Note: All first-year, first-time borrowers must wait 30 days after the semester has started before receiving any of their loan funds. 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 50 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 foundation, renowned faculty and highly ranked degree programs since 1947. The University is also a part of the distinguished Texas A&M system.

MAILING ADDRESS
Texas A&M University-Corpus Christi
Office of Student Financial Assistance
6300 Ocean Drive, Unit 5772
Corpus Christi, TX 78412-5772

LOCATE US ON CAMPUS
Student Services Center, 1st floor
(Building #30 on campus map)
INVESTING IN YOUR FUTURE

INVESTING

APPLYING FOR FINANCIAL AID

How Do I Apply for Financial Aid?

1. Be a U.S. citizen or eligible non-citizen.
2. Have a valid Social Security Number (unless you are from the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).
3. Be registered with Selective Service if you are male and 18 to 25 years of age.
4. Have a high school diploma or GED Certificate, or pass an equivalency exam.
5. Be enrolled or accepted for enrollment as a regular student of an eligible institution.
6. Not have a drug conviction for an offense that occurred while you were working toward a degree or certificate in an eligible program.
7. Demonstrate financial need (except for unsubsidized Stafford Loans).

Before you get started

It’s a good idea to simplify the process and get your affairs in order before filling out the FAFSA by:

• Checking your eligibility for federal student aid (see check list on the left).
• Gathering the documents you need. You will need your Social Security Number, drivers license, income tax returns, bank statements and investment records.
• Determining whether you will apply as a dependent or independent. Answering a few simple questions will help determine if you need to provide parental information on the FAFSA.
• Planning how to sign your FAFSA. You can sign your FAFSA electronically with your FSA ID and password or by mailing in a signature page.
• Applying for an FSA ID now! Speed up the process by signing your FAFSA electronically with your FSA ID. Your parents will receive a FAQSA to sign electronically, too.
• Noting important deadlines.

You will need your Social Security Number, drivers license, income tax returns, bank statements and investment records.

Determining whether you will apply as a dependent or independent. Answering a few simple questions will help determine if you need to provide parental information on the FAFSA.

Planning how to sign your FAFSA. You can sign your FAFSA electronically with your FSA ID and password or by mailing in a signature page.

Applying for an FSA ID now! Speed up the process by signing your FAFSA electronically with your FSA ID. Your parents will receive a FAQSA to sign electronically, too.

Noting important deadlines.

Fuel of the Federal Student Aid forms that occurred while you were receiving federal student aid (such as grants, loans, or work-study).

Don’t be in default on any educational loan, or owe a refund or repayment on any educational grant.

Demonstrate financial need (except for unsubsidized Stafford Loans).

COST BREAKDOWN

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 in-state attending both the fall and spring semesters (9 months/24 credit hour) 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.

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

Undergraduate Non-Texas Residents

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

BUDGET

APPLICATION FOR FINANCIAL AID

For Financial Aid

Our mission is to provide students access to an excellent education. Students who demonstrate the need for financial assistance may be eligible for scholarships, grants, loans and/or work-study.

• Scholarships are awarded on the basis of academic merit combined with financial need.
• Grants are awarded on the basis of financial need and do not need to be repaid.
• Loans are funds that must be repaid over a period of time, usually after you leave school and usually with interest.
• Work-study is funding awarded on the basis of financial need that you can earn by working a part-time job on or off campus.

Eligibility

To be eligible to receive federal and state student aid, you must:

• Meet the Federal Student Aid deadline, try to apply as early as possible beginning October 1 of each year.
• Before you get started

*Texas A&M University-Corpus Christi

<table>
<thead>
<tr>
<th>ITEM</th>
<th>ON CAMPUS</th>
<th>LIVING AT HOME</th>
<th>LIVING AT HOME WITH PARENTS</th>
<th>OFF CAMPUS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,008</td>
<td>$1,008</td>
<td>$1,008</td>
<td>$1,008</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$9,196</td>
<td>$3,117</td>
<td>$4,668</td>
<td>$9,628</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,029</td>
<td>$2,029</td>
<td>$2,029</td>
<td>$2,029</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,807</td>
<td>$1,451</td>
<td>$1,807</td>
<td>$2,220</td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$8,425</td>
<td>$8,425</td>
<td>$8,425</td>
<td>$18,258</td>
</tr>
<tr>
<td>Estimated Total Cost of Attendance</td>
<td>$22,036</td>
<td>$17,415</td>
<td>$17,937</td>
<td>$38,010</td>
</tr>
</tbody>
</table>

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

Tuition & Fees: Based upon a full-time course load of 12 credit hours per semester (24 credit hours per academic year). Rates are subject to change and may vary depending on the college, amount of course taken, and type of course taken.

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

Transportation: Expenses may vary depending on the transportation that you use while attending Texas A&M University-Corpus Christi.

Miscellaneous Expenses: Includes expenses not included in the above categories that you might incur while attending college.