

State Financial Aid in Texas

New Aid Officer Basics 2026

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October 6, 2026

Topics of Discussion

Today's roadmap from agency basics to where to get help



01

Agency Overview



02

State Financial
Aid Programs



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State Grants



04

Scholarships &
Work-Study



05

State Loans



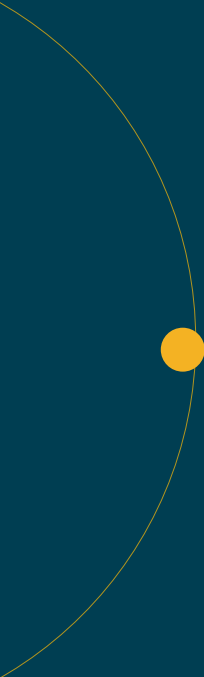
06

Exemptions &
Waivers



07

Stay Connected



01

Agency Overview



One Agency, Many Resources

Coordinating Board programs, platforms, and initiatives

MY  FUTURE

THECB
HH Loans

APPLY  TEXAS

ask
ADVi

 **TEXAS
ONCOURSE**

THECB
**HIGHER
EDGE**

THECB
DataBridge

THECB
TASFA



Strengthen Texas through higher education

Higher education is the surest path to **individual and economic prosperity**, which is why we aim to bring it to more Texans.

By bringing together data, policymakers, and institutions, we can inform policies that make a difference and make education beyond high school available to every person in our state.
When we do that, we will improve lives, communities, and our shared economy.

THECB Roles: Raising the Bar for Higher Ed

THECB plays a unique role as a partner, advocate, and resource to higher education institutions, students, policymakers, and other stakeholders across the state



RESOURCE

Inform decisions through actionable data, tools, and support, especially in areas with the highest needs



ADVOCATE

Shape the narrative around higher education for Texas policymakers, businesses, and the public



PARTNER

Collaborate with institutions to build a Talent Strong Texas and create economic opportunities for all

Three Core Functions

How the Coordinating Board supports higher education goals



AUTHORIZATION

- Approval of new schools
- Approval of new programs



ADMINISTRATION

- Financial aid/loan programs
- Education data infrastructure
- Grant awards/administration



POLICY

- Statewide strategic plan
- Support for legislative offices
- Counsel stakeholders



State Financial Aid Programs

TEC and TAC

Where state financial aid programs come from

 When laws change, applicable rules must also be modified for alignment.



Texas Education Code (TEC)

= LAW

- The set of laws that govern education in Texas, passed by the Texas Legislature.
- Authorizes specific state financial aid programs.

Website: statutes.capitol.texas.gov



Texas Administrative Code (TAC)

= RULE

- Rules adopted by state agencies (such as the Coordinating Board or the Texas Education Agency) to carry out the TEC and other statutes.
- Gives these agencies their rulemaking authority.

Website: sos.state.tx.us



Watch the [June 26, 2025, webcast](#) for a walkthrough of the TAC website, including tips for locating current and historical content.

State Financial Aid Resources

How laws, rules, and agency resources fit together

Statutes **are** the law

Bills **change** statutes

Statutes **authorize** rules

Rules **interpret** statute

Agency resources **outline** statutes and rules

Program Guidelines Consolidated

The **Fiscal Year 2027 (2026–27) Program Guidelines** were released as one comprehensive document, which aims to:



**Improve clarity
and consistency**



**Simplify
navigation for
institutions**



**Support
compliance and
audit readiness**



**Streamline
updates and
communications**



State Financial Aid

General Requirements



Look for the icons below. Each program slide shows which of the four requirements apply to that program.



**Determination of
Resident Status**

[TEC Section 54.075](#)



**Selective Service
Statement**

[TEC Section 51.9095](#)



**Child Support
Arrearages**

[Texas Family Code, Title 5,
Section 231.006](#)



**Complete the FAFSA
or TASFA**

[TAC Section 22.6](#)



State Grants

TEOG: Initial Year Eligibility

Texas Educational Opportunity Grant



Available at public community colleges, public state colleges, and Texas State Technical Colleges

- Entering undergraduate in an **associate degree or certificate program**
- Enrolled **at least half-time**
- Within the **first 45 attempted credit hours**
- No associate or baccalaureate degree
- Not concurrently receiving a TEXAS Grant

No convictions for:



- Any felony
- Any offense involving a controlled substance under the law of any jurisdiction, as defined by the [Texas Health and Safety Code, Title 6, Chapter 481](#)

What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Required



TEOG

Packaging Considerations

Institutions are **required** to offer TEOG to any eligible initial-year student who meets these criteria.

STEP 1



Is the student eligible?

Meets TEOG initial-year eligibility requirements



STEP 2

Does the student meet the criteria?

TOP 25% · MEETS ALL OF THE FOLLOWING



Graduated in the top 25 percent of their high school graduating class within one of the two preceding academic years



Has a Student Aid Index (SAI) at or below the Priority SAI



STEP 3



Offer the grant

The institution must offer TEOG to the student.

TEXAS Grant: Initial Year Eligibility

Toward EXcellence, Access, and Success Grant



Available at public universities and health-related institutions (HRIs)

- Enrolled **at least three-quarter-time**
- No baccalaureate degree
- Qualifies through one of four eligibility pathways (next slide)



No convictions for:

- Any felony
- Any offense involving a controlled substance under the law of any jurisdiction, as defined by the [Texas Health and Safety Code, Title 6, Chapter 481](#)

What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Required



TEXAS Grant

Initial Award Pathways



High School Graduation

16 months

Enroll within 16 months of graduating from an accredited public or private high school, or an eligible nontraditional secondary education program (e.g., home school), in Texas. Must not have attempted more than 30 semester credit hours (SCHs), excluding dual enrollment credit and credit by examination.



Associate Degree Transfer

12 months

Enroll within 12 months of earning an associate degree in Texas.



TEOG Transfer

24 SCHs • 2.5 GPA

TEOG recipient transferring with at least 24 SCHs completed and a minimum 2.5 GPA.



Honorable Military Discharge

12 months

Enroll within 12 months of an honorable discharge, general discharge under honorable conditions, or honorable separation or release from active duty, as documented by a DD214 issued by the U.S. Department of Defense. Must not have attempted more than 30 SCHs, excluding dual enrollment credit and credit by examination.

TEXAS Grant

Packaging Considerations

Institutions are **required** to offer a TEXAS Grant to any eligible initial-year student who meets these criteria.

STEP 1



Is the student eligible?

Meets TEXAS Grant initial-year eligibility requirements



STEP 2

Does the student meet the criteria?

TOP 25%



Top 25% of high school class within one of the two preceding years



SAI at or below the Priority SAI



FAFSA or TASFA submitted by June 1 before the award year

OR

TEOG PATHWAY



Meets all TEOG Pathway criteria



SAI at or below the Priority SAI



STEP 3



Offer the grant

The institution must offer a TEXAS Grant to the student.

TEG: Initial Year Eligibility

Tuition Equalization Grant



Available at private or independent (nonprofit) institutions

- Enrolled **at least three-quarter-time**
- Undergraduate or graduate student enrolled in a degree plan leading to a **first** associate, baccalaureate, master's, professional, or doctoral degree
- Has not already earned a degree in the program in which they are currently enrolled
- No concurrent athletic scholarship requiring intercollegiate participation
- Pays more tuition than they would at a comparable public institution, while paying the same as or more than other similarly situated students at their institution

What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Required





04

State Scholarships and Work-Study

Texas First Scholarship Eligibility



Available at public universities, public community colleges, public state colleges, and Texas State Technical Colleges

- Enrolled at an eligible institution
- Graduated early through the **Texas First Early High School Completion Program**
- Met the high school graduation requirements in [TEC Section, Title 2, 28.0256](#), including the financial aid application requirement (FAFSA, TASFA, or an approved opt-out form)



Not need-based: Completing the FAFSA or TASFA is not a scholarship eligibility requirement.

What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Not required for this scholarship. See note.



Nursing Students Scholarship Eligibility



Available at public universities, public community colleges, public state colleges, and Texas State Technical Colleges

- Enrolled **at least half-time** in a professional or vocational nursing program
- Meets the institution's satisfactory academic progress (SAP) requirements



What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Required



TASSP: Eligibility

Texas Armed Services Scholarship Program



Available at public, private, and independent institutions of higher education

- Appointed by the governor, lieutenant governor, a state senator, or a state representative
- **Meets one of the following:**
 - Enrolled in and in good standing in, or has completed, a Reserve Officers' Training Corps (ROTC) program or another undergraduate officer commissioning program, as certified by the institution
 - Accepted into the officer commissioning program for the Texas State Guard, as defined by [Texas Government Code, Title 4, Section 437.001](#)
- Enter into a written agreement with the Coordinating Board



Conditional scholarship: requires military service. If the service requirement is not met, the scholarship converts to a loan and must be repaid.

What applies to this program?



Resident of Texas

Not Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Not Required



State Work-Study Program Eligibility



Available at public universities, public community colleges, public state colleges, and Texas State Technical Colleges

- Enrolled **at least half-time** and seeking a degree or certificate
- No concurrent athletic scholarship requiring intercollegiate participation
- Receives appropriate training and supervision if participating in the mentorship program



What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrearages

Required



Complete FAFSA or TASFA

Required





State Loans

Common Loan Eligibility Requirements

Apply to both CAL and FORWARD



Has insufficient resources to finance their education



Receives credit approval or provides a qualified cosigner



Meets institutional SAP requirements



Stays within the Coordinating Board's manageable student loan debt limit



Signs a promissory note and provides two references who live at separate addresses



Meets loan-specific eligibility requirements

What applies to this program?



Resident of Texas

Required



Selective Service Statement

Required



Child Support Arrears

Required



Complete FAFSA or TASFA

Not Required



CAL: Eligibility

College Access Loan

6.30%

Current fixed interest rate



Available at Public, private, and independent institutions of higher education

Must be accepted into or enrolled **at least half-time** in a degree or certificate program or an approved alternative educator certification program

College Access Loan (CAL) Program

The College Access Loan (CAL) Program provides alternative educational loans to Texas students who are unable to meet the cost of attendance. Cost of attendance is an institution's estimate of the expenses incurred by a typical financial aid recipient in attending a particular institution of higher education. It includes direct educational costs (tuition and fees) as well as indirect costs (room and board, books and supplies, transportation, personal expenses, and other allowable costs for financial aid purposes).

The amount of federal aid that a student is eligible for (regardless of whether actually accepted) must be deducted from the cost of attendance in determining the CAL loan amount. **Effective September 1, 2023, the Texas Higher Education Coordinating Board is required to calculate the final loan amount based on a student's "manageable debt" for the borrower's program of study** ([see amounts](#)) on CAL applications ([see Texas Administrative Code Section 22.49\(c\)](#)).

Student Eligibility Requirements

Students must:

- Be classified by the institution as a [Texas resident](#).



Share with students:
CAL Student & Family Webpage

FORWARD: Eligibility

Future Occupations & Reskilling Workforce Advancement to Reach Demand (FORWARD) Loan

4.30%

Current fixed interest rate



Available at public and private institutions of higher education.

Must be enrolled in a **high-demand credential program** the student can complete in two years or less.

Meet one of the following enrollment requirements:



Degree program

Has completed at least 50% of the required coursework before receiving a FORWARD loan.



Non-degree program

Program duration is less than two years.



Baccalaureate-master's program

Enrolled in master's coursework, with the master's degree part of a combined baccalaureate-master's program approved by the institution.



Exemptions and Waivers

Exemptions and Waivers

50+ exemptions and waivers may be available to Texas resident and nonresident students attending public institutions.



Mandatory

Dictated in statute for all public institutions to honor.



Optional

Provides discretion for institutional governing boards to implement.

Texas Higher Education
COORDINATING BOARD

Exemptions and Waivers Summary

The Texas Education Code (TEC) authorizes various programs that exempt or waive tuition, fees, and other expenses related to attending public colleges and universities. Some of these programs are **mandatory**, meaning that an eligible institution is obligated to offer the exemption or waiver to an eligible student, while some are **discretionary**, with awarding decisions left to the institution or its governing board.

♦ **Exemptions** allow eligible students enrolled at an institution of higher education to pay a reduced amount of tuition and/or fees.

♦ **Waivers** specifically allow eligible nonresident students who would otherwise be charged the nonresident tuition rate to pay the Texas resident tuition rate.

The chart below identifies which programs are **Exemptions** or **Waivers** and **Mandatory** or **Discretionary** for the purposes of an institution's Financial Aid Database, Integrated Financial Reporting System, and Annual Financial Report submissions.

Table Legend

M = Mandatory

D = Discretionary

D* = Discretionary if no funding available; otherwise, Mandatory

M = Mandatory or D = Discretionary	E = Exemption or W = Waiver	Program Name	Statute	Texas Administrative Code (TAC)
-	W [^]	100 Mile Alternative Nonresident Tuition Program	TEC, Title 3, Section 54.0601	TAC, Title 19, Part 1, Section 13.122(8)
M	W	Academic Common Market Waiver	TEC, Title 3, Section 54.233	N/A
D	E	Ad Valorem	TEC, Title 3, Section 130.0032	N/A
M	E	Adopted	TEC, Title 3, Section 54.367	N/A
M	W	Biomedical MD/PhD	TEC, Title 3, Section 54.214	N/A
M	W	Border County/Parish	TEC, Title 3, Section 54.231(a)	N/A
M	E	Border States	TEC, Title 3, Section 54.231(a)	N/A
M	E	Children of Disabled Firefighters/Law Enforcement Officers	TEC, Title 3, Section 54.351	N/A

[^]Although the 100 Mile Alternative Nonresident Tuition Program is an alternate nonresident tuition rate, pursuant to TAC, Title 19, Part 1, Section 13.122(8), it should be reported as a waiver in institutional submissions.

Exemptions and Waivers Summary

As of 11/21/2025 1

Exemptions and Waivers Summary

07.

Stay Connected



**Coordinating
Board Websites**



SFAP Listserv

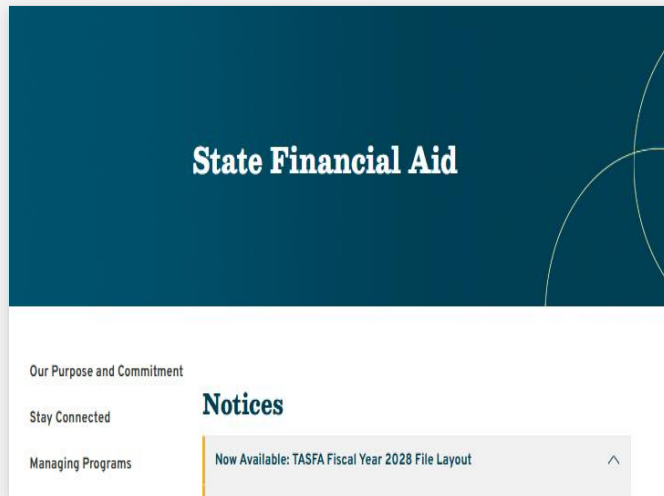


Collaboration

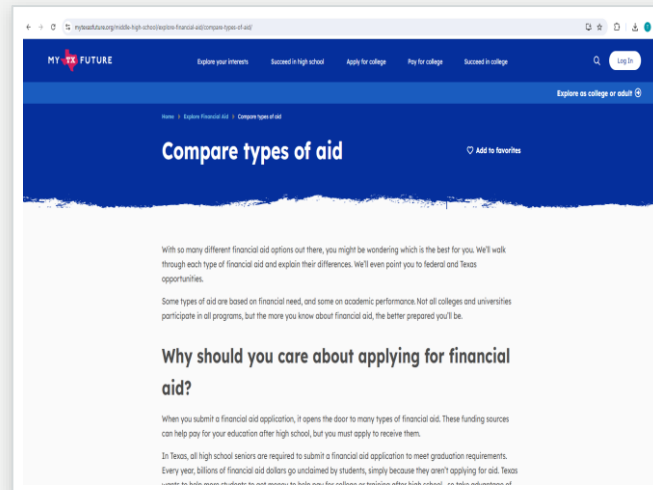


Contact Us

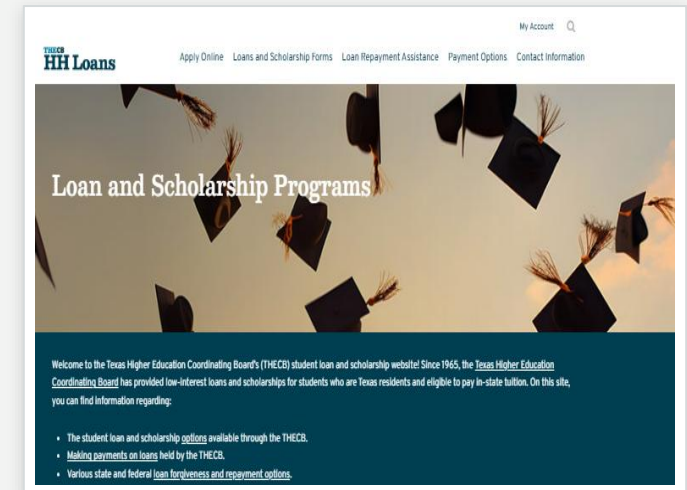
Coordinating Board Websites



**State Financial Aid
Information Page**



My Texas Future



HHLoans

HigherEd.Texas.Gov

State Financial Aid Information Page

Institution Resources

- Program Guidelines
- Allocations
- Instruction Manuals
- Forms
- Institutional Calendar

Communications & Training

- Memos
- Webcasts

Student Financial Aid Programs

Our Purpose and Commitment

Stay Connected

Managing Programs

Web Portals

More Resources

Contact Us

Notices

Now Available: TASFA Fiscal Year 2028 File Layout

The Texas Higher Education Coordinating Board announces that the [Fiscal Year 2028 Online TASFA File Layout](#) is now available.

Our Purpose and Commitment

Student Financial Aid Programs (SFAP) supports institutions of higher education in the administration of state financial aid programs. We are committed to providing financial aid knowledge through excellence in customer service, training, and training for Texas students, borrowers, and institutions of higher education.

Stay Connected

For more information, visit the Institutional Calendar, subscribe to the SFAP listserv, request State



My Texas Future

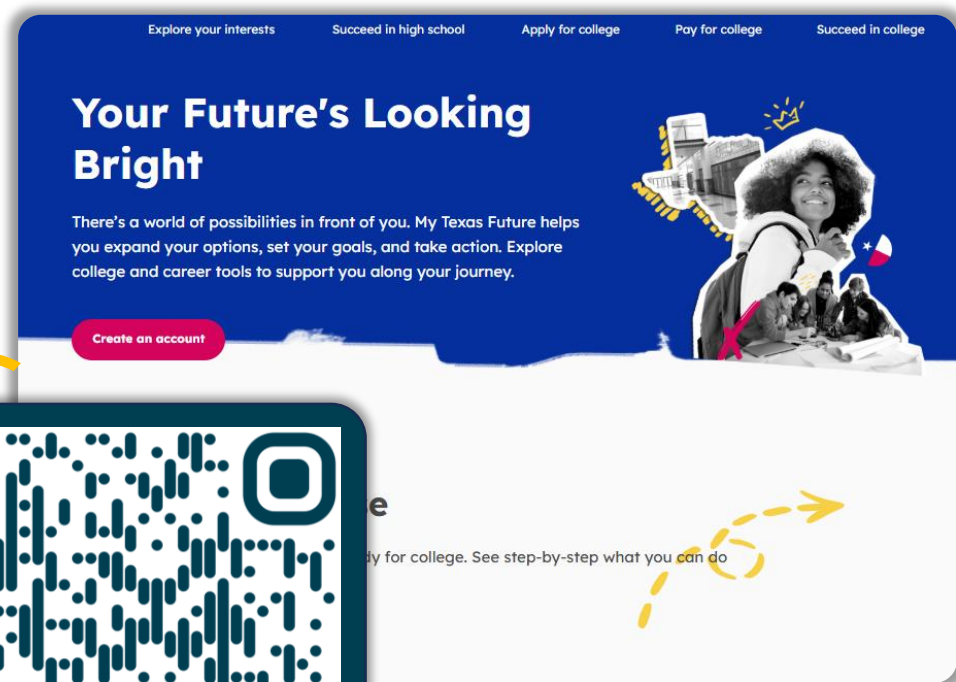
A statewide college & career planning platform supporting learners across Texas.

Who It Serves

- **Middle & high school students:** career exploration, college readiness, Direct Admissions
- **Adult learners:** career advancement, transfer guidance, action plans

Key Features

- Career & program explorers (1,000+ careers, 140+ IHE programs)
- College & career action plans by grade level
- Direct Admissions (opt-in senior offers)
- Single sign-on with ApplyTexas; profile syncs core questions



HHLoans

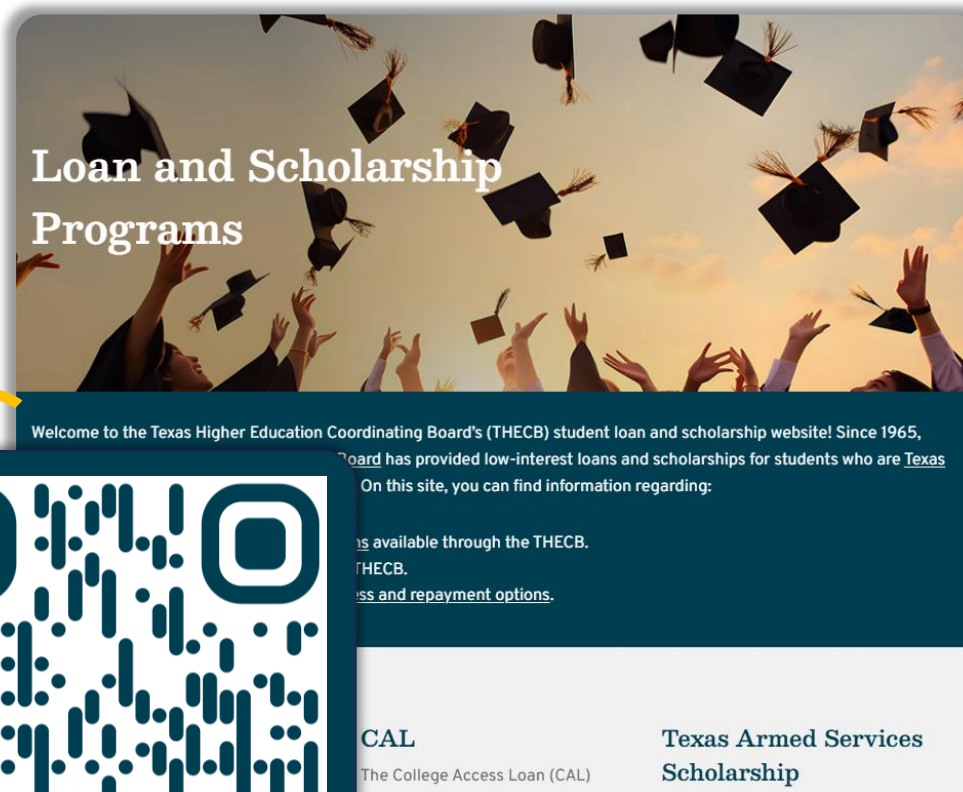
Provides loan and scholarship eligibility information and borrower online portal.

Who It Serves

Public-facing website that allows students to access the Coordinating Board's student loan management system.

Key Features

- Access program information, applications, account servicing for:
 - CAL
 - FORWARD
 - Texas Armed Services Scholarship
- Loan repayment assistance information



Engagement and Collaboration

Getting Involved

SHAPE THE RULES

Public Comment Process



Stakeholders provide input on **proposed rules** to the Coordinating Board **before adoption**.

Negotiated Rulemaking



Interested parties engage in **collaborative rulemaking planning** with the Coordinating Board.

ADVISE ON FINANCIAL AID

Financial Aid Advisory Committee (FAAC)



Appointed members **meet quarterly** to provide input and feedback to the agency on financial aid topics.



*Findings flow
back to FAAC*

FAAC Subcommittee



Meet to discuss **operational, policy and technological** considerations to provide back to FAAC.

Staying Informed

State Financial Aid Communications



Notifications



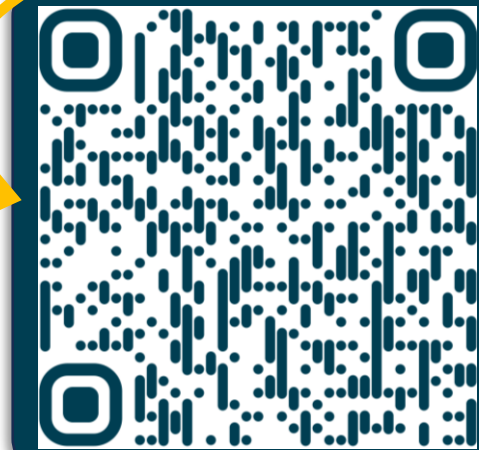
State financial aid updates



Reminders



Scan the QR code to subscribe!
[Or visit the Listserv Request Form](#)



**Texas Higher
Education**
COORDINATING BOARD

Office of Student Financial Aid Programs
Listserv Request Form

This list is intended to provide a communication medium devoted to the sharing of information about state-funded programs administered by Texas Higher Education Coordinating Board office of Student Financial Aid Programs. Subscriptions are authorized by the Coordinating Board and are limited to Texas public and private institutions of higher education.

First Name:

Last Name:

Affiliation/Institution:

Title:

Designated Program (Optional):

Information will be stored and that periodic correspondence
ed.

My information will be deleted and I will no longer receive any

Additional Assistance For Institutions



Financial Aid

Gift aid • Work-study • FAST



CALL
844-792-2640



ONLINE
Submit a **Help Desk ticket** through the **Grant and Aid Processing Platform**.

TUITION-RELATED

Including exemptions & waivers:
Submit a **Contact Us inquiry** — select **“Financial Aid Question”** as the contact reason.



Student Loan Administration

CAL • FORWARD



CALL
844-792-2640



ONLINE
Contact Us — select **“Student Loan Question”** as the contact reason.



PHONE LINES

Mon–Fri

8 a.m.–5 p.m.

Closed 12–1 p.m. daily



TASSP Coordinator



EMAIL

TASSP@highered.texas.gov

Questions?

As we answer your questions, please take a moment to share your feedback through our brief survey.



Scan the QR code to access the survey!

[Or open the survey](#)

