



WESTERN TEXAS COLLEGE FINANCIAL AID INFORMATION
Award Year 2026-2027

READ CAREFULLY!

The application to my student account and/or use of financial aid funds certifies that I agree and understand the conditions outlined below. **I fully understand that if I do not adhere to the conditions of aid it can result in the withdrawal and/or possible repayment of aid awarded.**

1. I understand that my financial aid awards are based on my **full time enrollment** for the full academic year. (Students who receive their award letter after the semester starts will be awarded actual amounts.)
2. I understand that I cannot receive aid simultaneously from two separate institutions for the same enrollment period.
3. I understand that I **must attend all of the classes** for which I am receiving aid or I may be required to refund my aid.
4. I understand that I must notify the Financial Aid Office of additional aid I am receiving that is not included on my award letter; and that my other aid may change (be reduced) based on the new/additional awards.
5. I must maintain **satisfactory academic progress (SAP)** in a course of study leading toward a degree or certificate at Western Texas College as detailed in the Western Texas College catalog. I understand that if I take courses outside my degree plan, it may have an effect on my eligibility for aid. Further, it is my responsibility to contact my academic advisor regarding my degree plan.
6. I understand that **under federal law, students attending Western Texas College who receive Title IV aid (Pell, SEOG, ACG, and/or Federal Stafford loans) and completely withdraw before the 60 percent point (in time) in the period of enrollment/payment period will be required to return any unearned funds. If a student ceases attendance and does not officially withdraw, he/she will be considered "unofficially withdrawn" and subject to the return of Title IV funds. A student receiving all F's and W's for a semester may also be subject to the return of Title IV funds. In some instances, the student may owe both the federal government and the school. I must refund that portion of aid for which I am no longer eligible. Students owing either the government or the school will be ineligible for any further federal aid until funds are repaid.**
7. I must inform the Office of Student Financial Aid of any changes in resources, marital status, reduction of hours enrolled, and any other changes that may affect my eligibility for aid. Additionally, I will keep all personal information updated through the Registrar's Office, i.e. mailing address, phone number, etc.
8. I must respond in a timely manner to inquiries made by the Financial Aid Office in order to keep my application current and in good standing.
9. I have not been convicted of any felony or crime; nor have I been convicted of any felony or crime involving a controlled substance.

The following conditions apply if I have been awarded aid from one or a combination of the programs mentioned below:

PELL GRANT - Federal Grant

The Pell Grant will be determined based upon a student's full time enrollment (12 semester hours) for a full academic year. If you do not plan to enroll full time, your award WILL be reduced.

SEOG - Federal Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) funds are limited federal grant funds awarded to students with exceptional need.

COLLEGE WORK STUDY - Federal & State Work Program

If awarded Federal or State Work Study, the amount awarded is an estimate of earnings you could receive if employed under the TCWB program. These funds will NOT be disbursed unless you obtain employment; you should report to the Office of Financial Aid during the first week of classes for job placement opportunities.

ESTIMATED FEDERAL DIRECT LOANS

These amounts indicate the amount you are eligible to borrow through the Direct Loan Program. There are two types of Federal Direct Loans that you may be eligible for - **subsidized and unsubsidized**. **Subsidized** Loans are need-based. If you qualify, the government pays the lender the interest due on the loan while you are in school and during your grace and deferment periods. **Unsubsidized** Loans are for students who don't qualify for a subsidized Loan or who qualify for less than the annual maximum amount. You are responsible for all interest that accrues on the unsubsidized Loan. Both types of loans have a variable interest rate. You are **neither required nor encouraged** to borrow these funds. However, if you do feel you will need additional money to pay expenses while in school, go to www.studentloans.gov and complete the Entrance Counseling and sign the Master Promissory Note (MPN).

Texas Educational Opportunity Grant (TEOG) Program - State Grant

The purpose of this program is to provide grant aid to financially needy students enrolled in Texas public two-year colleges. A student must be a Texas resident; show financial need; if applying for a first-time award, have a family contribution (EFC) of no more than the amount set for the specific year the student is applying for; register for the Selective Service or are exempt from this requirement; are enrolled at least 1/2 time (6 semester credit hours) in the first 30 hours (or their equivalent) in an associate's degree or certificate program at a public two-year college in Texas; Have not been granted an associate's or a baccalaureate degree; and have not been convicted of a felony or a crime involving a controlled substance.

Western Texas College | Office of Financial Aid | 6200 College Avenue, Snyder, Texas 79549
325-574-7640 | wtc.edu/financialaid

[1]

Western Texas College does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs, activities or employment policies.

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TPEG State Grant

State grant programs offer limited funds to students who display additional need.

Student's Rights & Responsibilities

STUDENT'S RIGHTS:

- I have the right to know what student financial aid programs are available at Western Texas College.
- I have the right to know the deadlines (if any) for submitting applications for each financial aid program.
- I have the right to know how my financial need was determined, including how various expenses in my budget are considered.
- I have the right to know what resources are considered in the calculation of my awards.
- I have the right to request an explanation of the various programs in my financial aid package.
- I have the right to consult with persons in the Financial Aid Office concerning my application for assistance, budgeting and/or financial problems which might arise.
- I have the right to cancel and or reduce any loan proceeds.

STUDENT'S RESPONSIBILITIES:

- I will check my Western Texas College email on a regular basis.
- I must complete all application forms accurately and submit them on time to the appropriate office.
- I must provide correct information. In most instances, misreporting information on financial aid forms is a violation of federal law and may be a criminal offense, which could result in indictment under the U.S. Criminal Code.
- I must provide any additional documentation, verification information, or corrections requested by the Financial Aid Office or the agency to which I submitted my application before any funds will be disbursed.
- I am responsible for reading, understanding, and retaining copies of all forms I am asked to sign.
- I must accept responsibility for all agreements I sign.
- I am responsible for knowing the sources of financial aid, which I receive and whether the aid is a grant, loan, or scholarship. If the aid is a loan, I must know to whom repayment is to be made and the terms of repayment. I must keep the Financial Aid Office informed of my correct address at all times – while I am in school and after graduation – while any loans are outstanding.
- It is my responsibility to inform the Financial Aid Office of any change in my student or financial status. This includes, but is not limited to: marriage, divorce, childbirth, employment of self, spouse, or parents, etc.
- It is my responsibility to complete an exit interview online at www.studentloans.gov Exit Counseling, prior to my separation from Western Texas College either by graduation or withdrawal.
- I have read and understand this entire document which I will acknowledge by allowing financial aid funds to be applied to my student account and/or by using these financial aid funds.

SATISFACTORY ACADEMIC PROGRESS

The Director of Financial Aid reserves the right to exercise professional judgment in determining a student's status in any and all situations; including but not limited to satisfactory academic progress.

Students who receive federal financial assistance must maintain satisfactory academic progress (SAP) as described in the Western Texas College catalog; available at www.wtc.edu.

Students who do not meet SAP may be placed on Financial Aid Warning for the following semester. Students on Financial Aid Warning status that do not meet SAP will be placed on Financial Aid Suspension and will not be eligible for Financial Aid at Western Texas College.

Students placed on Financial Aid Suspension may appeal for removal from suspension. An appeal form (located at www.wtc.edu financial aid page) must be submitted within 10 days of receiving notice of the suspension and will be reviewed by the Director of Financial Aid.

Western Texas College does not discriminate on the basis of race, color, national origin, sexual identity, disability, age, religion, veteran status, or any other legally protected status in educational programs, activities, admission, or employment practices.

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