



**SCHOLARSHIPS &  
FINANCIAL AID**  
TEXAS A&M UNIVERSITY

Financial Solutions For Graduate Students



# Services We Provide



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



# 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) [fafsa.ed.gov](https://fafsa.ed.gov)  
School Code 003632
  - International Student Financial Aid Application (ISFAA)\*
  - Texas Application for State Financial Aid (TASFA)\*  
[financialaid.tamu.edu](https://financialaid.tamu.edu)

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



**FAFSA.GOV**



# 2017-2018 Cost Of Attendance



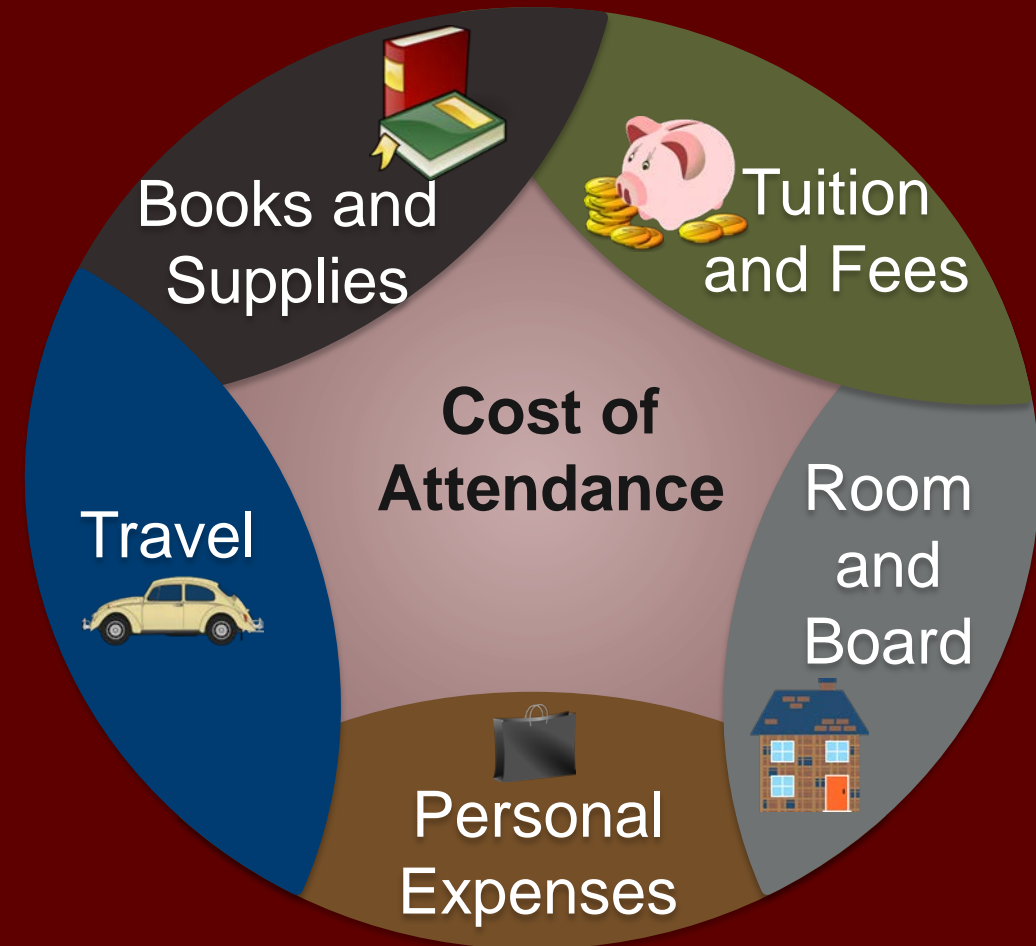
**Because this is an estimate, you may pay less!**

**Estimated cost of attending Texas A&M College station in 2017 – 2018 award year**

	Resident	Non - Resident
<b>Total</b>	<b>\$26,734</b>	<b>\$35,234</b>

\*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 2017-2018 and may change.



# What Else Impacts My Aid Eligibility?



- Financial aid can **not** 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 toward degree



# Extenuating Circumstances



- Loss of employment or reduction of income
- Death or illness in family
- Medical or dental expenses not covered by insurance
- Any other circumstance that results in a change in the family's financial status





# Courses That Count



- In order to be eligible for federal financial aid, students courses must count toward their degree.
- Courses must be listed on the degree evaluation.
- Petitions need to be submitted by 12<sup>th</sup> class day.
- 3+2 Programs
- Distance Education



# Courses That Count



- Federal Aid Programs
  - Direct Loans
  - PLUS Loans
  - Federal Veterans Benefits
- Other financial aid does not evaluate courses counting!





# Courses That Count Contacts



- OGAP questions
  - [Ogaps@tamu.edu](mailto:Ogaps@tamu.edu)
- Degree Audit Questions
  - [Degree-audit@tamu.edu](mailto:Degree-audit@tamu.edu)
- Courses that count for Financial Aid
  - [Financialaid@tamu.edu](mailto:Financialaid@tamu.edu)
  - Trent Smith, [smitht@tamu.edu](mailto:smitht@tamu.edu)
- Veterans Benefits
  - Dr. Clay Bassham, [c-bassham@tamu.edu](mailto:c-bassham@tamu.edu)





# 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





# 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 [howdy.tamu.edu](http://howdy.tamu.edu)





# Fellowship Disbursement Dates



## Fall 2017

Date	Month
August 22, 2017	September stipend
September 23, 2017	October stipend
October 24, 2017	November stipend
November 18, 2017	December stipend
December 20, 2017	January stipend



Visit [scholarships.tamu.edu](https://scholarships.tamu.edu) 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 [financialaid.tamu.edu](https://financialaid.tamu.edu)

# Maintaining Financial Aid Eligibility



## Satisfactory Academic Progress (SAP)

- Reviewed every semester
- Policy and appeal process at [financialaid.tamu.edu](https://financialaid.tamu.edu)
- **General Requirements**
  - Cumulative 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



2018-2019

- Apply for scholarships
- Renew your financial aid application
- Check your financial aid status online and fulfill all requirements

Continuing Student Scholarships

- Apply at [scholarships.tamu.edu](https://scholarships.tamu.edu)
- Opens in October
- Deadline is February 1 of each year

Make sure you check with your college or department



# 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?



[money.tamu.edu](http://money.tamu.edu)

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# 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



[veterans.tamu.edu](http://veterans.tamu.edu)

# Five Tips To Remember



- It is not too late to apply
- Apply every year
- Check status online and 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](http://financialaid.tamu.edu)

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