understanding your financial aid offer

2014-2015
WHAT’S INSIDE

THIS GUIDE IS DESIGNED TO HELP YOU UNDERSTAND:

• The Financial Aid Offer Letter and process
• The basic terms used in financial aid
• The types of financial aid available to students at Texas A&M University
• The payment process and policies at Texas A&M University
• The responsibilities and repayment obligations of a financial aid recipient
• The criteria for determining Satisfactory Academic Progress (SAP) at Texas A&M University

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Cost of Attendance (COA) - The cost of attendance (COA) is an estimate of what it costs the typical student to attend Texas A&M. It includes tuition and fees, room and board, and allowances for books, supplies, transportation, loan fees, and personal expenses. It is important for you to budget and make wise decisions regarding how to utilize the financial aid funds you receive for your educational expenses.

Expected Family Contribution (EFC) - The amount of out-of-pocket expense that you [and your parent(s)] are expected to provide toward your educational costs from income, savings, or a non-need based loan. The EFC is calculated from the information you [and your parent(s)] report on the Free Application for Federal Student Aid (FAFSA) or the Texas Application for State Financial Aid (TASFA). The calculation of the EFC is established by law and is used to measure a family’s financial strength on the basis of the family’s income, assets, family size, and number of family members in post-secondary education. It is used to determine eligibility for most student aid programs.

Financial Need - Financial need is the basis for awarding most student aid programs. Financial need is determined by the following equation:

\[
\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}
\]

Shopping Sheet - The Shopping Sheet provides you with a summary of aid offered. It details the net cost based on our cost of attendance minus grants, scholarships and other resources. You may use this shopping sheet to compare aid packages with other universities, as well as university statistics regarding graduation rates, default rates and median borrowing.

Financial Aid Offer Letter - The Financial Aid Offer Letter provides you with details on financial aid programs you have been offered. This offer combines various
forms of aid to meet your financial need using the available resources for which you are eligible. Financial aid from all sources (scholarships, fellowships, etc.) will be included in the Financial Aid Offer Letter. The amount of offered aid may fall short of meeting your entire need. If this is the case please review the “Smart Borrowing & Other Loans Options” section on page 9 of this booklet.

The mission of Scholarships & Financial Aid is to provide students with information and financial resources to attend Texas A&M University, along with support programs that promote higher education and developmental opportunities. As a part of this commitment, we strive to provide financial solutions to students at all income levels and with varying academic, merit, and leadership qualifications.

The need-based financial aid programs are designed for all students who have a demonstrated financial need, as defined by the Free Application for Federal Student Aid (FAFSA) or the Texas Application for State Financial Aid (TASFA), in order to assist the student in paying college expenses. Financial aid eligibility is contingent upon the student making satisfactory academic progress, as defined by Scholarships & Financial Aid and the specific program.

**TYPES OF AID**

**Gift Aid (non-repayable):**
- grants
- scholarships
- waivers

**Self-Help:**
- loans (repayable federal, state, institutional, and alternative loans)
- student employment (work study or student employment on campus, internships, or assistantships)

Texas A&M’s packaging philosophy for need-based financial aid is to provide the greatest amount of gift aid to those students with the highest demonstrated need and to keep loan liability to a minimum. Financial aid is awarded on a first-come, first-served basis with a priority date of March 15th, prior to the fall semester for which the student is seeking aid.
WHERE TO BEGIN

1. Read the Financial Aid Offer Letter carefully before accepting or declining individual awards.

2. Review the estimated cost of attendance on the offer letter to assist in planning for how much aid you will need.

3. Review the Financial Aid Programs section in this booklet to understand other factors that may affect your financial aid.

4. Review the Texas A&M Policies section to understand other factors that may affect the financial aid offer.

5. Accept or decline your offered aid.

You must do the following:

   Step 1: Visit howdy.tamu.edu.
   Step 2: Login using your Texas A&M Net ID.
   Step 3: Click the My Finances tab and enter the Financial Aid Portal.
   Step 4: Follow the instructions on the Awards page to begin processing aid.
PROCESSING FEDERAL DIRECT LOANS
The Financial Aid Offer Letter lists your eligibility for the Subsidized and/or Unsubsidized Federal Direct Loan Programs. To process your offer, please visit howdy.tamu.edu. Click the My Finances tab and enter the Financial Aid Portal, following the instructions on the Awards page and complete requirements listed on the Status page.

All loan recipients will need to complete a Master Promissory Note by following the instructions in the Financial Aid Portal on the Status page. Interest rates are set annually by the federal government and are subject to change. Please visit financialaid.tamu.edu for more details.

Direct PLUS Loan for Parents Application Process
In processing your aid selections, undergraduates will have the option to provide us with your parent’s e-mail address for us to send PLUS loan information. However, parents interested in borrowing a PLUS loan can apply at studentloans.gov without any additional information from us. Parents may request an amount up to the cost of attendance minus other expected aid, as noted on your Offer Letter. The student must file a Free Application for Federal Student Aid (FAFSA) and must be attending school at least half-time. You can find more detailed information online at financialaid.tamu.edu.

AWARDS FROM OUTSIDE SOURCES
If you are the recipient of any type of award, typically scholarships or corporate sponsorships, from a source other than Texas A&M University you must report it to Scholarships & Financial Aid as soon as possible. An adjustment in your financial aid offer may be necessary in accordance with federal and state guidelines. You may be required to repay financial aid you have already received if you are no longer eligible for that aid. To report an award from an outside source, please complete the Student Data Form in the Financial Aid Portal.

REVISED FINANCIAL AID OFFER LETTER
Due to various circumstances, it may be necessary to revise the amount and/or types of financial aid offered to you. An adjustment to your financial aid offer may result from one of the following situations: additional awards, enrollment changes, residency status change, financial aid eligibility change, classification change, or study abroad participation.
ADDITIONAL OPTIONS
We encourage you to explore your options to assist in paying for college while attending Texas A&M University. Many students have chosen to work 10-15 hours per week to offset costs while some have borrowed funds through other non-need-based loan programs.

FINANCIAL AID OFFER APPEAL
You have the right to appeal your financial aid offer. Requests for changes in the amounts and/or sources of aid packaged must be submitted in writing and must explain the reason for the request. A Scholarships & Financial Aid advisor will respond to the request through your Texas A&M e-mail account. A copy of all correspondence will be placed in your financial aid file. Submitting an appeal does not guarantee any adjustments can or will be made.

EXTENUATING CIRCUMSTANCES
There may be times when the FAFSA or TASFA does not reflect a family’s true financial situation. In this case, students are encouraged to contact the financial aid office and meet with a Scholarships & Financial Aid advisor. Some of the more common circumstances warranting a review include:

• Students whose current family contribution may be significantly impacted, may include:
  › Parent or student had a loss of income due to unemployment
  › Parent or student had a loss of some type of untaxed income or benefits such as child support or social security
  › Parent or student’s marital status has changed due to divorce or separation
  › Death of parent, or spouse of a student
  › Parent or student has incurred excessive medical/dental expenses

• Students who pay non-resident tuition as a result of excess hours
• Cost of attendance adjustment for a Study Abroad Program

If you believe there are extenuating circumstances that may qualify you to be considered an independent student, contact our office to set up an appointment with an advisor. Your circumstances will be treated with professionalism and confidentiality. In addition, you can submit a Counselor Review Form (CRF), available on our web site, to request a review.

WHAT IF I NEED more money?
GRANTS (gift aid/free money, non-repayable)
A grant is money that does not have to be repaid. It is awarded as a means of partially meeting a student’s demonstrated financial need. Students are notified of grant funding on their Financial Aid Offer Letter. All students meeting eligibility requirements are offered the Federal Pell Grant. All other grants are offered to eligible students on a first-come, first-served basis. If you are not registered as a full-time, degree-seeking student, the award may be prorated or cancelled. Students who are non-degree seeking or are seeking teacher certification after graduation are ineligible for grant funds.

LOANS (must be repaid)
A loan is financial aid that must be repaid. Each eligible student is awarded loan funds. Borrowers are responsible for signing a promissory note for each loan program. When signed, the promissory note is a binding legal document whereby the borrower agrees to repay the loan. The promissory note should be read carefully and a copy should be retained for the borrower’s records.

Loan Entrance Counseling
Students participating in the Federal Perkins Loan, Federal Direct Grad PLUS Loan, or the Federal Direct Loan programs for the first time at Texas A&M University must complete Loan Entrance Counseling prior to the disbursement of these loan funds. In order to comply with this requirement, you will need to complete the online counseling session. Please visit howdy.tamu.edu. Click the My Finances tab, enter the Financial Aid Portal and follow the instructions on the Status page.

Loan Exit Counseling
Students participating in the Federal Perkins Loan, Federal Direct Grad PLUS Loan, or the Federal Direct Loan programs must also complete Loan Exit Counseling upon dropping below half-time or leaving Texas A&M University. Upon withdrawing, graduating, dropping below half-time, or simply not returning, you will be sent information on how to complete exit counseling.
ALTERNATIVE LOANS
Another option to assist with financing an education is an alternative loan through a private lending institution. These loans should be used only after other options have been exhausted. Should an alternative loan be necessary, Texas A&M University has provided web links to help you compare alternative loan lenders online at financialaid.tamu.edu. However, you are free to select any lender that provides alternative loans. Carefully compare lenders and interest rates, as who can borrow from a particular lender varies. Borrow wisely!

EMERGENCY TUITION AND FEES LOAN
Another option available to you is the Emergency Tuition and Fees Loan. This loan provides temporary funding to pay tuition and required fees by the tuition deadline. This loan is made available to you directly from the University. 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%. In addition, a $10 processing charge will be assessed. Additional information and applications available at financialaid.tamu.edu.

SHORT-TERM LOANS
Scholarships & Financial Aid offers Short-term Loans to assist students in financial difficulties. You can borrow up to $1,500 with repayment within a year. Short-Term loans have a simple annual interest rate of 8%. In addition, a $10 processing charge will be assessed for each loan. This application and additional information is available at financialaid.tamu.edu.

FEDERAL DIRECT GRADUATE PLUS LOAN
The Federal Direct Graduate PLUS loan is an affordable, low-interest loan for graduate and professional students. The student can borrow up to the total cost of attendance minus any other financial aid awarded. The student must file a Free Application for Federal Student Aid (FAFSA) and must be attending school at least half-time. Students interested in borrowing a Graduate PLUS loan can find more information at financialaid.tamu.edu.
### Need Based

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>College Station Campus only</th>
<th>FAFSA Required</th>
<th>TASFA Required (if SB 1528)</th>
<th>Minimum Enrollment</th>
<th>Prorated less than full time</th>
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<tr>
<td>Regents' Scholarship</td>
<td>✓</td>
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<td>Federal/Texas College Work Study</td>
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<tr>
<td>Texas B-on-Time Loan⁶</td>
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<td>Federal Direct Loan (subsidized)⁷</td>
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### Non-Need Based

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<th>Scholarship</th>
<th>College Station Campus only</th>
<th>FAFSA Required</th>
<th>TASFA Required (if SB 1528)</th>
<th>Minimum Enrollment</th>
<th>Prorated less than full time</th>
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<td>Federal Direct Loan (unsubsidized)</td>
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<td>Grad Direct PLUS Loan</td>
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<td>Federal Direct PLUS Loan</td>
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1. SB 1528 = Students who qualify to pay in-state tuition, not eligible to complete a FAFSA.
2. Satisfactory Academic Progress Standards for all state and federal programs can be found online at financialaid.tamu.edu.
3. Effective Fall 2012 students can only receive for 12 full-time semesters or 600% from the first time they received an award.
4. Availability subject to state funding.
5. Students who are eligible to work in the US may be considered for Texas College Work Study.
6. For repayment information on the Texas B-on-Time Loan please visit hhloans.com.
# Financial Aid Programs

## Criteria

<table>
<thead>
<tr>
<th>Repayment Required</th>
<th>Interest Rate</th>
<th>Student (S) or Parent (P) Borrower</th>
<th>Requires Pell Grant Eligibility</th>
<th>Satisfactory Academic Progress Standards</th>
<th>Loan Origination Fee</th>
<th>All Eligible Students Will Receive Award</th>
<th>Undergraduate Students</th>
<th>Graduate Students</th>
<th>Professional Students</th>
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## Classification

### Need Based

<table>
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<tr>
<th>Program</th>
<th>Eligibility</th>
<th>GPA</th>
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<td>TEXAS Grant</td>
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<td>✓</td>
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<td>Top 10% Scholarship</td>
<td>P</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Texas Public Education Grant (TPEG)</td>
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<td>P</td>
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<td>✓</td>
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<tr>
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<td>✓</td>
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<tr>
<td>Federal Perkins Loan</td>
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<td>✓</td>
<td>✓</td>
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<tr>
<td>Federal Direct Loan (subsidized)</td>
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<td>✓</td>
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</table>

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<tr>
<td>TEACH Grant</td>
<td>S</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Federal Direct Loan (unsubsidized)</td>
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<td>✓</td>
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<tr>
<td>Grad Direct PLUS Loan</td>
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</table>

**Notes:**

- **SB 1528**: Students who qualify to pay in-state tuition, not eligible to complete a FAFSA.
- **Satisfactory Academic Progress Standards**: For all state and federal programs, standards can be found online at financialaid.tamu.edu.
- **Effective Fall 2012**: Students can only receive for 12 full-time semesters or 600% from the first time they received an award.
- **Availability subject to state funding.**
- **Students who are eligible to work in the US**: May be considered for Texas College Work Study.
- **For repayment information on the Texas B-on-Time Loan**: Please visit hhloans.com.
- **Beginning with new borrowers July 1, 2013 and forward students cannot receive subsidized loans exceeding 150% of program length.**
- **No interest subsidy during the six month grace period for loans disbursed on or after July 1, 2012 and before July 1, 2014. Interest rate subject to change July 1, 2014.**
- **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 amounts of the TEACH Grants received are treated as a Federal Direct Unsubsidized Loan and must be repaid with interest.**
- **Interest rate subject to change July 1, 2014.**
Students seeking employment should contact the Student Employment Office (SEO). The SEO assists students in finding jobs on and off-campus. You can access the online database or access it 24 hours a day online at JobsforAggies.tamu.edu using your NetID and password. Once on the website, you will see listings for work study, graduate assistantships, and regular part-time positions.

Positions posted on JobsforAggies.tamu.edu are available on a first-come, first-served basis. You may also seek employment on your own by visiting offices, departments, and other organizations of your choice. In either case, you are responsible for making interview arrangements, salary agreements, and working hours.

**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 undergraduate and graduate students with financial need by helping them secure on-campus positions as well as some off-campus positions assisting the community posted on JobsforAggies.tamu.edu. You are responsible for notifying the employer of your work study eligibility.

The Federal and Texas College Work Study eligibility amount is 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 award. Student wages are paid by Texas A&M University and the Federal or State work study programs.

**GRADUATE ASSISTANTSHIPS**

Graduate students may be hired as teaching, research, or non-teaching assistants and work 10 to 20 hours per week. Because limited positions are posted with the SEO, you should contact your graduate advisor for assistance. Texas A&M Galveston students should contact the graduate office in Galveston.

**BCS** = only applicable to students on Bryan, College Station and Galveston campuses.
PART-TIME EMPLOYMENT
Part-time employment is another way that many students help meet the cost of an education. You can search for and apply for both on and off-campus jobs through the online job database on JobsforAggies.tamu.edu. Positions posted on Jobs for Aggies are available on a first-come, first-served basis. You can also seek employment on your own by directly contacting your choice of business. Texas A&M Galveston students must apply for student employment at the Galveston Human Resources Office.

FINANCIAL AID DISBURSEMENTS
When you are registered for courses, required documentation is complete and funds are received, most grants, scholarships, and student loans are automatically credited to your student billing statement. Financial aid will be credited no sooner than 10 days prior to the first class day of each semester. Scholarships from outside sources cannot be credited until funds are received by the University. Generally, financial aid is disbursed once each semester. Scholarships & Financial Aid recommends reviewing your billing statement through the Howdy portal to determine when aid has been disbursed.

FINANCIAL AID REFUNDS
If financial aid exceeds your total bill, a refund will be issued in electronic form.

Texas A&M requires that you sign up for direct deposit of your refund to your bank account. To register, select the Manage My Refund preferences link from the My Finances tab in the Howdy portal. Signing up for direct deposit will help ensure your refund is available to you as quickly as possible.

Once you sign up for this service, all refunds, except refunds to parents resulting from a Federal Direct PLUS Loan, will be electronically deposited into the bank account that you designate.

PAYMENT INFORMATION AND OPTIONS
For payment deadlines, payment plans, types of payments accepted and additional details on fees and other charges, please visit Student Business Services online at sbs.tamu.edu.
SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress (SAP) is the term used to denote a student’s successful completion of coursework toward a certificate or degree. Specific progress requirements may vary based upon aid program.

There are three components* to SAP evaluation. Failure to comply with any component may result in a loss of aid eligibility. The three components are as follows:

Minimum Grade Point Ratio (GPR):
The minimum GPR for undergraduates and veterinary students is 2.0. For graduate students, the minimum grade point requirement is 3.0. For law students, the minimum grade point average is 2.33.

Completion Rate:
While you are expected to enroll full-time to be eligible for financial aid, each undergraduate student must complete at least 75% of all credit hours attempted. Graduate and professional students must complete at least 67% of all credit hours attempted. These percentages include all credit hours attempted, regardless of whether or not financial aid was received. Grades of W, F, I, U, Q, X, NG, and grade exclusions are not considered to be adequate grades for completion.

Maximum Hours:
You are expected to complete degree requirements within a reasonable time frame, currently defined as within 160 hours for undergraduates and 150% of your degree program as a graduate or professional student. This is the maximum number of credit hours a student may have and still receive financial aid. All transfer coursework accepted by the University is included in this total.

SAP notification and appeal policy:
SAP is reviewed at the end of each semester (College of Law is reviewed annually). If you fail to meet our SAP standards, you will be given a warning semester. During that semester you will be eligible for your financial aid. After the semester of warning, if you are not meeting SAP standards, 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 your 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 imply that eligibility will be reinstated or that approval of the appeal is guaranteed.

*Please visit our website financialaid.tamu.edu for additional details regarding SAP policy.

**CHANGE IN ENROLLED HOURS**

Scholarships & Financial Aid initially awards all students based on full-time enrollment status. Prior to the semester start date students not enrolled as such will have adjustments made to their cost of attendance which may result in a reduction or cancellation of awards. Students who are considering reducing the number of credit hours enrolled including Q-drops should contact our office prior to reducing their hours to determine the effect on scholarship and financial aid eligibility.

A reduction in enrolled hours may result in the following:

- Proration of grant funds you have been offered/paid
- Proration of your cost of attendance (student budget)
- Satisfactory Academic Progress (SAP) deficits

**WITHDRAWING FROM THE UNIVERSITY**

Students who withdraw from all classes, officially or unofficially, are only eligible to retain 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 funds to the University.

To determine the amount of aid you have earned up to the time of withdrawal, Scholarships & Financial Aid will divide the number of calendar days you attended classes by the total number of calendar days in the semester (less any scheduled breaks of 5 days or more). The resulting percentage is then multiplied by the total federal funds that were disbursed (either to your billing account or to you directly) for the semester. This calculation determines the amount of aid earned by the student. For example, if you attended 25% of the semester, you will have earned 25% of the Federal aid disbursed. The unearned amount (total aid disbursed less the earned amount) will be returned to the appropriate aid program and you will be billed for the amount returned.

For detailed information on how Scholarships & Financial Aid allocates returned aid visit financialaid.tamu.edu.
RENEWAL OF THE FAFSA/TASFA
You must re-apply for financial aid every year by submitting a new or renewal Free Application for Federal Student Aid (FAFSA). Most of the renewal FAFSA will be filled in with information that was provided on the previous year’s application. Only information that has changed since the last application will have to be updated along with a few other elements. FAFSA applications for the 2015-2016 academic year will be available January 1, 2015.

Students completing the Texas Application for Student Financial Aid (TASFA) also need to re-apply annually. This application is typically available in early February.

The TASFA application can be found at financialaid.tamu.edu. The FAFSA application can be found at fafsa.ed.gov.

SUMMER AID
Financial assistance is available for the summer semester at Texas A&M, the current year’s FAFSA must be completed. A Summer Supplement Form will be available in mid-March, while this form is not required we highly encourage you to complete it if you have outside scholarships for the summer term. We award summer aid based on registration for the summer semester, thus you will not be awarded until you are registered for summer courses. To access the Summer Supplement Form when it becomes available please visit howdy.tamu.edu. Click the My Finances tab and enter the Scholarships & Financial Aid Portal.
SCHOLARSHIPS & FINANCIAL AID

FREE WORKSHOPS FOR STUDENT SKILL ENHANCEMENT
Workshops are available for student employees and supervisors of student employees. Workshops include topics ranging from communication skills to preventing sexual harassment and from money management to strategies for succeeding in college. To learn more or to register, please visit JobsforAggies.tamu.edu or call (979) 845-0686.

THE MONEY WISE AGGIE
The Money Wise Aggie, Texas A&M University’s personal finance advising and educational program, is designed to help students make smart personal finance decisions while pursuing their academic degrees and to lay a foundation for financial success throughout life.

The Money Wise Aggie is a free service to students that provides personal advising and/or presentations in areas such as budgeting, credit cards and credit scores, financial challenges after college, and debt reduction strategies.

For more information, please visit moneywise.tamu.edu.

VETERAN SERVICES OFFICE
The Veteran Services Office assists veterans and their dependents with processing federal and state benefits.

Services offered:
• How to use your GI bill
• How to certify your educational benefits
• Information about Hazlewood Exemption for Texas residents that have exhausted GI bill benefits or receive less than tuition for GI bill
• Free Application for Federal Student Aid (FAFSA) workshops
• How to apply for scholarships & financial aid

If you are eligible to receive VA benefits, please contact our office for assistance in applying for these benefits.

For more information, please visit veterans.tamu.edu.
**HELPFUL contacts**

Scholarships & Financial Aid*
Texas A&M University
P.O. Box 30016
College Station, TX 77842
(979) 845-3236 (Phone)
(979) 847-9061 (Fax)
financialaid.tamu.edu
financialaid@tamu.edu

*Send all documents for Health Science Center and School of Law to main address

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<tr>
<th>Health Science Center</th>
<th>Student Employment</th>
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<tbody>
<tr>
<td>(979) 436-0192</td>
<td>(979) 845-0686</td>
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<tr>
<td><a href="mailto:sfa@tamhsc.edu">sfa@tamhsc.edu</a></td>
<td>jobsforaggies.tamu.edu</td>
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<tr>
<td></td>
<td><a href="mailto:jobsforaggies@tamu.edu">jobsforaggies@tamu.edu</a></td>
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<th>School of Law</th>
<th>Veteran Services Office</th>
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<tr>
<td>(817) 212-4090</td>
<td>(979) 845-8075</td>
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<tr>
<td><a href="mailto:dakins@tamu.edu">dakins@tamu.edu</a></td>
<td>veterans.tamu.edu</td>
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<tr>
<th>Scholarships (main campus only)</th>
<th>Aggie Answers</th>
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<tbody>
<tr>
<td>(979) 845-3982</td>
<td>tamusfa.custhelp.com</td>
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<tr>
<td>scholarships.tamu.edu</td>
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<td><a href="mailto:scholarships@tamu.edu">scholarships@tamu.edu</a></td>
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<td>moneywise.tamu.edu</td>
<td>(payment &amp; billing questions)</td>
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<tr>
<td><a href="mailto:moneywise@tamu.edu">moneywise@tamu.edu</a></td>
<td>(979) 847-FEES (3337)</td>
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<tr>
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<td>finance.tamu.edu/sb</td>
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<td><a href="mailto:sbs@tamu.edu">sbs@tamu.edu</a></td>
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<th>Office of Student Financial Aid</th>
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<tr>
<td>Texas A&amp;M University</td>
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<td>Galveston, TX</td>
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<tr>
<td><a href="mailto:4finaid@tamug.edu">4finaid@tamug.edu</a></td>
</tr>
<tr>
<td>(409) 740-4500</td>
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<td>tamug.edu/finaid</td>
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<tr>
<td>(payment and billing questions)</td>
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<td>(409) 740-4434</td>
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<tr>
<th>Veteran Benefits Administrator</th>
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<td>(409) 741-4395</td>
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FINANCIAL AID CUSTOMER commitment

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- Meet each visitor promptly and warmly.
- Inform students and parents of options for funding an education.
- Guide students through application for and processing of financial aid.
- Explain terms and conditions of financial aid awards clearly and thoroughly.
- Maximize federal, state, and institutional financial aid options.
- Advise on campus resources available to students.
- Give information on outside funding resources.
- Serve each student according to individual needs.
Scholarships & Financial Aid
College Station

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

Galveston Scholarship Check
and Document Mailing Address:

Texas A&M University
Financial Aid – Galveston Processing
P. O. Box 40005
College Station, TX 77842