Have you completed the FAFSA yet?

<table>
<thead>
<tr>
<th>Not yet...</th>
<th>All Done!</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s ok, you can still complete the application!</td>
<td>Fabulous, here is what you can expect next:</td>
</tr>
<tr>
<td>1) Make sure you have your FSA ID set up so you can sign your application, you can register for one at <a href="https://fsaid.ed.gov">fsaid.ed.gov</a></td>
<td>1) After verification is complete, your aid will be awarded and you will receive a Financial Aid Notification (FAN) by the end of July for your fall and spring semesters. Summer aid will be awarded at the end of spring and requires both FAFSAs!</td>
</tr>
<tr>
<td>2) Complete the FAFSA at <a href="https://fafsa.ed.gov">fafsa.ed.gov</a> and send the results to UT Austin (school code: 003658).</td>
<td>• <em>If your FAN expires, please contact the McCombs Financial Aid Team to have your financial aid re-awarded.</em></td>
</tr>
<tr>
<td>3) Visit the Check Aid Status Here (CASH) portal.</td>
<td>2) Complete all additional REQUIRED items and review RECOMMENDED items listed in the CASH portal on the ‘Status/Requirements’ page.</td>
</tr>
<tr>
<td>• If your ‘Status/Requirements’ page on CASH says you do not have a FAFSA on file after 5 days, please notify the McCombs Financial Aid Team.</td>
<td>3) After your registration has been secured for the semester, your financial aid will be applied directly to your McCombs Invoice.</td>
</tr>
<tr>
<td>4) Verification: We may require additional information before your application can be processed and a request will be presented on the ‘Status/Requirements’ page in CASH.</td>
<td>• <em>Financial aid disburses on a semester basis and will typically be released around the official first class day of a semester as listed in the University Calendar</em></td>
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</tbody>
</table>

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<tr>
<th>BOTH FAFSA’s ARE REQUIRED TO BE AWARDED SUMMER AID</th>
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</table>

### Understand Your Options

- **Direct Unsubsidized Loan:** 4.30%* fixed interest rate with 1.057%* origination fee; maximum funding $10,250 per semester; only FAFSA application required.
- **Direct Graduate PLUS Loan:** 5.30%* fixed interest rate with 4.228%* origination fee; maximum up to cost of attendance; FAFSA and approved credit check required.

### Private Loans:

1. **Research** lenders to determine where you would like to borrow from.
2. **Apply** when you have found a lender you would like to use. You may want to apply for a few loans to get a competitive rate.
   - You can begin applying for private loan funding as early as May for the upcoming fall/spring semesters. Summer private loans will require a separate application.
3. **Compare** what you have been offered to the federal loan rates that are available to understand your options.
4. **Notify** the McCombs Financial Aid Team once you’ve been approved for funding by completing this [online form](https://fsaid.ed.gov).
5. The Financial Aid Team will certify your loan eligibility. Loan funds will release after your enrollment has been confirmed.

* these rates and fees reflect 2020-2021 values for loans, 2021-2022 loan rates and fees will be announced June 2021

### Scholarship Tips:

- Look for outside scholarships through scholarship search engines similar to [Fastweb](https://fastweb.com) and [Sallie Mae’s Scholarship Search](https://scholarships.salliemae.com/).
- Please note that the McCombs Financial Aid Team does not oversee any other scholarship programs and does not take part in the selection process of Admissions Recruiting Awards.

### Additional Information:

- All incoming graduate students are admitted as out of state and you must complete requirements with the Residency Office to be considered a Texas Resident. Start by completing the Residency Core Questions at [admissions.utexas.edu/residency](https://admissions.utexas.edu/residency).
- Make sure your addresses and contact information remains current and check your spam/junk mail for automatically generated reminders. To view/update your addresses, please visit the [Address Change](https://fsaid.ed.gov) website.
Next Steps with Financial Aid
for International Students

**Loans:**

Private Loans:
1) **Research** lenders to determine where you would like to borrow from.
2) **Apply** when you have found a lender you would like to use. You may want to apply for a few loans to get a competitive rate. You can begin applying for private loan funding as early as May for the upcoming fall/spring semesters. Summer private loans will require a separate application.
3) **Compare** what you have been offered to the federal loan rates that are available to understand your options.
4) **Notify** the McCombs Financial Aid Team once you've been approved for funding by completing this [online form](#).
5) The Financial Aid Team will certify your loan eligibility. After your registration has been secured for the semester, your financial aid will be applied directly to your [McCombs Invoice](#), and any amount awarded in excess of the amount due will be disbursed to you directly.
   - Financial aid disburses on a semester basis and will typically release around the official first class day of a semester as listed in the [University Calendar](#).

Better loan terms may be available if you have a U.S. citizen or permanent resident as a co-signer. Though loan terms will likely be less preferable, there are a few lenders that do not require a U.S. cosigner to be approved. We are not able to recommend any lenders, specifically, but do advise searching online to see what options are out there for you. We will work with all banks and lending institutions.

<table>
<thead>
<tr>
<th>Scholarships:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scholarship information from the International Student and Scholar Services:</td>
</tr>
<tr>
<td><a href="https://world.utexas.edu/issss/students/financialaid">https://world.utexas.edu/issss/students/financialaid</a></td>
</tr>
</tbody>
</table>

**Scholarship Tips:**
- Look for outside scholarships through scholarship search engines similar to [Fastweb](#) and [Sallie Mae's Scholarship Search](#).
- Do not provide personal information like credit card accounts, social security or individual tax numbers.
- Scholarships are FREE! Do not pay for scholarship offers or to complete applications.
- Please note that the McCombs Financial Aid Team does not oversee any other scholarship programs and does not take part in the selection process of Admissions Recruiting Awards.

**Are you an International Texas Resident?**

- If you are able to establish domicile and be classified as a Texas Resident, your options for securing funding could open up. Check out this list of [Eligible Visas](#) that a student could establish domicile with provided on the [Texas Residency](#) website.
- If you are on an eligible visa, contact the McCombs Financial Aid Team to discuss your situation!

**Additional Information:**

- The International Office has several resources and experts to help you navigate the process of becoming a Longhorn! Visit their website here: [https://world.utexas.edu/issss/students](https://world.utexas.edu/issss/students).
- Make sure your addresses and contact information remains current and check your spam/junk mail for automatically generated reminders. To view/update your addresses, please visit the [Address Change](#) website.

**McCombs Financial Aid Team Contact Information**

Email: [FinancialAid@mccombs.utexas.edu](mailto:FinancialAid@mccombs.utexas.edu)  Phone: (512) 471-7698

Admitted Students – [Book an Advising Appointment](#)

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