

Considerations when Taking Dual Credit Coursework

1. No federal financial aid is currently available for dual credit courses.
2. State of Texas financial aid, through the FAST Program, may be available.
 - a. The Financial Aid for Swift Transfer (FAST) program is a Texas program that allows eligible high school students to take dual credit classes at no cost to the student.
 - b. FAST is an optional program in which colleges must choose to participate. Kilgore College does participate in the FAST program.
 - c. Students are eligible for FAST if they:
 - i. are enrolled in an eligible dual credit course at a public school district or charter school; and
 - ii. are taking a course offered by a college that has opted to participate in FAST such as Kilgore College; and
 - iii. were qualified for free/reduced-price lunch in any of the four school years prior to the academic year in which they enroll in the dual credit course.
3. Cost of Dual Credit.
 - a. For students who are not eligible for no cost dual credit, the FAST program caps the rate. For the FY2024 year, the tuition rate is capped at \$55 per semester credit hour.
4. State of Texas waivers and exemptions can be used by dual credit students.
 - a. For a list of waivers and exemptions, visit <http://www.collegeforalltexas.com/apps/financialaid/tofa.cfm?Kind=W>.
5. Satisfactory Academic Progress (SAP) policies may or may not apply while a student is dual credit, but they will definitely apply when the student becomes an admitted college student.
 - a. Poor GPA and/or course completion rates as a dual credit student can place student on SAP Warning and/or Suspension, impacting future aid eligibility.
 - b. Repeating coursework due to poor grades/withdrawal or taking courses that do not count toward an established college major can cause students to meet their Maximum Time Frame limit (150% of degree plan) before degree completion.
 - c. SAP policies can vary by higher education institution and individual school districts.
 - i. Failure to successfully complete dual credit coursework could make a student ineligible to take further dual credit courses, depending on the ISD policy
6. Earning 30 or more credit hours as a dual credit student can change a student's 'year in school' at the college level.
 - a. A student could enter as a sophomore or higher instead of as a freshman.
 - i. Shorten length of time needed for degree after high school.
 - b. This status could impact financial aid eligibility.
 - i. Scholarships may consider hours earned/year in school status.
 - ii. Federal student loan programs allow higher awards for second- and third-year college students than for first-year students.

