# **Financial Aid Displacement Advisory**

Financial aid displacement occurs when a student's financial aid is reduced due to receipt of a private scholarship or other reasons identified in this advisory. This practice occurs in Texas and should be taken into consideration while applying for financial aid. The institution to which you are applying is providing in this application a list of recommendations describing how to maximize your financial aid and ensure that you are prepared when financial aid displacement occurs. You are encouraged to reach out to the institution to which you are applying to receive advice on how to avoid financial aid displacement.

# A student's state-funded gift aid is most commonly revised or reduced because of:

- Additional gift aid received from a private source, such that the student's total gift aid exceeds financial need or cost of attendance.
- Reduced cost of attendance as a result of dropped classes, a change in housing status, or withdrawal from the institution, among other causes.
- Failure to meet satisfactory academic progress requirements or other merit-based criteria for the student's gift aid.
- A change in enrollment status that renders the student ineligible for certain gift aid programs.
- Failure to complete required administrative processes or submit documentation by established deadlines.
- A change in the student's Student Aid Index as a result of verification, updates, and/or corrections to the student's financial aid application which affects eligibility for some forms of gift aid or the amount of gift aid the student is eligible to receive.

#### Texas A&M University-Kingsville Financial Aid Advisory: Maximizing Your Gift Aid

Per Texas Education Code \$56.0094(c) (SB 2995), Texas A&M University-Kingsville (TAMUK) provides the following essential information and recommendations regarding your financial aid.

## How to Apply for Gift Aid

- 1. **Federal & State Aid (Grants):** Students must complete the Free Application for Federal Student Aid (FAFSA) annually at studentaid.gov. TAMUK's school code is 003639.
- 2. **Institutional Scholarships:** Admitted students are automatically considered for merit-based scholarships. The application for our Departmental Scholarships is available through the <u>Javelina Scholarship Portal</u>.
- 3. **Private Scholarships:** Students should report all private scholarships directly to the Office of Student Financial Aid (OSFA) upon notification.

#### Financial Aid Timeline & Deadlines

Process	Deadline/Timeline	Why It's Important
FAFSA Priority Deadline	January 15	Maximizes eligibility for limited state, federal and institutional need-based grants (e.g., TEXAS Grant, FSEOG).
Merit Scholarships	February 15	Complete your admission application to TAMUK by February 15 for priority consideration.
Departmental Scholarship Application	March 1	Deadline for most departmental, high- value institutional scholarships. Opens Nov. 1st.
Reporting Gift Aid	Within 14 days of receiving notification (for private scholarships)	Allows OSFA to process your package accurately and minimize displacement risk.
Document Submission	July 1	Deadline to submit all required verification and outstanding financial aid documents to ensure aid is ready for the payment deadline.

\*Reporting Gift Aid: Students must notify the Office of Student Financial Aid (OSFA) within 14 days of receiving notification of any private scholarships or external gift aid. Timely reporting allows OSFA to process your financial aid package accurately and minimize the risk of financial aid displacement.

#### **Recommendations to Maximize Gift Aid Awards**

- 1. **File Early:** Complete the FAFSA immediately after it opens on **October 1st** (or as soon as possible after its official release date) to meet the January 15 priority deadline.
- 2. **Apply Broadly:** Apply for TAMUK scholarships through the Javelina Scholarships (tamuk.scholarshipuniverse.com) and aggressively pursue external (private) scholarships such as those in My TX Future.
- 3. **Review Your SAR:** Promptly review your FAFSA Submission Summary (SAR) for errors and complete any necessary corrections immediately.
- 4. **Enroll Full-Time:** Most grants and institutional scholarships require full-time enrollment (12 credit hours minimum) to be disbursed at their maximum amount.

#### Recommendations to Ensure Gift Aid Will Not Be Reduced

- 1. **Report Private Aid Immediately:** Notify the OSFA of any external scholarships you receive, no matter how small, right away. This allows us to adjust your package proactively and apply the necessary funds correctly.
- 2. **Understand Satisfactory Academic Progress (SAP):** Maintain the required 2.0 institutional grade point average (GPA) and 67% completion rate to remain eligible for all federal, state\*\*, and institutional aid.
- 3. **Understand Merit Scholarship Renewal Requirements:** Maintain a minimum institutional GPA of 3.0 and complete a minimum of 30 semester credit hours (SCH) at TAMUK by the end of the respective academic year's summer term.
- 4. **Confirm Enrollment Status:** Ensure you are registered for the minimum number of credit hours required by each specific aid program *before* the census date. Dropping classes can immediately lead to an aid reduction.

## \*\*TEXAS renewal requirements:

- 1. Initial Year Recipients: Maintain an institutional 2.0 institutional GPA and 67% completion rate.
- 2. For All Subsequent Renewals (second through fourth year):
  - Credit Hours Completed: You must successfully complete a minimum of 24 semester credit hours in the previous academic year.
  - o Grade Point Average (GPA): You must maintain a cumulative GPA of at least 2.50.
  - o **Time Limit:** The grant is typically limited to 150 credit hours or 5-years or until you receive your first bachelor's degree, whichever comes first.

# **Contact Information**

For personalized advice regarding gift aid, financial aid displacement, or any part of your financial aid package, please contact:

Department: Office of Student Financial Aid

Phone: 361.593.5372

E-mail: financial.aid@tamuk.edu

Website: Office of Student Financial Aid