Scholarships & Financial Aid

2016-2017

Understanding Your Financial Aid Offer
FINANCIAL AID DEFINED

HOW TO PROCESS YOUR FINANCIAL AID
  Processing Federal Direct Loans
  Smart Borrowing Tips
  Awards From Outside Sources
  Revised Financial Aid Offer Letter
  Additional Options

TYPES OF AID
  Grants
  Loans
  Federal and Texas College Work Study
  Graduate Assistantships
  Part-time employment

DISBURSEMENT
  Financial Aid Disbursements
  Financial Aid Refunds
  Payment Information and Options

POLICIES
  Financial Aid Offer Appeals
  Extenuating Circumstances
  Satisfactory Academic Progress
  Changes in Enrolled Hours
  Withdrawing from the University
  Summer Aid

SERVICES
  Student Employment Office
  Money Education Center
  Veteran Services Office
  Contact Information
Cost of Attendance (COA) - The cost of attendance (COA) is an estimate of what it costs a student to attend Texas A&M. It includes tuition and fees, room and board, and allowances for books, supplies, transportation, and personal expenses. It is important to budget and make smart decisions regarding financial aid funds you receive for college 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. This can come 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 EFC is established by law and takes into consideration the family’s income, assets, size, and number of family members enrolled in college. It is used to determine eligibility for most student aid.

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 a summary of aid offered. It details total cost for your family based on COA minus grants, scholarships and other resources. You may use this to compare aid offers with other universities, and to compare university graduation rates, default rates, and median borrowing.

Financial Aid Offer Letter - The offer letter combines various forms of aid you are eligible for to meet your financial need. The amount of offered aid may not meet your entire financial need. If this is the case, please review the “Types of Aid” section of this booklet for other options.
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. We strive to provide financial solutions to students at all income levels and with varying academic, merit, and leadership qualifications.

Need-based financial aid programs are designed for all students who have a demonstrated financial need, as determined through the FAFSA or the TASFA, in order to assist the student in paying college expenses. In order to remain eligible for financial aid, you must maintain satisfactory academic progress (SAP) as defined by Scholarships & Financial Aid and the specific aid 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 assistantships)

Texas A&M strives to provide the greatest amount of aid to students with the highest need and keep loan debt to a minimum. Financial aid is awarded on a first-come, first-served basis with a priority date of March 15th, for students starting in the fall semester.

*See the types of aid chart in this booklet.
WHERE TO BEGIN
1. Read the Financial Aid Offer Letter carefully before accepting, reducing or declining individual awards.
2. Review the estimated cost of attendance on the offer letter to assist in planning how much loan funding you may need.
3. Review the Policies section to understand factors that may affect your financial aid offer.
4. Review the How to Process Your Financial Aid section in this booklet.
5. Accept, reduce or decline your offered aid.
   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 provides your eligibility for the Subsidized and/or Unsubsidized Federal Direct Loan Programs. To process your offer, complete steps 1-4 listed above. Complete the requirements listed on the Status page in the Financial Aid Portal. All loan recipients must complete a Master Promissory Note. Interest rates are set annually by the federal government and are subject to change. Please visit financialaid.tamu.edu for additional details.

Direct Parent Loan for Undergraduate Student (PLUS)
Undergraduates will have the option to provide their parent’s e-mail address for us to send PLUS loan information. Parents interested in borrowing a PLUS loan may 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. You must file a FAFSA and must be enrolled at Texas A&M at least half-time in order to be eligible for this loan. You can find additional information online at financialaid.tamu.edu.
SMART BORROWING

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

1. Borrow only what you REALLY need to complete your education. Know your tuition and fees costs, choose affordable housing, and create a budget. Avoid the temptation to borrow for non-essential expenses.

2. Throughout college, keep track of your total borrowed amount.

3. Scholarships & Financial Aid is available to assist you in reviewing your loan debt, and provides you a Student Loan Debt Summary on the Resources tabl in the Financial Aid Portal.

4. Use the TAMU Loan History and Calculator in the Financial Aid Portal to calculate your estimated monthly payments based on what you have borrowed.

5. Research starting salaries for your planned career field and compare that to your estimated monthly loan payments.

6. Borrowing a student loan is a binding legal contract. You are obligated to repay the amount you borrowed with applicable interest whether you graduate or not. Defaulting on a student loan can have a long-term negative impact on your credit, which can affect your ability to buy a house or car, or even get a job. If you find yourself unable to make a loan payment, contact your loan servicer immediately to discuss options.

7. Research scholarship opportunities and continue to apply throughout your college career, not just when you begin school. For resources, visit scholarships.tamu.edu.

8. Texas A&M University is committed to educating students on responsible student loan borrowing and repayment. Do not hesitate to contact us for help while in school or beyond.
AWARDS FROM OUTSIDE SOURCES
If you receive any type of award from a source other than Texas A&M University (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 necessary 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 Student Data Form in the Financial Aid Portal.

REVISED FINANCIAL AID OFFER LETTER
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, 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 part-time, while some have borrowed funds through other non-need-based loan programs. Contact our office for other avenues or opportunities to assist you in funding your education.
## Financial Aid Programs

<table>
<thead>
<tr>
<th>Need Based</th>
<th>FAFSA Required</th>
<th>TASFA Required (if SB 1528)</th>
<th>Minimum Enrollment</th>
<th>Prorated less than full time</th>
<th>Repayment Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regents' Scholarship(^2)</td>
<td>✓</td>
<td>✓</td>
<td>Full</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant</td>
<td>✓</td>
<td></td>
<td>½</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEXAS Grant(^4)</td>
<td>✓</td>
<td>✓</td>
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</tr>
<tr>
<td>Texas Public Education Grant (TPEG)</td>
<td>✓</td>
<td>✓</td>
<td>½</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Texas Aggie Grant/Scholarship(^2)</td>
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<td>✓</td>
<td>½</td>
<td>✓</td>
<td></td>
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<tr>
<td>Federal/Texas College Work Study</td>
<td>✓</td>
<td>✓</td>
<td>½</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Perkins Loan(^1)</td>
<td>✓</td>
<td></td>
<td>½</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Federal Direct Loan (subsidized)</td>
<td>✓</td>
<td></td>
<td>½</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

| Non-Need Based                                                            |                |                             |                    |                               |                   |
| TEACH Grant \(^3,6\)                                                     | ✓              |                             | ✓                  | varies                        |                   |
| Federal Direct Loan (unsubsidized)                                       | ✓              |                             | ½                  | ✓                             |                   |
| Grad Direct PLUS Loan                                                    | ✓              |                             | ½                  | ✓                             |                   |
| Federal Direct PLUS Loan                                                 | ✓              |                             | ½                  | ✓                             |                   |

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1. SB 1528 = Students who qualify to pay in-state tuition, not eligible to complete a FAFSA.
2. College Station students only
3. Availability subject to federal funding.
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. 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.
<table>
<thead>
<tr>
<th>Criteria</th>
<th>Classification</th>
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<tbody>
<tr>
<td>2.5 GPA</td>
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</tr>
<tr>
<td>5% S ✓ 0% ✓ ✓ ✓</td>
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<tr>
<td>4.29% S ✓ 1.068% ✓ ✓ ✓</td>
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<td>4.29% Undergrad S ✓ 1.068% ✓ ✓ ✓</td>
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7 Interest rate subject to change July 1, 2016.
8 Origination fees subject to change October 1, 2016.
GRANTS (gift aid) - no repayment
A grant is money that does not have to be repaid. It is awarded as a means of partially meeting a student’s financial need. Students are notified of grant funding on the Financial Aid Offer Letter. All students meeting eligibility requirements are offered the Federal Pell Grant. Students can only receive the Federal Pell Grant for 12 full-time semesters or 600% from the first time they received an award. All other grants are offered to eligible students on a first-come, first-served basis. Federal Supplemental Educational Opportunity Grant (SEOG) requires Pell Grant eligibility. 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. 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.

Loan Entrance Counseling
Students participating in the Federal Perkins Loan or the Federal Direct Loan programs for the first time must complete Loan Entrance Counseling prior to the disbursement of these loan funds. Please visit howdy.tamu.edu, click the My Finances tab, enter the Financial Aid Portal and follow the instructions on the Status page to complete this counseling online.

Loan Exit Counseling
Students participating in the Federal Perkins 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 provided information on how to complete this counseling online.

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. Web links help you compare alternative loan lenders online at financialaid.tamu.edu. Carefully
compare lenders and interest rates, as who can borrow from a particular lender varies.

**EMERGENCY TUITION AND FEES LOAN**

Another option available 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% and a processing fee of $10. Additional information and applications are available at financialaid.tamu.edu.

**SHORT-TERM LOANS**

Scholarships & Financial Aid offers short-term loans to assist students. You can borrow up to $1,500 with repayment within a year. Short-term loans have a simple annual interest rate of 8% and a processing fee of $10. Funds are not available immediately due to the Truth in Lending Act right to cancel period. 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. You can borrow up to the total cost of attendance minus financial aid awarded. You must file a Free Application for Federal Student Aid (FAFSA) and must be attending school at least half-time. Find more information at financialaid.tamu.edu.

**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. Visit jobsforaggies.tamu.edu for more information.

Work Study eligibility 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.
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 our office, you should contact your graduate advisor for assistance. Texas A&M Galveston students should contact the graduate office in Galveston. Texas A&M Law students should contact The Office of Career Services (OCS) at the School of Law. Health Science Center students should contact the Office of the Dean for their specific college.

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

College Station Students should contact the Student Employment Office (SEO). The SEO assists students in finding part-time jobs on and off-campus. You can access the online database 24 hours a day 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.

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

Law students should contact The Office of Career Services (OCS) at the School of Law for additional employment opportunities.

Health Science Center students should contact their specific college regarding part-time employment.

You can also seek employment on your own by directly contacting your choice of business.
FINANCIAL AID DISBURSEMENTS
After you are registered for courses, required documentation is complete, and funds are received, most types of financial aid are credited to your student bill beginning 10 days prior to the start of the semester. Scholarships from outside sources cannot be credited until funds are received by the University. 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, you will receive a refund. You are required to sign up for direct deposit. To sign up, 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 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 your chosen bank account.

PAYMENT INFORMATION AND OPTIONS
For payment deadlines, payment plans, types of payments accepted and more details on fees and other charges, please visit Student Business Services online at sbs.tamu.edu.
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 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 common causes 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’s 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
- Students who pay non-resident tuition as a result of excess credit hours
- Costs for a Study Abroad Program

If you believe there are extenuating circumstances that may qualify you to be considered as an independent student, contact our office to schedule an appointment with an advisor. Your circumstances will be treated with professionalism and confidentiality.

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

There are three components* to SAP evaluation. Failure to meet these may result in a loss of aid eligibility. The three components are:
Grade Point Ratio (GPR):
The minimum GPR for undergraduate students is 2.0. For graduate students, the minimum grade point requirement is 3.0. For Professional Programs see our website.

Completion Rate:
Each student must complete a minimum percentage of all credit hours attempted. Undergraduate students 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 receive financial aid. All transfer coursework accepted by the University is included in this total even if it does not apply to your major.

SAP notification and appeal policy:
SAP is reviewed at the end of each semester for undergraduate and graduate programs and annually for professional programs. If semesterly evaluated students fail to meet our 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 your appeal will be granted or aid be reinstated.

*Visit our website financialaid.tamu.edu for additional details regarding SAP policy.
CHANGE IN ENROLLED HOURS
Scholarships & Financial Aid initially awards students based on full-time enrollment status. Prior to the start of the semester, students not enrolled full-time will have changes made to their cost of attendance. This may result in awards being reduced or cancelled. Students who are considering reducing hours enrolled including Q-drops should contact our office 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 you have been offered/paid
- Proration of your cost of attendance (student budget)
- Unsatisfactory Academic Progress

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). 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 aid earned by the student. For example, if you attended 25% of the semester, you will have earned 25% of the 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 renewal FAFSA at fafsa.gov. Most of the renewal FAFSA will be filled in with information that you provided on the previous year’s application. The applications for the 2017-2018 academic year will be available October 1, 2016.

Students completing the TASFA also need to re-apply annually. This application is typically available in early February at financialaid.tamu.edu.

SUMMER AID
Limited financial aid is available for the summer. The current year’s FAFSA must be completed in order to be considered for financial aid. A Summer Supplement Form will be available in April. While this form is not required we highly encourage you to complete it if you have outside scholarships for the summer term. You will not be awarded until you are registered for summer courses at Texas A&M. 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.
STUDENT EMPLOYMENT OFFICE
The Student Employment Office offer workshops for student employees and supervisors of student employees. Workshop topics include communications skills, professionalism in the workplace, supervising students, best management practices, and more. For more information or to register, please visit JobsforAggies.tamu.edu or call (979) 845-0686.

MONEY EDUCATION CENTER
The Money Education (ME) Center opens Fall 2016 and will provide the following free resources to all students in order to help them make smart personal finance decisions and lay a foundation for financial success throughout life.

Services offered:

• **Money Wise Aggie Workshops** – presentations covering budgeting, credit cards and credit scores, saving and investing, student loans, and more.

• **Financial Foundations Series** – a series of presentations covering the most critical personal finance topics.

• One-on-one personal financial counseling.

• **Moneywise.tamu.edu** – our website, which offers personal finance content and videos. Our new website (money.tamu.edu) is under development.

• **SALT™** – provides scholarship, student loan, and personal finance information and tools. Visit saltmoney.org/tamu

For more information, visit moneywise.tamu.edu or contact us at money@tamu.edu.

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

• 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, visit veterans.tamu.edu.
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.
Galveston students see address below.

Scholarships
(979) 845-3982
scholarships.tamu.edu
scholarships@tamu.edu

Money Education Center
moneysmart.tamu.edu
money@tamu.edu

Student Employment
(979) 845-0686
jobsforaggies.tamu.edu
jobsforaggies@tamu.edu

Veteran Services Office
(979) 845-8075
veterans.tamu.edu
veterans@tamu.edu

School of Law
(817) 212-4090
dakins@tamu.edu

Aggie Answers
tamusfa.custhelp.com

Student Business Services
(payment & bill questions)
(979) 847-FEES (3337)
finance.tamu.edu/sbs
sbs@tamu.edu

Texas A&M University Galveston Campus
Processing Address
P.O. Box 40005
College Station, TX 77842
(409) 740-4500 (Phone)
tamug.edu/finaid
4finaid@tamug.edu

Student Business Services
(payment and billing questions)
(409) 740-4434

Veteran Benefits Administrator
(409) 740-4500

Student Employment
(409) 740-4532