



2025 - 2026

**UNDERSTANDING YOUR
FINANCIAL
AID OFFER**



**TEXAS A&M
UNIVERSITY.**

Texas A&M values a high-quality degree at a reasonable cost. 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.





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View this publication online by scanning the QR code or visiting tx.ag/FinancialAidOffer

FINANCIAL AID TERMS DEFINED

College Financing Plan

The College Financing Plan (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 on howdy.tamu.edu in the Financial Aid Portal by selecting a printable version of your Financial Aid Offer.

Cost of Attendance

The Cost of Attendance (COA) is an estimate of what it costs a student to attend Texas A&M University. It includes tuition and fees, housing and food, and allowances for books, supplies, transportation and personal expenses. The combination of all federal, state and institutional aid, as well as any scholarships, fellowships, contracts, waivers and exemptions, cannot exceed the cost of attendance.

Direct Costs

Direct costs will be on your bill from Texas A&M. Direct costs include tuition and fees, as well as housing and food for students living on campus.

Financial Aid Offer

Your Financial Aid Offer combines different types of financial 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.

Cost of Attendance (COA) - Student Aid Index (SAI) = Financial Need

Indirect Costs

Indirect costs, which vary by student, include books, supplies, transportation and personal expenses. They also include housing and food for students living off campus.

Student Aid Index

The Student Aid Index (SAI) is calculated from the information you and your contributor(s) 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 NEED AND COST

How to Determine Financial Need

The Student Aid Index (SAI) is determined based on information you (and your contributors) report on your financial aid application. Financial need is the basis for most financial aid.



Net Cost

Net cost is cost of attendance minus grants, scholarships and other resources (e.g. 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) or personal funding 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 individually offered aid.

2 Review your 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).

Accept, reduce or decline your offered aid.

Step 1: Visit 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

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

1. View your loan offer(s) 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, 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 and 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 or more of the following situations:

- Additional awards/resources
- Enrollment changes
- Courses not counting toward your degree
- Residency status change
- Financial aid eligibility change
- Classification change
- Cost of attendance change
- Campus or major change

You will be notified via your official university email address to review your Financial Aid Offer 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 or have applied for scholarships.

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, 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 you borrow 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 you can minimize your debt. Know your cost of tuition and fees, and choose affordable housing.
3. Borrow only what you need.
4. Know how much you owe. Regularly review your federal student loans on the Federal Student Aid website at studentaid.gov. The My Loan Debt page of the Financial Aid Portal provides additional information regarding your Texas A&M student loans.
5. Understand student loan repayment. Visit studentaid.gov for information on student loan repayment and 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. 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 to find the contact information for your student loan servicer(s) to discuss options.
7. If you need help reviewing your student loan debt and/or you have any questions regarding student loan repayment, reach out to Aggie One Stop to discuss your loan options.

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 you can fund your education. University scholarships are awarded on the basis of academic merit, leadership experience, extracurricular 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. Scholarship opportunities are also available from private foundations and community organizations.

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. The Federal Supplemental Educational Opportunity Grant (SEOG) requires Pell Grant eligibility. All other grants are offered to eligible students on a first-come, first-served basis.

Waivers and Exemptions

Waivers and exemptions allow special groups of Texas residents or non-residents to 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 for more information.

Part-Time Employment

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

College Station, Galveston and McAllen students should contact the Division of Human Resources and Organizational Effectiveness (HROE) for more information. HROE assists students in finding part-time jobs on campus. Visit jobsforaggies.tamu.edu to access the online database 24 hours a day.



Loans (must be repaid)

Federal 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 while you're in school, 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.

Federal 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 that 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.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

Parents interested in borrowing a Federal Direct PLUS Loan may apply at 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. The student 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. Compare lenders and interest rates carefully, as eligibility requirements can vary by lender.

Emergency Aid (must be repaid)

Emergency Tuition and Fees Loan

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 \$10 processing fee. Visit aggie.tamu.edu for additional information.

Short-Term Loans

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 \$10 processing fee. Visit aggie.tamu.edu for additional information.

For more information about types of financial aid, visit: tx.ag/TypesOfAid

Types of Aid	FAFSA® REQUIRED	TASFA REQUIRED (IF SB 1528)¹	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
NEED BASED									
REGENTS' SCHOLARSHIP	YES	YES	12					YES	
FEDERAL PELL GRANT	YES		1 ⁸	YES				YES	
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) ²	YES		1					YES	
TEXAS GRANT ³	YES	YES	9	YES				2.5 GPA ³	
TEXAS PUBLIC EDUCATION GRANT	YES	YES	6	YES				YES	
TEXAS AGGIE GRANT/SCHOLARSHIP	YES	YES	6	YES				YES	
FEDERAL/TEXAS COLLEGE WORK STUDY	YES	YES ⁴	6					YES	
FEDERAL DIRECT LOAN (SUBSIDIZED)	YES		6		YES	6.53% ⁶	S	YES	1.057% ⁷
NON-NEED BASED									
TEACH GRANT ^{2,5}	YES		1	YES	VARIES	VARIES	S	YES	
FEDERAL DIRECT LOAN (UNSUBSIDIZED)	YES		6		YES	6.53% ⁶ UNDERGRAD	S	YES	1.057% ⁷
FEDERAL DIRECT PLUS LOAN	YES		6		YES	9.08% ⁶	P	YES	4.228% ⁷

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

² Availability subject to federal funding.

³ Availability subject to state funding; must also complete 24 credit hours per year.

⁴ Texas residents who are eligible to work in the US may qualify for Texas College Work Study.

⁵ 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.

⁶ Interest rate subject to change July 1 of each year.

⁷ Origination fees subject to change October 1 of each year.

⁸ Based on enrollment-see page 13 for more information and examples.

FINANCIAL AID DISBURSEMENT

Most financial aid is credited/applied to your student bill no earlier than 10 days before the start of the semester. For disbursement dates, please visit aggie.tamu.edu and search "disbursement dates." You must be registered for courses and meet minimum enrollment hours (see page 10 for this information), as well as have completed all required documentation. Scholarships and other aid from outside sources cannot be credited/applied to your student bill until funds are received and processed by the university.

Financial Aid Refunds

If the amount of your accepted and disbursed financial aid exceeds your total student bill, you'll receive a refund for the remaining balance to help cover other college-related expenses. To receive your refund promptly, sign up for direct deposit through Flywire by following these steps:

- Log in to the Howdy portal.
- Go to the Payment/Refund section.
- Select the eRefunds tab.
- Choose Enroll in eRefunds.

Setting up direct deposit will streamline the process, allowing funds to reach your bank account as soon as its available. All refunds, excluding those to parents from a Federal Direct PLUS Loan, will be deposited directly into the account you provided in Flywire.

Parents of dependent students who receive a Federal Direct PLUS Loan can sign up to receive their loan refund from the Parent PLUS loan via direct deposit. If they do not enroll, the refund check will be mailed directly to the parent borrower.

Payment Information and Options

Visit aggie.tamu.edu for payment deadlines, payment plans, types of payments accepted, and more information on fees and other charges.



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.

Cost of Attendance (COA)

Review the Financial Aid Portal to view how your COA was calculated. Any changes to housing status should be reported to the financial aid office and could impact your aid eligibility. Scholarships & Financial Aid may use professional judgment on a case-by-case basis to increase a student's COA. To request an increase visit <https://aggie.tamu.edu/resources/forms-and-media>

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 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 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

Unusual Circumstances

If the financial aid application (FAFSA® or TASFA) requires you to include your parent(s) income and you believe there are unusual circumstances that may qualify you to exclude 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 guarantee you will qualify for changes to your financial aid application.

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 the minimum requirements may result in a loss of financial aid eligibility.

Grade Point Ratio (GPR)

The minimum university GPR is 2.0 for undergraduates.

Completion Rate

You must successfully complete at least 75% of all credit hours attempted. This percentage includes all credit hours attempted, 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 successfully 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 still 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 for more information on SAP.

Enrollment Status (Courses that Count Toward Your Degree)

All financial aid offers are based on full-time enrollment. Federal aid can only be applied to courses in your degree plan. However, state and institutional aid (including scholarships) are not subject to this restriction. Students enrolled less than full-time (12 hours) in courses that count toward their degree should contact Aggie One Stop to determine the impact on financial aid eligibility. Here are two examples:

Federal Pell Grant

- An undergraduate student enrolled in 12 hours (full-time) with all 12 hours counting toward their degree plan is eligible for 100% of their Federal Pell Grant.
- An undergraduate student enrolled in 12 hours with only 9 counting toward their degree will receive 75% of their Federal Pell Grant. Here's the calculation: $(9 \text{ hours} / 12 \text{ hours}) \times 100$. Cost of Attendance will be prorated for 9 hours of enrollment as well.

Federal Direct Loans

- An undergraduate student enrolled in 6 hours counting toward their degree is eligible for 100% of their Federal Direct Loan(s).
- An undergraduate student enrolled in 6 hours with only 3 counting toward their degree will not qualify for any of their Federal Direct Loan(s) due to being enrolled less than half-time. Cost of Attendance will be prorated for less than half-time enrollment as well.

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 may 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 or scholarship 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 the Federal Pell Grant or the Federal TEACH Grant. Based on confirmation from faculty, adjustments to your financial aid offer 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 could result in you owing money to the university.

Visit aggie.tamu.edu for detailed information on financial aid return calculations for withdrawn students.

Free Application for Federal Student Aid (FAFSA®)

If you are eligible to complete the FAFSA®, you must submit a new application for financial aid every year at studentaid.gov. The FAFSA® is available on or after October 1 each year.

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 submit a new application for financial aid every year by completing the TASFA. Visit aggie.tamu.edu for more information about the TASFA and how to apply. The TASFA is available on or after October 1 each year.

Summer Aid

Limited financial aid is available for the summer. The current year's FAFSA®/TASFA must be complete 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

Financial Wellness

The university provides resources to educate students on making smarter financial decisions and to achieve financial wellness during college and after graduation. Visit aggie.tamu.edu/resources 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. Information about how to apply for benefits is available at aggie.tamu.edu.

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 and Student Business Services, 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 for more information.



CONTACT INFORMATION

College Station Campus

Financial Aid, Scholarships, Billing and Payments (Mailing) (Physical)

General Services Complex
P.O. Box 30016
College Station, TX 77842-1252
979.847.1787
979.847.9061 (Fax)
aggie.tamu.edu
aggie.tamu.edu/contact

General Services Complex
750 Agronomy Road
College Station, TX 77843

Higher Education Center at McAllen

Financial Aid and Scholarships HECM@tamu.edu

Billing and Payments
979.847.1787
aggie.tamu.edu

Galveston Campus

Galveston (Mailing)
P. O. Box 40005
College Station, TX 77842
tamug.edu/finaid
financialaid@tamug.edu
scholarships@tamug.edu

Galveston (Physical)
200 Seawolf Parkway
Main Building 3034, Suite 101
Galveston, TX 77554

Military Education Benefits
veterans@tamug.edu

Payment/Billing Questions
409.740.4434

Most documents you complete and return will be uploaded in the Financial Aid Portal. Follow instructions for each of the specific documents 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.



TEXAS A&M UNIVERSITY
Scholarships &
Financial Aid