







Financial Solutions For Graduate Students

Services We Provide



- Advising on student aid
- Scholarships
- Grants
- Student Employment
- Federal, State, Institutional & Alternative Loans
- Short-term and Emergency Loans
- Money Management
- Veteran Services
- 24/7 access to financial aid information



Applying For Financial Aid



- Information provided is used to calculate the Expected Family Contribution (EFC). Must be completed annually.
 - Free Application for Federal Student Aid (FAFSA)
 (Opens October 1st for the next academic year)
 <u>fafsa.gov</u>
 School Code 003632
 - International Student Financial Aid Application (ISFAA)* (Opens in February for the next academic year) <u>financialaid.tamu.edu</u>
 - Texas Application for State Financial Aid (TASFA)* (Opens October 1st for the next academic year)
 financialaid.tamu.edu



^{*} Funding programs are very limited. Submission of an application does not guarantee that aid will be awarded.

Extenuating Circumstances



- Extenuating circumstances may warrant a change in financial aid eligibility.
 - Loss of employment or reduction of income
 - Death or illness in family
 - Addition to the household (marriage, birth of a child, etc.)
 - Medical or dental expenses not covered by insurance
 - Any other circumstance that results in a change in the family's financial status



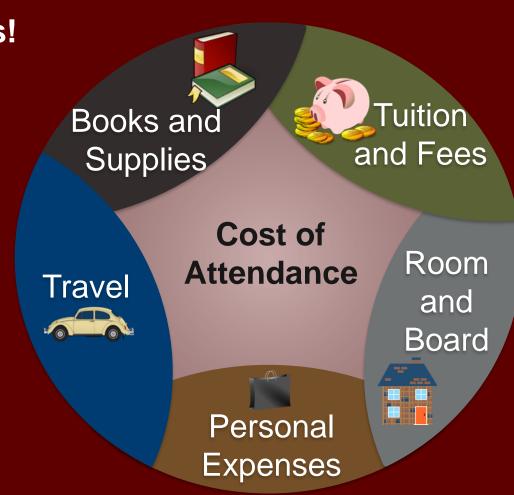
2018-19 Cost Of Attendance



Because this is an estimate, you may pay less!

Average estimated cost of attending Texas A&M 2018-19 award year		
	Resident	Non - Resident
Tuition & Fees*	\$7,444	\$15,958
Loan Fees	\$160	\$160
Housing & Meals	\$12,997	\$12,997
Books & Supplies	\$1,041	\$1,041
Travel	\$2,161	\$3,457
Personal Expenses	\$4,857	\$4,857
Total**	\$28,660	\$38,470

^{*}Based on 9 credit hours per semester at Texas A&M University, College Station. Varies by college and tuition cohort.

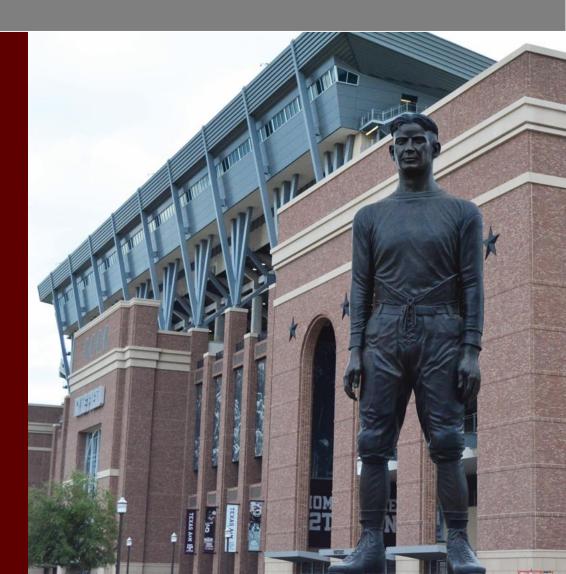


^{**}Amounts are an ESTIMATE of costs for 2018-19 and may change.

What Else Impacts My Aid Eligibility?



- Financial aid can <u>not</u> exceed your cost of attendance. Your eligibility for loans can be impacted by the following:
 - Fellowships
 - Tuition payments
 - Non-resident tuition waivers
 - Veteran or other educational benefits
 - Courses not counting towards degree



Howdy.tamu.edu My Finances



- Check the status of your aid
- Obtain and complete forms
- Accept or reject and process aid
- Calculate your loan payments
- Check whether courses count for financial aid eligibility



Courses That Count



- In order to be eligible for federal financial aid, students courses must count toward their degree.
- Courses must be listed on a student's degree evaluation / degree plan.
- Changes to the degree plan need to be submitted by 12th class day to count for financial aid.



Courses That Count



- Federal Aid Programs
 - Direct Loans
 - PLUS Loans
 - Federal Veterans Benefits
- Staff Tuition Assistance

 Other financial aid does not evaluate courses counting!



Courses That Count Contacts



- For questions about how financial aid will be affected contact our office.
 - Scholarships & Financial aid
 - 2nd floor Pavilion, College Station Campus
 - Tel: 979.845.3236
 - Email: financialaid@tamu.edu
- For questions about your degree plan, contact your academic advisor.



Release Of Funds



Financial aid can apply to the billing statement no sooner than 10 days before the first class day each semester, dependent upon your enrollment/registration.



Financial Aid Refunds



Required: Direct Deposit

- Financial aid, scholarships, and fellowships in excess of balance owed to the University will be refunded to the student
 - Assistantships are not paid through this process, they are processed through Payroll.
- Student Business Services processes all refunds. Be sure to sign up for direct deposit at https://doi.org/10.1007/journal.org/



Fellowship Disbursement Dates



Fall 2018

Date	Month
August 18, 2018	September stipend
September 21, 2018	October stipend
October 22, 2018	November stipend
November 16, 2018	December stipend
December 14, 2018	January stipend for returning fellows

Visit <u>scholarships.tamu.edu</u> for a list of these dates.



Financial Aid Delays



- Incomplete file/missing documents
- Loan Entrance Counseling not complete
- Loan Master Promissory Note not complete
- Not enrolled in enough hours at Texas A&M
 - Full-time = 9 hours fall/spring, 6 summer
 - Half-time = 5 hours fall/spring, 3 summer
- Fellowship not yet posted by college/department
- Scholarship funds not yet received from donor



Short-Term Loans

Short-Term Loan Funds

 Provide assistance to students who experience temporary financial difficulty in connection with educational or educationally related expenses other than tuition and required fees.

Emergency Tuition and Fees Loan

Help students pay Texas
 A&M University tuition and
 required fees. This 90 day
 loan will be applied directly
 to the tuition and fee
 account.

Apply online at <u>financialaid.tamu.edu</u>

Maintaining Financial Aid Eligibility



Satisfactory Academic Progress (SAP)

- Reviewed every semester
- Policy and appeal process at

financialaid.tamu.edu

- General RequirementsCumulative GPR of 3.0

 - Must successfully complete 67% of all courses attempted*
 - Cannot exceed 150% of minimum hours required for admitted degree program*

^{*} Includes both TAMU and transfer coursework



Looking Ahead



- Renew your financial aid application
 - Opens October 1st each year
- Check your financial aid status online and fulfill all requirements
- Texas Aggie Grant Application
 - Due July 2nd, December 3rd, May 1st
 - Financialaid.tamu.edu/Forms
- Apply for scholarships
 - Continuing Student Scholarships
 - Apply at scholarships.tamu.edu
 - Opens in October
 - Deadline is February 1st of each year
 - Check with your department for additional opportunities



Money Education Center



- Free Individual Counseling or Group Presentations
 - Money Management
 - Credit Cards and Credit Scores
 - Identity Theft
 - Saving & Investing
 - Eating Smart on a Budget
 - Financing Your Study Abroad
 - Buying a Car
 - Buying a House
 - Love & Money
 - I'm Graduating: Now What?



Veteran Services



Military Admissions

- Responsible for helping veterans and their dependents become admitted to the University
- Koldus, Room 112

Veteran Services Office (VSO)

- Responsible for veteran educational benefits, scholarship and financial aid advising
- Pavilion, Room 205

Veteran Resource & Support Center (VRSC)

- Identifies, develops & provides uniquely tailored resources for military affiliated students & their families
- Koldus, Room 112



Five Tips To Remember



- It is not too late to apply
- Apply every year
- Check portal and Texas A&M email often
- Be aware of deadlines
- Interest rates of students loans are lower than that of credit cards



Contact Us



Scholarships & Financial Aid

Texas A&M University Second Floor, The Pavilion P.O. Box 30016 College Station, TX 77842-3016

Walk-in advising available from 8:00 a.m. to 5:00 p.m., Mon-Friday

FAFSA School Code: 003632

979.845.3236

financialaid.tamu.edu tamu_sfaid **f**

