



UT San Antonio
The University of Texas at San Antonio

Guide to
**Financial
Aid**



2026-2027

Financial Aid & Scholarships
onestop@utsa.edu
onestop.utsa.edu/financialaid

Cost of Attendance

The **cost of attendance (COA)**, sometimes referred to as the “student budget,” is an estimate of both direct and indirect costs a typical student might accrue for one academic year (fall and spring terms).

Direct costs are items that will appear on your university bill, such as tuition & fees, and housing and meals (if you live on campus).

Indirect costs will not appear on your bill but are estimated costs associated with going to college and should be included in your budget. These include items like books, transportation and personal expenses.

Estimated Cost of Attendance Undergraduate Students

Note: The following figures are based on the 2025-2026 academic year.

Full Time Fall/Spring Resident Student (15 credit hours/term)	Living at Home w/Parents	Living Off Campus	Living On Campus
Tuition & Fees	\$11,448	\$ 11,448	\$11,448
Books, Course Materials, Supplies & Equipment	\$1,000	\$1,000	\$1,000
Housing	\$2,880	\$8,110	\$9,792
Meals	\$2,764	\$4,168	\$5,878
Transportation	\$3,216	\$3,990	\$774
Miscellaneous	\$1,540	\$2,134	\$2,160
Loan Fees*	\$68	\$68	\$68
Total Estimated COA	\$22,916	\$30,918	\$31,120

* Average amount of loan origination fees withheld by Federal Direct Lending if a student borrows Direct Student Loans.

Amounts based on 30 total credit hours. Tuition and fees may vary by college.

Estimated tuition & fees for full-time undergraduate non-resident student = \$27,598. All other charges remain the same.

Visit onestop.utsa.edu/coa for the most current estimated COA.

Applying for Financial Aid

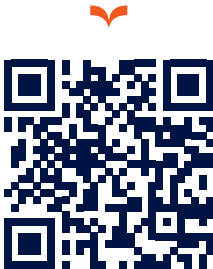
Free Application for Federal Student Aid (FAFSA)

FAFSA is a free application provided by the federal government to help students pay for college.

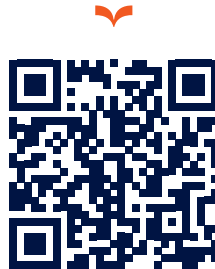
- All US citizens and certain eligible non-citizens (such as permanent residents) can apply for financial aid using the FAFSA.
- The UT San Antonio federal school code is 010115.
- FAFSA typically opens during the **fall semester**. We encourage students to apply by the financial aid priority deadline.*
- Students/contributors must grant consent to allow users' federal tax information to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange.
- Apply at studentaid.gov.
- Additional information can be found at onestop.utsa.edu/fafsa

Need assistance completing your FAFSA?

Scan here to sign up for a **Virtual Financial Aid Info Session**



Scan here to **schedule an appointment** with the Financial Success office



Note: Students must be admitted by the applicable deadline in order to be considered for priority financial aid.

** Visit onestop.utsa.edu/financial-aid for current financial aid dates and priority deadlines.*

Types of Financial Aid

Grants

Grants are offered based on financial need as determined by the results of the FAFSA. Grants are gift funds that do not require repayment. Priority for some grants is given to students that meet the financial aid priority deadline.*

Scholarships

Scholarships are funds that do not have to be repaid. They are awarded based on a student meeting certain eligibility criteria. Students can start applying for scholarships by using the Scholarship Hub. Deadlines vary.

Loans

Loans are a type of financial aid that enables students and parents to borrow money to cover the remaining costs and invest in their education.

Student Employment

Student employment helps students meet day-to-day expenses and gain work experience while in college. Work-study is available for students who submit a financial aid application and demonstrate financial need. However, work-study is not a requirement for most student jobs at UT San Antonio. Students can start applying using the University Career Center's job database (Handshake).



* Visit onestop.utsa.edu/financialaid/types for current financial aid dates and priority deadlines.

Applying for Scholarships

The Financial Aid and Scholarships Office administers several scholarships through the Scholarship Hub at onestop.utsa.edu/hub.

To apply for these scholarships, incoming and continuing students must first submit the Scholarship Hub's General Application each year by **January 15**.

Several scholarships have a need-based component, so it is important that students **complete the FAFSA**.



Scholarship Opportunities

General Scholarship Application

First-time freshman, transfer students and current students can access the General Scholarship Application on the Scholarship Hub.

College & Major Specific

UT San Antonio colleges and departments offer scholarship opportunities on the Scholarship Hub for students who have declared majors in their areas.

Honors College

Honors College scholarship applications and information regarding external scholarships are also available on the Scholarship Hub.

Visit onestop.utsa.edu/scholarships for more information.

Merit Scholarships **Freshman**

Distinguished Presidential Scholarship

Deadline: January 15

To recognize student's academic achievements, UT San Antonio offers the Distinguished Presidential Scholarship to students who display exceptional scholastic achievement in high school. Fall admitted freshmen will be given automatic consideration for this scholarship based on academic merit.

This scholarship is valued up to \$24,000, while funding is available, for up to four years if renewal eligibility is maintained. The value is awarded on a competitive basis. Must be admitted by January 15 to be considered.

CRITERIA TO QUALIFY	DPS ANNUAL AWARD AMOUNT
Top 5% and at least 1270 SAT (27 ACT)	\$6,000
Top 10% and at least 1270 SAT (27 ACT)	\$5,000
Top 15% and at least 1190 SAT (24 ACT)	\$4,500
Top 20% and at least 1170 SAT (24 ACT)	\$2,500
Top 25% and at least 1150 SAT (24 ACT)	\$500

Terry Scholarship

Deadline: December 1

Entering fall freshman applicants who demonstrate leadership potential, community service, financial need and are Texas residents may be eligible for the Terry Scholarship. Students can apply through the Scholarship Hub.

Top Scholar Program

Deadline: December 1

The Top Scholar program is a 4-year enhanced experience and scholarship covering tuition, fees, housing and meals. First-time freshmen who are in the top 5%, have a minimum 1440 SAT / 32 ACT and are a Texas resident are encouraged to apply on the Scholarship Hub.

Visit future.utsa.edu/freshman/aid for more information.

Bold Promise

UT San Antonio is committed to providing high-quality, affordable education for anyone who wishes to pursue a degree.

Bold Promise is a tuition promise program that aims to make college more accessible and affordable to graduating high school Texans from middle- and low-income families.

Qualifying students will have their tuition and mandatory fees covered 100% for eight fall and spring semesters within a 4-year time period, as long as students maintain eligibility.

How Do I Qualify?

New first-time freshman fall applicants can qualify for the Bold Promise program if they meet the following qualifications:



Be a Texas resident



Rank in top 25% of high school class



Submit FAFSA by January 15 for Fall 2026



Admitted by January 15 for Fall 2026



Have a family income up to \$100,000



Enroll full-time
12 credit hours or more each semester

Students will not see “Bold Promise” on their financial aid offer, but a combination of funding offered that covers tuition and mandatory fees.

Note: Bold Promise does not cover books, housing or meal plan. Students may have other aid offered to help with these expenses.

Visit onestop.utsa.edu/promise for more information regarding Bold Promise eligibility and deadlines.

Merit Scholarships **Transfer**

Distinguished Transfer Scholarship

Deadline for fall admits: May 1

Deadline for spring admits: October 15

Admitted transfer students transferring at least 24 credit hours at the time of admission will be given automatic consideration based on academic merit (minimum 3.8 transfer GPA). This scholarship is valued at up to \$6,000 (\$1,500 each semester) for up to four consecutive semesters, excluding summers, if renewal eligibility is maintained. The value is awarded on a competitive basis, while funding is still available.

Phi Theta Kappa Scholarship

Deadline for fall admits: May 1

Deadline for spring admits: October 15

Incoming transfers who are members of Phi Theta Kappa, who have a minimum 3.0 GPA can apply for the Phi Theta Kappa Scholarship of \$1,000 (\$500 per semester). Funding for this scholarship is limited, so awards are offered on a first-come, first-served basis until funding is exhausted. Students are awarded for four consecutive semesters, not including summer as long as renewal criteria is met. Students can apply through the Scholarship Hub.

Joint Admission Scholarship

Deadline for fall admits: May 1

Deadline for spring admits: October 15

Students transferring 24-66 semester credits from one of the five Alamo Colleges who have a cumulative minimum 3.0 GPA will be automatically considered for this scholarship of \$1,000 per year (\$500 per semester). Funding for this scholarship is limited, so awards are offered first-come, first-served, based on student eligibility and earliest date of admission to the university, until funding is exhausted. *Note: This is a non-renewable scholarship.*

Visit future.utsa.edu/transfer/aid for more information.

AlamoPROMISE to Bold Promise

The AlamoPROMISE to Bold Promise is a tuition promise program that aims to make college more accessible and affordable to AlamoPROMISE students who transfer to UT San Antonio and meet certain eligibility criteria. **Qualifying students will have their tuition and mandatory fees covered 100%** for four fall and spring semesters within a 2-year time period, as long as students maintain eligibility.

How do I qualify?

Students must have successfully completed the AlamoPROMISE program and meet the following qualifications:



Have a family income up to \$100,000*



Submit your FAFSA by May 1 (*admitted for fall*) **or November 1** (*admitted for spring*)



Minimum GPA of 3.2 with no course repeats, or minimum GPA of 3.25 regardless of course repeats



Complete an Associate's Degree and enroll at UT San Antonio the following fall or spring semester



Enroll at UT San Antonio full-time (*12 hours or more*) **for fall or spring semester**

Note: Students in an online only program are ineligible for Bold Promise.

**Students must have financial need. Family income information will be determined from your FAFSA.*

Visit onestop.utsa.edu/alamo.

After Applying

1 Check Your FAFSA Submission Summary

Once you submit your FAFSA, you will receive a FAFSA Submission Summary. **Check to make sure it's not rejected.** UT San Antonio will also receive a copy, but it's the student's responsibility that their aid report is correct.

2 Check Your Email

Once we receive your information from the Department of Education, you may receive emails from UT San Antonio requesting additional information.

Please check your student email account frequently. The sooner we receive required documents from you, the sooner we can finalize your aid package.

3 Accept Your Offer

Students will be notified of their offer via email and can accept their financial aid through your myUTSA Account. For new students, you must be admitted before you can be offered financial aid. To receive your aid, students must accept all or parts of their financial aid offer through the myUTSA Account student portal and satisfy any required documentation.

How to Report Outside Scholarships

If you receive any type of award to fund your education from a source other than UT San Antonio, you must report it to Financial Aid & Scholarships as soon as possible by submitting the Outside Scholarship Notification Form.

Please keep in mind that if you are receiving financial aid, federal and state regulations require all aid to fit within the student's Cost of Attendance. The submission of the notification form helps the Scholarships team adjust your awards to fit your cost of attendance accordingly.

Learn how to report outside scholarships here:

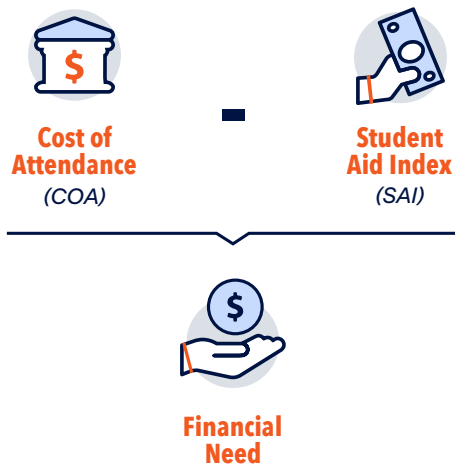
onestop.utsa.edu/scholarships/outside-scholarships

Determining Financial Need

UT San Antonio follows the federal methodology established by the Department of Education to determine need and eligibility for financial aid.

Calculating Financial Need

We are required to establish a **Cost of Attendance (COA)** for each student. We then subtract the **Student Aid Index (SAI)**, which is derived from the information provided on the FAFSA, to determine the remaining financial need. Your estimated COA, resources, SAI and remaining need are listed on your offer letter.



Student Aid Index (SAI)

A number that determines each student's eligibility for certain types of federal, state, and university student aid

Net Price/Cost

Net price gives you a realistic indicator of what you could potentially pay out of pocket after your gift aid (grants/scholarships) is applied. **Your net price is calculated by subtracting your gift aid from your cost of attendance.**

Financial Aid Re-evaluation

If you or your family have suffered an involuntary setback that has changed your finances since you filled out your FAFSA, you may qualify to have your financial aid re-evaluated.

Re-evaluation could lead to a change in your Student Aid Index (SAI) or a change in cost of attendance. An increase in grants is not guaranteed and is based on funding availability.

A Loss of Income Event Includes:

- Loss or change of employment
- Divorce/Separation of parents/spouse
- Change of marital status for dependent students
- Death of parent(s) or spouse
- Excessive out of pocket medical and/or dental expenses
- One-time taxable income (IRA disbursement, pension distribution, etc.)

If you would like us to consider a Loss of Income request, please submit the Loss of Income Form for the applicable year. This form can be found at:

onestop.utsa.edu/forms/financial-aid

Circumstances We Do Not Consider:

- If you already have a student aid index (SAI) of \$0
- Unusual expenses related to personal living—Mortgage payments, credit card debt, car payments, utilities
- One-year bonus such as lottery or gambling winnings
- Reductions in overtime pay
- Bankruptcy
- Vacation Expenses
- Withdrawal of 401k or retirement

Scan here to learn more about special circumstances and financial aid re-evaluation



Your To-Do List

Incoming Fall Students

- Apply to UT San Antonio**
- Complete your FAFSA**
FAFSA opens during fall semester
- Complete the General Scholarship Application**
Found on the Scholarship Hub
- Apply for outside scholarships**
Research local scholarship opportunities in your community
- Explore external scholarships on the Scholarship Hub**
***Pro tip:** The priority deadline for the General Scholarship Application is January 15. Don't wait—apply early!*

Spring

- Complete your FAFSA**
- Continue to apply for scholarships on the Scholarship Hub**
- Track financial aid status in your myUTSA Account**
- Check your myUTSA Account and student email account often and submit unsatisfied requirements**
- Review your Financial Aid Offer**
Student will be notified by mail and email once they have been offered aid
- Accept financial aid in your myUTSA Account**
- Sign up for New Student Orientation**

Summer

- First-time borrowers must complete Loan Entrance Counseling and sign the Master Promissory Note**
- Report outside scholarships**
Complete at onestop.utsa.edu/scholarships/outside-scholarships

Calculating Costs & Awards

These are estimated costs for the academic year. They're meant to give you a general idea of what to expect, but the **actual amounts may change as updated information becomes available.**

TUITION & FEES	ESTIMATE
30 hours (resident)	\$11,448
30 hours (non-resident)	\$27,598
ON-CAMPUS HOUSING	ESTIMATE
Alvarez Hall	
a. Single, shared bathroom suite	\$9,792
Laurel Village/Chaparral Village	
a. 4 bedrooms, 2 baths	\$9,984
b. 2 bedrooms, 1 bath	\$10,838
c. Chap 4 bedroom, 2 baths Double	\$6,286
Chisholm Hall	
a. Double	\$7,792
b. Triple	\$6,096
Guadalupe Hall	
a. Double	\$7,698
University Oaks ⁴	
a. 4 bedrooms, 2 baths	\$6,410
b. 2 bedrooms, 1 bath (furnished)	\$7,890
c. 2 bedrooms, 2 baths	\$8,290
d. 1 bedroom, 1 bath	\$12,610
e. Studio (furnished)	\$12,450

⁴University Oaks charges are not on the UT San Antonio bill.

ON-CAMPUS MEAL COSTS*	ESTIMATE
Roadrunner Platinum (Mon-Sun)	\$5,430
Roadrunner Gold (Mon-Sun)	\$5,130
Roadrunner Silver (Mon-Sun)	\$4,750
Rowdy 150 (150 meals/semester)	\$3,750
Rowdy 120 (120 meals/semester)	\$3,340
Rowdy 75† (75 meals/semester)	\$3,282

* Meal plans are required for Alvarez, Chaparral and Laurel Villages, Guadalupe and Chisholm Halls.

† Restrictions apply to Rowdy 75. Visit utsa.edu/dining for details.

PARKING PERMIT	COST
Commuter Student	\$202
Resident Housing	\$339
ORIENTATION	COST
New Student Programs Fee	\$175



Your First-Year Costs

What's included?

Beyond tuition and fees, your total expenses will depend on the personal choices you make during your time at UT San Antonio. This worksheet is designed to help you plan your budget and understand your overall financial picture.

Fall & Spring Tuition & Fees:

On-Campus Housing Rent:
(Dependent on residence option and bedroom number)

Meal Plan:

Parking Permit:

Books & Supplies:

Orientation Fee:

YOUR ESTIMATED COST TO ATTEND UT SAN ANTONIO YOUR FIRST YEAR: **A**

↻ See how this fluctuates based on your living choices.



Your Financial Aid Awards

How will I pay for my costs?

Your Financial Aid Gift Aid:
(Grants & Scholarships)

Student Loans:

3rd Party Payments:

Tuition Exemption:
(If you will be receiving an exemption from your tuition & fees such as the Hazlewood exemption.)

TOTAL FINANCIAL AID: **B**

Need additional aid?

Consider one or more of the following options:

OUTSIDE SCHOLARSHIPS: Scholarships available from various donors to which you can apply, and if awarded, use towards college

PARENT PLUS LOAN: A credit-based loan a parent would apply for on studentaid.gov

ALTERNATIVE LOANS: Credit-based loans you would apply for through a private lender or bank

SCHOLARSHIP HUB: The place for students to find various institutional scholarship opportunities

» onestop.utsa.edu/scholarships/hub

A

TOTAL FIRST-YEAR COSTS

—

B

SUBTRACT TOTAL FINANCIAL AID

=

C

REMAINING COST

One Stop

The One Stop Enrollment Center assists with all questions related to financial aid, undergraduate admissions and registration.

Whether it's in-person, online or over the phone, our One Stop counselors are here to help and can be reached in whatever way is most convenient for you.

You can find information on our website:

onestop.utsa.edu

Contact Us

In-person

Monday-Friday
8:30AM-4:00PM

Phone and Chat

Monday-Friday
8:30AM-4:30PM

Email

onestop@utsa.edu

Schedule an appointment:

onestop.utsa.edu/contact

Submit your documents at:

onestop.utsa.edu/resources/uploader



Financial Success

About Us

The Office of Financial Success helps students reduce financial stressors by providing them with comprehensive resources to manage both their personal and educational finances.

We provide one-on-one counseling to equip students to become financially successful while in college and beyond.

What We Offer

Workshops/Appointments

- Financial Aid Application Assistance
- Understanding Student Loan Repayment
- Managing Finances After College
Budgeting & Saving

Online Courses*

- Loan Guidance
- Earning Money
- Debt and Repayment
- And More!

Individual Appointments

- Get in touch with us at financial.success@utsa.edu to schedule an appointment



** Online courses are provided by UT San Antonio and Inceptia via their online program, Financial Avenue, at no cost to students*

Visit us online at onestop.utsa.edu/financialsuccess for more information.

For Military Affiliated Students

Center for Military Affiliated Students (CMAS)

As the hometown university of Military City USA, UT San Antonio serves one of the nation's largest active and retired military populations. CMAS proudly serves over 5,000 service members, veterans and their families so they may achieve their educational goals.

How We Can Help

CMAS can assist you with:

- **GI Bill**
- **Hazlewood Act**
- **Veteran Readiness & Employment** (VR&E or Chapter 31)

Veteran Success on Campus

The Department of Veterans Affairs (VA) has placed two VSOC vocational counselors at the main campus to assist Veterans, active duty military and their eligible family members who attend or plan to attend UT San Antonio.

Ranking



Military Times recognizes UT San Antonio as a "Best for Vets" university and features UT San Antonio in their 2021 list of Best for Vets: Colleges.

Visit Us

Office Hours

Monday-Friday

0800 to 1700 (8:00AM-5:00PM)

Contact Us



One Stop

onestop.utsa.edu

210-458-8000

[onestop.utsa.edu](mailto:onestop@utsa.edu)

Center for Military Affiliated Students (CMAS)

cmas.utsa.edu

210-458-4540

cmas@utsa.edu

Welcome Center

future.utsa.edu/visit/welcome-center

210-458-5145

welcome.center@utsa.edu

Career Center

careercenter.utsa.edu

210-458-4589

career.services@utsa.edu

Fiscal Services

utsa.edu/fiscalservices

210-458-6037

fiscalservices@utsa.edu

