



**2023-2024**

**UNDERSTANDING YOUR**

**FINANCIAL  
AID OFFER**



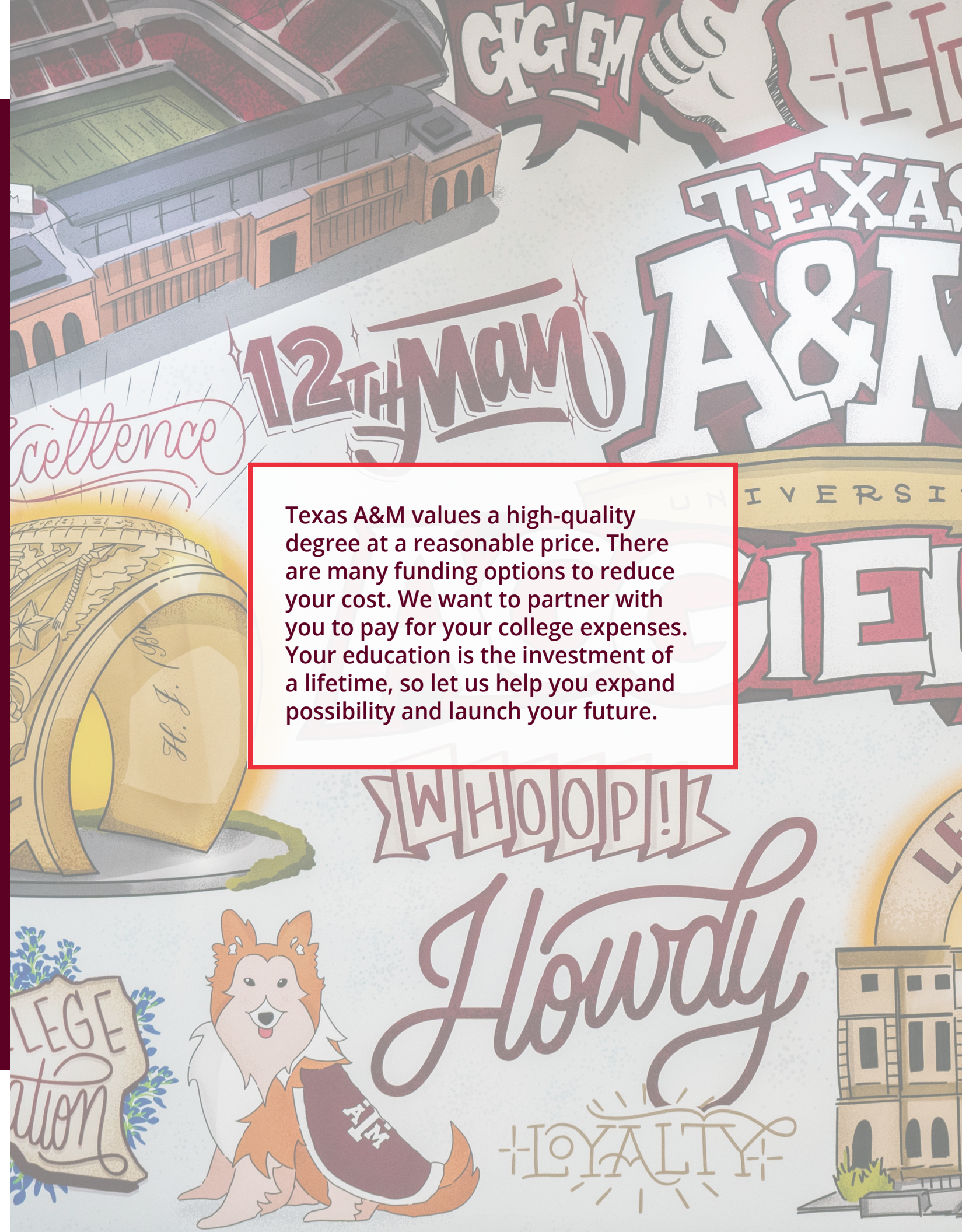
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Texas A&M values a high-quality degree at a reasonable price. There are many funding options to reduce your cost. We want to partner with you to pay for your college expenses. Your education is the investment of a lifetime, so let us help you expand possibility and launch your future.





## FINANCIAL AID DEFINED

### College Financing Plan (CFP)

The CFP provides a summary of aid offered. It details net cost for your family based on Cost of Attendance minus grants, scholarships and other resources. You may use this to compare aid offers with other universities. You can view the CFP in the Financial Aid Portal by selecting a printable version of your Financial Aid Offer.

### Cost of Attendance (COA)

The COA is an estimate of what it costs a student to attend Texas A&M University. It includes tuition and fees, housing and meal plan, and allowances for books, supplies, transportation, and personal expenses.

### Direct Costs

Direct Costs will be on your bill from Texas A&M. This will include tuition and fees. It will also include housing and meals if you are living on campus.

### Expected Family Contribution (EFC)

The EFC is calculated from the information you and your parent(s)/spouse reported on the Free Application for Federal Student Aid (FAFSA) or Texas Application for State Financial Aid (TASFA). It is used to determine your eligibility for most financial aid.

### Financial Aid Offer

Your Financial Aid Offer combines different forms of aid to help meet your financial need. The amount of offered aid may not meet your entire financial need. If this is the case, please review Types of Aid beginning on page 8.

### Financial Need

Financial need is the basis for offering most financial aid programs.

**COA - EFC = Financial Need**

### Indirect Costs

Indirect costs will vary by student. They include books, supplies, transportation and personal expenses. They will include housing and meals if you are living off campus.

## FINANCIAL NEED AND COST

### How to Determine Financial Need

The Expected Family Contribution (EFC) is calculated from the information you (and your parent(s)/spouse) report on your financial aid application. Financial need is the basis for most financial aid.



### Calculating Your Net Cost

Using Texas A&M's cost of attendance, subtract all grants, scholarships and other resources (e.g., waivers or exemptions) you have been offered or will receive. This will determine your net cost.

### Net Cost

Net cost is cost of attendance minus grants, scholarships and other resources (ex: waivers and exemptions). This is an estimate of the actual cost you and/or your family will need to pay to cover college expenses that are not covered by grants, scholarships and other resources. You and/or your family may use other financial aid programs (student loans) other than personal monies to pay for college. Refer to the College Financing Plan located on the Awards page in the Financial Aid Portal for more information.





# PROCESSING YOUR AID

## WHERE TO BEGIN

**1** Read your Financial Aid Offer carefully before accepting, reducing or declining individual offered aid.

**2** Review the estimated Cost of Attendance in the Financial Aid Portal to assist in determining if you will need loan funding.

**3** Review the Financial Aid Policies section (page 12) to understand what may change your financial aid offer(s).

**4** Review Processing Your Aid.

Accept, reduce or decline your offered aid.

**Step 1:** Visit [howdy.tamu.edu](http://howdy.tamu.edu)

**Step 2:** Login using your Texas A&M NetID

**Step 3:** Click the Financial Aid Portal icon

**Step 4:** Follow the instructions on the Awards page to begin processing aid

## Processing Federal Direct Loans in the Financial Aid Portal

The Financial Aid Offer shows your eligibility for the Federal Direct Subsidized and/or Unsubsidized Loan programs.

1. View your loan(s) offers on the Awards tab
2. Click on Begin Processing to accept, reduce or decline your loan(s) on the Awards page
3. Check your "To Do" tasks on the Status page after accepting your loans. If you accept your loan(s), and these are your first loan(s) borrowed while attending Texas A&M you will need to complete a Master Promissory Note and Loan Entrance Counseling.

Interest rates are set by the federal government each year and are subject to change.

## Awards/Resources from Outside Sources

If you receive any type of award/resource from a source other than Texas A&M (typically scholarships or corporate sponsorships), you must report it to Scholarships & Financial Aid as soon as possible. Changes to your financial aid offer may be required in accordance with federal and state rules. If you no longer qualify for aid you have already received, you may be required to repay it. To report an award from an outside source, please complete the Report Outside Scholarships & Resources Form in the Financial Aid Portal.

## Revised Financial Aid Offer

It may be necessary to revise the amount and/or types of financial aid offered to you. Changes to your financial aid offer may result from one of the following situations:

- Additional awards/resources
- Enrollment changes
- Courses not counting in your program of study
- Residency status change
- Financial aid eligibility change
- Classification change
- Education Abroad participation
- Changes in campus or major

You will be notified via your official university email address to review your Financial Aid Offer(s) in the Financial Aid Portal on the Awards page.

## Additional Options

We encourage you to explore a variety of options to assist in paying for college while attending Texas A&M. Many students choose to work part-time, while some have borrowed funds through other non-need-based loan programs.

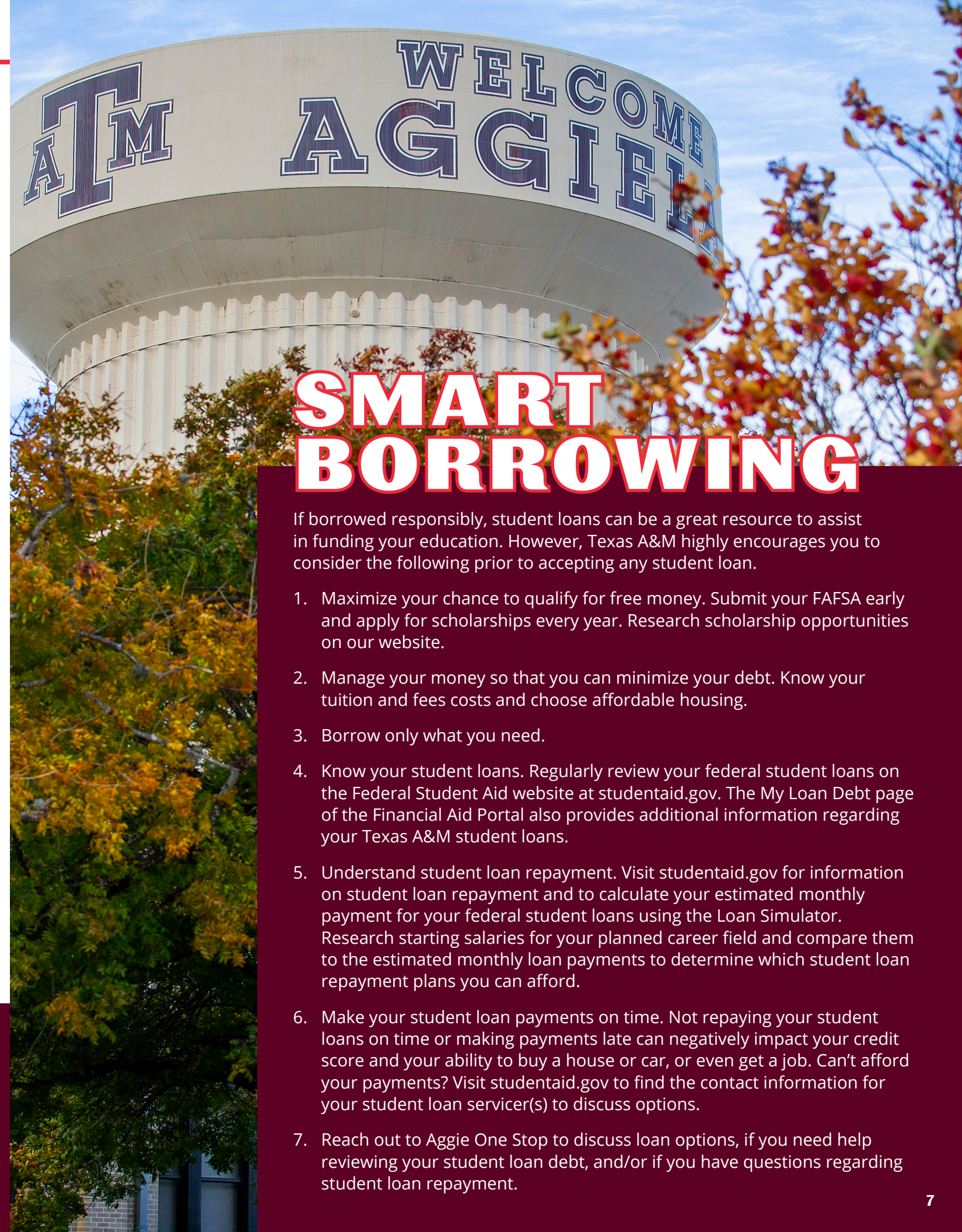
# LOAN COUNSELING

## ENTRANCE COUNSELING

Students participating in the Federal Direct Loan programs for the first time must complete Loan Entrance Counseling prior to the disbursement of loan funds. Visit [howdy.tamu.edu](http://howdy.tamu.edu), click the Financial Aid Portal icon and follow the instructions on the Status page to complete this counseling online.

## EXIT COUNSELING

Students participating in the Federal Direct Loan programs must complete Loan Exit Counseling upon withdrawing, graduating, dropping below half-time or not returning to Texas A&M. If this is the case, you will be provided with information on how to complete this counseling online.



# SMART BORROWING

If borrowed responsibly, student loans can be a great resource to assist in funding your education. However, Texas A&M highly encourages you to consider the following prior to accepting any student loan.

1. Maximize your chance to qualify for free money. Submit your FAFSA early and apply for scholarships every year. Research scholarship opportunities on our website.
2. Manage your money so that you can minimize your debt. Know your tuition and fees costs and choose affordable housing.
3. Borrow only what you need.
4. Know your student loans. Regularly review your federal student loans on the Federal Student Aid website at [studentaid.gov](http://studentaid.gov). The My Loan Debt page of the Financial Aid Portal also provides additional information regarding your Texas A&M student loans.
5. Understand student loan repayment. Visit [studentaid.gov](http://studentaid.gov) for information on student loan repayment and to calculate your estimated monthly payment for your federal student loans using the Loan Simulator. Research starting salaries for your planned career field and compare them to the estimated monthly loan payments to determine which student loan repayment plans you can afford.
6. Make your student loan payments on time. Not repaying your student loans on time or making payments late can negatively impact your credit score and your ability to buy a house or car, or even get a job. Can't afford your payments? Visit [studentaid.gov](http://studentaid.gov) to find the contact information for your student loan servicer(s) to discuss options.
7. Reach out to Aggie One Stop to discuss loan options, if you need help reviewing your student loan debt, and/or if you have questions regarding student loan repayment.



# TYPES OF FINANCIAL AID

## Gift Aid (does not need to be repaid)

### Scholarships

Scholarships are a great way to help pay for college and are one of many ways that you can fund your education. University scholarships are awarded on the basis of academic merit, leadership/participation, and financial need or any combination of these items. University scholarships are awarded by Scholarships & Financial Aid as well as academic colleges, schools and departments.

### Grants

All students pursuing their first bachelor's degree and meeting eligibility requirements are offered the Federal Pell Grant. Students can receive the Federal Pell Grant for only the equivalent of 12 full-time semesters. All other grants are offered to eligible students on a first-come, first-served basis. The Federal Supplemental Educational Opportunity Grant (SEOG) requires Pell Grant eligibility.

### Waivers and Exemptions

Waivers and exemptions allow special groups of Texas residents or non-residents to enroll and pay a reduced amount of tuition and/or fees.

## Student Employment (money you earn)

### Federal and Texas College Work Study

The Federal and Texas College Work Study programs promote student access to college while providing practical work experience. These programs assist students with financial need by helping them secure on-campus positions as well as some off-campus positions assisting the community. Work Study earnings are not applied directly to tuition and fee expenses. If employed, you will receive a biweekly paycheck for actual hours worked up to the amount of the work study offer. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for more information.

### Part-Time Employment

Part-time employment is another way that many students help meet the cost of an education.

College Station and McAllen students should contact the Division of Human Resources and Organizational Effectiveness (HROE). HROE assists students in finding part-time jobs on and off-campus. By visiting [jobsforaggies.tamu.edu](http://jobsforaggies.tamu.edu), you can access the online database 24 hours a day.

Galveston students may apply for student employment at the Galveston Human Resources Office.

## Loans (must be repaid)

### Direct Subsidized Loan

The Federal Direct Subsidized Loan is a federal loan that is awarded based on financial need. The federal government will pay the interest on this loan as long as you are enrolled at least half-time. After you graduate, leave school, or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repaying your loan.

### Direct Unsubsidized Loan

The Federal Direct Unsubsidized Loan is a federal loan that can be used to help pay college costs. You are responsible for paying the interest on the loan. If you choose not to pay the interest while you are in school, your interest will accrue and be capitalized; this means your interest will be added to the principal amount of your loan. After you graduate, leave school, or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repaying your loan.

### Direct Parent Loan for Undergraduate Students (PLUS)

Parents interested in borrowing a Federal Direct PLUS Loan may apply at [studentaid.gov](http://studentaid.gov). A credit check is required. Parents may request an amount up to the cost of attendance minus other expected aid, as noted on your Financial Aid Offer. You must submit a Free Application for Federal Student Aid (FAFSA) and must be enrolled at Texas A&M at least half-time to be eligible for this loan.

### Alternative Loans

Another option to assist with paying for college is an alternative loan through a private lending institution. These loans should be used only after other options have been exhausted or as an alternative to the Federal Direct PLUS Loan. You may compare alternative loan lenders online at [aggie.tamu.edu](http://aggie.tamu.edu). Carefully compare lenders and interest rates. Who can borrow from a particular lender varies.

## Emergency Aid (must be repaid)

### Emergency Tuition and Fees Loan (ETFL)

This university loan provides temporary funding to pay tuition and required fees by the tuition deadline. It must be repaid in full within 90 days during the fall and spring semesters, and within 30 days during the summer term. Emergency Tuition and Fees Loans have a simple annual interest rate of 5% and a processing fee of \$10. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for additional information.

### Short-Term Loans (STL)

You may borrow up to \$1,500 to assist with expenses other than tuition and fees. This loan must be repaid in full within one year. Short-term loans have a simple annual interest rate of 8% and a processing fee of \$10. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for additional information.

For more information about types of financial aid, visit: [tx.ag/TypesOfAid](http://tx.ag/TypesOfAid)





# FINANCIAL AID DISBURSEMENT

Most types of financial aid are credited/applied to your student bill no earlier than 10 days before the start of the semester. You must be registered for courses and all required documentation must be complete. Scholarships and other aid from outside sources cannot be credited/applied until funds are received and processed by the university. Review your bill through the Howdy portal to determine when and what aid has been credited/applied.

## Financial Aid Refunds

If your accepted financial aid is more than your total bill, you will receive a refund of the remaining amount of your financial aid. You may use these funds to pay for other college expenses.

- You must sign up for direct deposit via Flywire.
- Select the Manage My Refund preferences link from the Payment/Refund tab in the Howdy portal.
- Signing up for direct deposit will help ensure your refund is available to you as soon as possible.
- Once you sign up for this service, all refunds, except refunds to parents resulting from a Federal Direct PLUS Loan, will be deposited into the bank account provided in Flywire.
- Parents of dependent students who apply for and are approved to borrow a Federal Direct PLUS Loan will sign up for this service as well, and all refunds will be deposited into the bank account provided in Flywire.

## Payment Information and Options

Visit [aggie.tamu.edu](http://aggie.tamu.edu) for payment deadlines, payment plans, types of payments accepted and more details on fees and other charges.

Types of Aid	FAFSA REQUIRED	TASFA REQUIRED (IF SB 1528) <sup>1</sup>	MINIMUM NUMBER OF HOURS ENROLLED TO RECEIVE AID	PRORATED LESS THAN FULL TIME	REPAYMENT REQUIRED	INTEREST RATE	STUDENT (S) OR PARENT (P) BORROWER	SATISFACTORY ACADEMIC PROGRESS STANDARDS	LOAN ORIGINATION FEE
<b>NEED BASED</b>									
REGENTS' SCHOLARSHIP <sup>2</sup>	YES	YES	12					YES	
FEDERAL PELL GRANT	YES		1	YES				YES	
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) <sup>3</sup>	YES		1					YES	
TEXAS GRANT <sup>4</sup>	YES	YES	9	YES				2.5 GPA <sup>4</sup>	
TEXAS PUBLIC EDUCATION GRANT	YES	YES	6	YES				YES	
TEXAS AGGIE GRANT/SCHOLARSHIP <sup>2</sup>	YES	YES	6	YES				YES	
FEDERAL/TEXAS COLLEGE WORK STUDY	YES	YES <sup>5</sup>	6					YES	
FEDERAL DIRECT LOAN (SUBSIDIZED)	YES		6		YES	4.99% <sup>7</sup>	S	YES	1.057% <sup>8</sup>
<b>NON-NEED BASED</b>									
TEACH GRANT <sup>3,6</sup>	YES		1	YES	VARIES	VARIES	S	YES	
FEDERAL DIRECT LOAN (UNSUBSIDIZED)	YES		6		YES	4.99% <sup>7</sup> UNDERGRAD	S	YES	1.057% <sup>8</sup>
FEDERAL DIRECT PLUS LOAN	YES		6		YES	7.54% <sup>7</sup>	P	YES	4.228% <sup>8</sup>

<sup>1</sup> SB 1528 = Students who qualify to pay in-state tuition, not eligible to complete a FAFSA.

<sup>2</sup> College Station and McAllen students only.

<sup>3</sup> Availability subject to federal funding.

<sup>4</sup> Availability subject to state funding; must also complete 24 credit hours per year.

<sup>5</sup> Students who are eligible to work in the US may be considered for Texas College Work Study.

<sup>6</sup> Student must agree to serve as a full-time teacher in a high-need subject area, in schools serving low-income students for at least four academic years within eight years of completing the program for which the student received the grant. If the student does not satisfy the service obligation, the amount(s) of the TEACH Grant(s) received are treated as a Federal Direct Unsubsidized Loan and must be repaid with interest.

<sup>7</sup> Interest rate subject to change July 1 of each year.

<sup>8</sup> Origination fees subject to change October 1 of each year.





# FINANCIAL AID POLICIES

## Financial Aid Offer Appeal

You have the right to appeal your financial aid offer. Appeals must be submitted in writing or email and must explain the reason for the request. An advisor will respond to the request through your official university email account. A copy of all correspondence will be placed in your financial aid file. Submitting an appeal does not guarantee adjustments can or will be made.

## Special Circumstances

Financial aid applications (FAFSA or TASFA) may not reflect your family's current financial situation. If you or your family are experiencing major financial changes (see examples below), adjustments to your financial aid application may be considered and made to your financial aid application. Please visit the Financial Aid Portal, click "My FAFSA information has changed" on the left menu under Helpful Links, and follow the instructions.

Some common reasons for a review may include:

- Parent or student loss of income due to unemployment
- Parent or student loss of untaxed income or benefits such as child support or social security
- Parent or student marital status has changed due to divorce or separation
- Death of parent or spouse of a student
- Parent or student with excessive medical/dental expenses
- Costs for an education abroad experience
- Parent attending college at least half-time

## Unusual Circumstances

If you are required by the financial aid application (FAFSA or TASFA) to include your parent(s) income and believe there are unusual circumstances that may qualify you to NOT include your parent(s) information for financial aid purposes, contact Aggie One Stop for assistance. Your circumstances will be treated with professionalism and confidentiality. Requesting a review of your unusual circumstances does not mean you will qualify for changes to the financial aid application for financial aid.

## Satisfactory Academic Process

Students must make Satisfactory Academic Progress (SAP) to remain eligible for most forms of financial aid. Additional progress requirements may vary for each aid program. There are three components to SAP evaluation. Failure to meet these may result in a loss of financial aid eligibility.

### Grade Point Ratio (GPR)

The minimum GPR is 2.0 for undergraduates.

### Completion Rate

You must complete at least 75% of all credit hours attempted. This percentage includes all credit hours attempted, regardless of whether or not financial aid was received or the course was taken at Texas A&M. Courses with grades of W, F, I, U, Q, X, NG, and grade exclusions are not considered to be completed.

### Maximum Hours

You are expected to complete degree requirements within a reasonable time frame, currently defined as attempting no more than 134% of the credit hours required for your degree program. This is the maximum number of credit hours a student may have and receive financial aid. All transfer coursework accepted by the university is included in this total even if it does not apply to your academic major.

### SAP Notification and Appeal Policy

SAP is reviewed at the end of each semester for undergraduate programs. If you fail to meet SAP minimums you will be given a warning semester. During that semester you will be eligible for financial aid. After the semester of warning, if you are not meeting SAP minimums, you will no longer be eligible to receive financial aid. You will be informed of the reason(s) for the loss of eligibility and the conditions that must be met before your financial aid eligibility may be reinstated.

You may appeal loss of eligibility if you have experienced extenuating circumstances that impacted your academic performance. However, the submission of an appeal is only a request and does not guarantee it will be granted or that aid will be reinstated. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for more information on SAP.

## Enrollment Status (Courses that Count)

All financial aid offers are based on full-time enrollment. However, most financial aid programs require students to be registered at least half-time. Students may receive federal financial aid only for eligible courses that count towards their program of study. State and institutional aid are not subject to the same restrictions. Students enrolled less than full-time in courses that count towards their program of study should contact Aggie One Stop to determine the impact on scholarship and financial aid eligibility as aid and cost of attendance may be prorated based on the number of hours of enrollment.

For example: A Federal Pell Grant recipient is enrolled in 12 hours, and 9 hours of the 12 hours are required for their program of study. The recipient will receive their Federal Pell Grant based on 9 hours. Their Federal Pell Grant payment and cost of attendance will be reduced based on courses that count/apply to their degree program. Federal Direct Loans for undergraduates require 6 hours of enrollment. If a student is enrolled in 12 hours and only 3 hours of the 12 hours are required for their program of study, they cannot receive a Federal Direct Loan. Please see the Types of Aid chart (page 10) to determine enrollment minimums for financial aid programs.

## Changes in Enrolled Hours

Students enrolled less than full-time will have adjustments made to their cost of attendance. This may result in awards being reduced or canceled. Students who are considering dropping a class should contact Aggie One Stop before doing so to determine the effect on scholarship and financial aid eligibility.

A reduction in enrolled hours may result in the following:

- Proration or loss of grant funds that have been offered/paid
- Proration of your cost of attendance
- Unsatisfactory Academic Progress and loss of future financial aid eligibility

## Beginning Attendance

Federal financial aid regulations require confirmation that you began attendance in at least one course in order to establish eligibility for federal student loans. Further, you must begin attendance in all courses if receiving Federal Pell Grant, Federal TEACH Grant, Children of Fallen Heroes (CFH) and/or Iraq-Afghanistan Service Grant (IASG). Based on confirmation from faculty, adjustments to financial aid offer(s) may be necessary and may result in you owing money back to the university.

## Withdrawing from the University

Students who withdraw from all classes, officially or unofficially, are eligible to keep only the financial aid they have earned up to the time of withdrawal. Funds that were disbursed in excess of the earned amount must be returned to the appropriate financial aid program. This situation could result in you (or your parent) owing money to the university. To determine the amount of federal aid you have earned up to the time of withdrawal, the number of calendar days you attended class will be divided by the total number of calendar days in the semester (minus any scheduled breaks of 5 days or more). This percentage is then multiplied by the total federal funds that were disbursed (either to your billing account or refunded) for the semester. This calculation determines the amount of federal aid earned.

For example: If you attended 25% of the semester, you will have earned approximately 25% of the aid paid. The unearned amount (total aid disbursed minus the earned amount) will be returned to the appropriate aid program and you will be billed for the amount returned. The calculation for state and institutional aid earned is different.

Visit [aggie.tamu.edu](http://aggie.tamu.edu) for detailed information on financial aid return calculations for withdrawn students.

## Renewal of your Free Application for Federal Student Aid (FAFSA)

If you are eligible to complete the FAFSA, you must re-apply for financial aid every year by renewing your FAFSA at [fafsa.gov](http://fafsa.gov). Most of the information on your renewal FAFSA will already be filled in with what was provided on the previous year's application. The FAFSA is available on October 1 each year.

## Renewal of your Texas Application for State Financial Aid (TASFA)

If you are not eligible to complete the FAFSA, but are eligible to complete the TASFA, you must re-apply for financial aid every year by completing the TASFA. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for more information about the TASFA and how to apply.

## Summer Aid

Limited financial aid is available for the summer. The current year's FAFSA/TASFA must be completed in order to be considered for financial aid. You will not be offered aid until you are registered for summer courses at Texas A&M. Please complete the "Report Outside Scholarships & Resources Form" in the Financial Aid Portal if you are expecting outside scholarship payments for the summer term.





## ADDITIONAL SERVICES

### Money Education

Money Education educates students about money so you can make smarter financial decisions in college and be financially successful after graduation. Money Education provides online resources focused on paying for college, student loans, eating on a budget, credit cards, credit scores, car buying, home buying, investing and more. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for more information.

### Military Education Benefits

Aggie One Stop is available to help veterans and their dependents maximize their college funding at Texas A&M. Visit Aggie One Stop with questions about how to apply for benefits and to learn about additional funding opportunities.

The Military Education Benefits Team, a unit within Scholarships & Financial Aid, takes pride in serving veterans, spouses, dependents and cadets at Texas A&M through:

- Evaluating eligibility
- Communicating program application requirements
- Processing for the Hazlewood Exemption Act
- Certifying for VA education benefits
- Reconciling benefit payments
- Facilitating the Texas Armed Services Scholarship Program

The Military Education Benefits team, along with the Don and Ellie Knauss Veterans Resource and Support Center, help make Texas A&M a destination and home for military affiliated students. Visit [aggie.tamu.edu](http://aggie.tamu.edu) for more information.

## CONTACT INFORMATION

### College Station Campus

**Aggie One Stop (Mailing)**  
General Services Complex  
P.O. Box 30016  
College Station, TX 77842-1252

**Aggie One Stop (Physical)**  
General Services Complex  
750 Agronomy Road  
College Station, TX 77843

979.847.1787  
979.847.9061 (Fax)  
[aggie.tamu.edu](http://aggie.tamu.edu)

### Higher Education Center at McAllen

956.271.1315  
[HECM@tamu.edu](mailto:HECM@tamu.edu)

For payment/billing questions, contact Aggie One Stop:  
979.847.1787  
[aggie.tamu.edu](http://aggie.tamu.edu)

### Galveston Campus

**Galveston (Mailing)**  
P. O. Box 40005  
College Station, TX 77842  
409.740.4500  
[tamug.edu/finaid](http://tamug.edu/finaid)  
[financialaid@tamug.edu](mailto:financialaid@tamug.edu)

Payment/billing Questions  
409.740.4434

Military Education Benefits  
409.740.4500

Student Employment  
409.740.4532

Most documents you will need to complete and return will be uploaded in the Financial Aid Portal. Follow instructions per the specific document you are completing. If you must mail any documents for the following: College Station, Health Science Center, School of Law or Higher Education Center at McAllen use the College Station campus mailing address noted above. If you must mail documents for Galveston, please use the mailing address noted above for Galveston.





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TEXAS A&M UNIVERSITY  
Scholarships &  
Financial Aid