UTSA Office of Financial Success

Who we are

The goal of Financial Success is to help reduce the financial stress for students by providing them with comprehensive resources to manage all of their finances.

What we offer

Workshops/Appointments
- Financial Aid
- Budgeting & Saving
- Understanding Student Loans
- Life after College

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

Individual Appointments or Request Workshops
By email at financial.success@utsa.edu

UTSA Resources

One Stop
The One Stop Enrollment Center assists with all questions related to financial aid, undergraduate admissions and registration.
- onestop.utsa.edu
- 210-458-8000

Scholarship Hub
The UTSA Scholarship Hub is the place for students to find various scholarship opportunities available to apply to, including the Scholarship Hub’s General Application.
- onestop.utsa.edu/hub

Center for Military Affiliated Students (CMAS)
The UTSA Center for Military Affiliated Students proudly serves over 5,000 service members, veterans and their families so they may achieve their educational goals.
- cmas.utsa.edu
- 210-458-4540

Career Center
The mission of the UTSA University Career Center is to assist all Roadrunners in discovering, pursuing, and achieving their unique career goals.
- careercenter.utsa.edu
- 210-458-4589

Roadrunner Pantry
The Roadrunner Pantry provides students struggling with food access and insecurity access to nutritious food. It is open to all students with a valid UTSA ID.
- utsa.edu/studentunion/roadrunnerpantry

GUIDE TO 
Financial Success

Online Courses are provided by The University of Texas at San Antonio and Inceptia via their online program, Financial Avenue for no costs to students.

UTSA Office of Financial Success
financial.success@utsa.edu
onestop.utsa.edu/financialsuccess
Money Management

Budgeting Tips
1. Know your income
2. Understand needs vs. wants
3. Review your spending habits
4. Create spending and savings goals
5. Start tracking your current spending

Loan Responsibilities
- Establish a budget to determine the amount of loans needed
- Federal loans are usually preferable to alternative loans.
- Borrow money for needs and not wants
- Keep track of the amount you borrow at studentaid.gov

Credit Score
The FICO score can range from 300-850. It is a numerical prediction of how risky it might be to lend to you to obtain a credit card or purchasing a car or house.
- How to protect your credit score
- Pay your bills on time
- Keep your balances low
- Only apply for and open new credit accounts as needed
- Pay off debt rather than moving it around

You can start building credit in college!
Good credit doesn't happen overnight

Income | Estimate | Actual
--- | --- | ---
Refund Check | | |
Work Income | | |
Parent Contributions | | |
Other | | |

Fixed Expenses | Estimate | Actual
--- | --- | ---
Rent | | |
Internet/Cable | | |
Loan Payment | | |
Car Payment | | |
Insurance | | |
Emergency/Money/Savings | | |
Other | | |

Variable Expenses | Estimate | Actual
--- | --- | ---
Groceries | | |
Cell Phone | | |
Gas/Transportation | | |
Electricity/Gas | | |
Water/Sewage/Garbage | | |
Credit Card | | |
Books/Supplies | | |
Entertainment | | |
Clothing | | |
Dining Out | | |
Travel/Vacation | | |
Bank/ATM Fees | | |
Doctor/Dentist/Medicine | | |
Pet Expenses | | |
Other | | |

Summary | Estimate | Actual
--- | --- | ---
Total Income | | |
Total Expenses | | |
Balance | | |

Financial Aid

Check List
- Completed your FAFSA or TASFA
  - Opening Date: October 1
  - Priority Deadline: January 15
- Apply for scholarships
  - UTSA Scholarship Hub
  - Outside Scholarships
- View Financial Aid status in ASAP

Myths
My family makes too much money for me to qualify for aid.
- FALSE: There is no income cut-off limit for financial aid.
The FAFSA is too hard to fill out
- FALSE: The FAFSA is easier to fill out than ever!
I have to pay my loans as soon as I graduate.
- FALSE: Most student loan servicers offer a grace period before you make your 1st payment. Income based repayment plans are also available. (Contact your loan servicer for more information)

Estimated 2022-2023 Cost of Attendance (COA)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>With Family</th>
<th>On-Campus</th>
<th>Off-Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$10,966</td>
<td>$10,966</td>
<td>$10,966</td>
</tr>
<tr>
<td>Housing &amp; Meals</td>
<td>$4,212</td>
<td>$12,934</td>
<td>$9,972</td>
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<tr>
<td>Books &amp; Supplies</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
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<tr>
<td>Transportation</td>
<td>$2,688</td>
<td>$696</td>
<td>$3,308</td>
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<tr>
<td>Miscellaneous</td>
<td>$1,476</td>
<td>$2,088</td>
<td>$2,052</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$68</td>
<td>$68</td>
<td>$68</td>
</tr>
<tr>
<td>Total Estimated COA</td>
<td>$20,410</td>
<td>$27,752</td>
<td>$26,352</td>
</tr>
</tbody>
</table>

Full Time Undergraduate non-resident student tuition & fees = $26,352. All other charges remain the same.