FINANCIAL AID SERVICES

EMERGENCY TUTION AND FEES LOAN

This loan provides temporary aid to pay tuition and required fees by the tuition deadline. This loan is made available to you directly from the university. You must repay within 10 days after the fall term begins and within 30 days during the summer term. Financial aid must be awarded to you before you can borrow. You must repay this loan with a 5% interest rate. In addition, you will pay a $10 processing charge. More information is available at financialaid.tamu.edu.

SHORT-TERM LOANS

Scholarships & Financial Aid offers Short-term Loans to assist you with temporary financial difficulties. You can borrow up to $1,500 with a 7% interest rate of 8%. In addition, you will pay a $10 processing charge. More information is available at money.tamu.edu.

FREQUENTLY ASKED QUESTIONS

I am an international student, can I apply for financial aid?

Yes, currently enrolled international students and their spouses, parents, or dependent children. International students must be enrolled full-time. International students may complete the International Student Financial Aid Application (ISFAA). Details and the application are available online at financialaid.tamu.edu. Submit the ISFAA by March 15 for priority consideration.

Will I be charged interest on my financial aid?

No, interest is capitalized on capital out of the government's pocket. Capital out is the amount the government advances you to pay for your education. Once you have been awarded financial aid, logon to the Howdy Portal at howdy.tamu.edu and select My Financial Aid. From there, you can view the status of your financial aid and expected outcomes.

Can a college student get a loan to pay for their education?

Yes, some colleges offer low-interest loans to their students. Contact your college's financial aid office for more information.

If I do not meet Satisfactory Academic Progress, is there an appeal process to regain eligibility?

Yes, under certain circumstances your EFC may be re-evaluated. Please visit with a Scholarships & Financial Aid advisor to learn more.

Will I have to pay interest on my financial aid?

Yes, interest is capitalized on capital out of the government's pocket. Capital out is the amount the government advances you to pay for your education. Once you have been awarded financial aid, logon to the Howdy Portal at howdy.tamu.edu and select My Financial Aid. From there, you can view the status of your financial aid and expected outcomes.

Do fellowships/assistantships affect my financial aid eligibility?

Yes, fellowships and waivers associated with some assistantships are considered money for school and therefore will be counted as part of your financial aid package. We encourage you to report your fellowships to the financial aid office.

What are the requirements to maintain my financial aid eligibility?

You must maintain eligibility for all forms of financial aid. To maintain eligibility for grants, scholarships, and loans, a minimum of 3 units is required, unless you are a graduate student. You must maintain enrollment at a 50% rate of attendance as a graduate student, and must maintain 160% of the hours required for your degree plan. If you do not maintain Satisfactory Academic Progress, you will be suspended from financial aid.

I am an international student, can I apply for financial aid?

Yes, you can apply for financial aid as a supplement to what is provided through veteran benefits. For more information, please visit veterans.tamu.edu.
TYPES OF FINANCIAL AID

GRANTS
Grants are aid for students that does not have to be repaid. Grants are awarded at the discretion of the awarder and are typically based on factors such as financial need, academic merit, or special circumstances.

LOANS
Loans are money that must be repaid with interest. There are two main types of loans: Federal Direct Loans and Private Loans. Federal Direct Loans are administered by the U.S. Department of Education, while Private Loans are offered by banks and other lenders.

FELLOWSHIPS/ASSISTANTSHIPS
Fellowships are monetary awards given to students in exchange for performing specific tasks. This type of financial aid is usually awarded on the basis of academic achievement or other criteria. Assistantships are similar to fellowships, but they typically involve working part-time in an academic or administrative capacity.

FELLOWSHIPS/ASSISTANTSHIPS

Three types of graduate assistantships are available through academic departments, colleges, and administrative offices. These appointments are for teaching, research, and non-teaching activities. Most assistantship positions require working an average of 20 hours per week. Students serving in these roles must maintain satisfactory academic standing, and they may be eligible for additional benefits such as tuition remission.

Many different fellowships are available through departments, colleges, and the Office of Graduate and Professional Studies. Eligible students may apply for a fellowship by writing a letter of support, providing a curriculum vitae, and submitting a statement of purpose. Fellowships packages vary from $1,000 to $20,000 per year.

APPLYING FOR AID

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
U.S. citizens and eligible non-citizens should complete the Free Application for Federal Student Aid every year and renew the application for each additional year. The school code for Texas A&M University is 003632. To complete the FAFSA, you will need to apply for a FSA ID at fisaid.ed.gov and submit your FAFSA online, or visit financialaid.tamu.edu for more information on how to apply.

WHEN TO APPLY FOR FINANCIAL AID

The FAFSA is available October 1 for the upcoming academic year. The school code for Texas A&M University is 003632. To complete the FAFSA, you will need to apply for a FSA ID at fisaid.ed.gov and submit your FAFSA online, or visit financialaid.tamu.edu for more information on how to apply.

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LOANS
Most loans after you leave the University. Eligible students may apply for the Federal Direct Unsubsidized Loans. These loans allow students to borrow money for school at low interest rates. You will be required to pay back over $30,000 and some include funds for health insurance and tuition and fees.

FELLOWSHIPS/ASSISTANTSHIPS
Many different fellowships are available through departments, colleges, and the Office of Graduate and Professional Studies. Ordinarily, graduate students holding fellowships are not required to perform any work. A non-resident student awarded a competitive* University fellowship of at least $1,000 may be entitled to pay the fees and charges required of Texas residents. Fellowships packages vary from $1,000 to $28,000. Additional opportunities include teaching, research, non-teaching, and distance roles. These appointments are for teaching, research, and non-teaching activities. Most assistantship positions require working an average of 20 hours per week. Students serving in these roles may be eligible for insurance benefits and may pay tuition and fees charges required of Texas residents. Apply online at scholarships.tamu.edu.

TYPES OF FINANCIAL AID

SCHOLARSHIPS
Grants are also money for school that do not have to be repaid. They are available to students who meet financial need requirements. Non-graduating students may apply for the Federal Application for Federal Student Aid (FAFSA). Additionally, the University offers the Texas Aggie Graduate Grant that requires a separate application. More information is available online at financialaid.tamu.edu.

GRANTS
Grants are money for school that do not have to be repaid. They are available to students who meet certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-graduate student who holds a competitive fellowship or scholarship is not required to complete the FAFSA for the following academic year. The student may select “I do not need to complete the FAFSA” when completing the FAFSA. The student will still need to apply for fellowships by completing a separate fellowship application. Grants are also money for school that do not have to be repaid. They are available to students who meet financial need requirements. They are awarded based on an applicant’s demonstrated need. To apply for grants, you will need to apply for Federal Student Aid by completing the FAFSA online and submit your FAFSA online, and access your information on other Federal Student Aid websites.

WHEN TO APPLY FOR FINANCIAL AID

The FAFSA is available online for the upcoming academic year. It is not necessary to complete the FAFSA before you have been admitted to Texas A&M University. The FAFSA is available October 1 for the upcoming academic year and must be completed as soon as possible. The school code for Texas A&M University is 003632. To complete the FAFSA, you will need to apply for Federal Student Aid by completing the FAFSA online and submit your FAFSA online, and access your information on other Federal Student Aid websites.

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Please visit financial aids for the most current cost of attendance.

HOW TO APPLY FOR AID

Visit the Federal Student Aid website at studentaid.gov to complete the FAFSA. The FAFSA is available online for the upcoming academic year.

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costs of attendance

Your estimated cost of attendance (COA) doesn’t just cover your college tuition; it takes into account an average amount for basic living expenses, taxes, students insurance, books, and other expenses. The COA is used for making smart decisions on housing and sticking to a budget. When comparing financial aid packages from other institutions, make sure you are comparing the total cost of attendance.

WHEN TO APPLY FOR FINANCIAL AID

The FAFSA is available October 1 for the upcoming academic year. To complete your FAFSA/TASFA you will need:

1. Social Security Number
   - Use an S if it is correct and reported to the University.
2. Federal Income Tax Return
   - If applicable (For FAFSA only)
3. W-2 Forms
   - All W-2 forms, including any you received for summer employment.
4. Drivers License Number
   - Be sure it is correct and reported to the University.

WHAT’S NEEDED TO COMPLETE YOUR APPLICATION

The FAFSA collects information from tax prior years. We highly encourage using the online IRS Data Retrieval Tool (IRS DRT) to import your income information directly to the FAFSA. Using IRS DRT is faster and more accurate than hand entering your information.

To complete your FAFSA/TASFA you will need:

1. Social Security Number
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4. Drivers License Number
   - Be sure it is correct and reported to the University.
## Types of Financial Aid

### Scholarships

Schools and state agencies offer funding for students who do not have to repay. They are awarded based on an applicant meeting certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents. Apply online at scholarships.tamu.edu.

### Grants

Grants are also money for school that do not have to be repaid. They are available to students who meet financial need requirements. Non-citizens who are not eligible to complete the FAFSA may be able to complete the Texas Application for State Financial Aid (TASFA). Additionally, the University offers the Texas Aggie Graduate Grant that requires a separate application. More information is available online at scholarships.tamu.edu.

### Loan Programs

Loans allow students to borrow money for school at low interest rates. You will be required to pay back most loans after you leave the University. Eligible students may apply for the Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal Direct PLUS Loans, and the Texas Aggie Student Loan (TASL). Federal Direct PLUS Loans allow students to borrow money for school at low interest rates. You will be required to pay back most loans after you leave the University. Eligible students may apply for the Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal Direct PLUS Loans, and the Texas Aggie Student Loan (TASL). Federal Direct PLUS Loans.

### Federal Direct Loans

These loans are available to on- and off-campus students and do not require a separate application. More information is available online at financialaid.tamu.edu. Federal Direct Loans.

### Loans for Graduate Students

Many different fellowships are available through departments, colleges, and the Office of Graduate and Professional Studies. Ordinarily, graduate students holding fellowships are not required to perform any assigned administrative office work. These appointments are for teaching, research, and non-teaching activities. Most appointments require a minimum of 9 credit hours per year.

### Teaching and Research Assistantships

Three types of graduate assistantships are available through academic departments, colleges, and administrative offices. These appointments are for teaching, research, and non-teaching activities. Most assistantships require a minimum of 9 credit hours per year. Students serving in these roles may be eligible for insurance benefits and be required to pay fees and charges required of Texas residents. Many different fellowships are available through departments, colleges, and the Office of Graduate and Professional Studies. Ordinarily, graduate students holding fellowships are not required to perform any assigned administrative office work. These appointments are for teaching, research, and non-teaching activities. Most appointments require a minimum of 9 credit hours per year.

###結合関係

The FAFSA is available online at financialaid.tamu.edu for determining federal financial aid eligibility. Visit financialaid.tamu.edu for more information on which application to complete.

### Costs of Attendance

The cost of attending Texas A&M University, College Station includes: tuition, fees, books, supplies, room, and board. This does not include transportation, personal expenses, or entertainment costs. This estimated cost of attendance is based on the average amount for full-time living expenses.

### Applying for Aid

### Ford FRANCisco

When completing the financial aid package from each of the following agencies, make sure you are comparing the total cost of attendance. Federal Direct Online Application for Federal Student Aid (FAFSA). Additionally, the University offers the Texas Aggie Graduate Grant that requires a separate application. More information is available online at scholarships.tamu.edu.

### Financial Aid Application

Apply online at financialaid.tamu.edu for more information on which application to complete.

### Scholarships

Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents.

### Eligibility

Applicants must be United States citizens or eligible non-citizens. They must be enrolled full-time in the upcoming academic year and meet certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents.

### Tuition and Fees

Applicants must be United States citizens or eligible non-citizens. They must be enrolled full-time in the upcoming academic year and meet certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents.

### Loan Fees

Applicants must be United States citizens or eligible non-citizens. They must be enrolled full-time in the upcoming academic year and meet certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents.

### Personal Expenses

Applicants must be United States citizens or eligible non-citizens. They must be enrolled full-time in the upcoming academic year and meet certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents.

### Entertainment Costs

Applicants must be United States citizens or eligible non-citizens. They must be enrolled full-time in the upcoming academic year and meet certain eligibility criteria. Scholarships are provided by a variety of on- and off-campus sources. A non-resident student who holds a competitive University fellowship may be entitled to pay the fees and charges required of Texas residents.

### What’s Needed to Complete Your Application

To complete your FAFSA/TASFA, you will need:

1. Social Security Number
2. A valid email address
3. FACTS ID (for FAFSA only)
4. W-2 Forms
5. Current bank statements
7. Parents’ tax returns

### Application Deadline

To ensure that your financial aid information is accurate and complete, you are encouraged to apply as early as possible. To complete your FAFSA, you will need to apply for aid at least 45 days before your first day on campus and submit your FAFSA online, and access your account information in the FAFSA online application. More information is available online at financialaid.tamu.edu.
FREQUENTLY ASKED QUESTIONS

I am an international student; can I apply for financial aid?
Yes, fellowships and waivers associated with some assistantships are considered money for school and are treated as financial aid for these purposes. International students may complete the International Student Financial Aid Application (ISFAA) online. Details and the application are available online at financialaid.tamu.edu.

In order to be eligible for fee waivers, must I sign up for the Financial Aid Services Stated in the Student Data Form in the Scholarships & Financial Aid Portal.
Yes, if you sign-up to apply for financial aid now and submitting your financial aid application on or before the deadline, all funds are awarded as a first come, first served basis. Why prior priority days is critical for you to designate. You can access the online job database 24 hours a day at jobsforaggies.tamu.edu.

Services. Electronic direct deposit of refunds is required for all Texas A&M students. Once signed up for this service, all refunds will be electronically deposited into the bank account that you designate. You must sign up for this service very before the loan can be processed. Once you have been awarded financial aid, login to the My Financial Portal at financialaid.tamu.edu to accept your award. Scholarships & Financial Aid will offer an online assistance application. If you are asked to provide additional documentation by the Financial Aid advisor to learn more.

FINANCIAL AID REFUNDS

If your financial aid exceeds your total tuition and fees bill, a refund will be issued by Student Business Services. Electronic direct deposit of refunds is required for all Texas A&M students. Refunds, if any, will be issued in accordance with the University’s refund policy. For more information, please visit veterans.tamu.edu.

Yes, fellowships and waivers associated with some assistantships are considered money for school and are treated as financial aid for these purposes. International students may complete the International Student Financial Aid Application (ISFAA) online. Details and the application are available online at financialaid.tamu.edu. Submission of an application does not guarantee an award.

Yes, fellowships and waivers associated with some assistantships are considered money for school and are treated as financial aid for these purposes. International students may complete the International Student Financial Aid Application (ISFAA) online. Details and the application are available online at financialaid.tamu.edu. Submission of an application does not guarantee an award.

Yes, if you receive scholarships/fellowships, your financial aid eligibility for the academic year. If you are asked to provide additional documentation by the Financial Aid advisor to learn more.

Yes, fellowship opportunities with temporary financial difficulties. You can borrow up to $1,500 with an interest rate of 8%. In addition, you will pay a $10 processing charge. More information is available at financialaid.tamu.edu.
DETERMINING FINANCIAL NEED

Financial need is the basis for awarding most student aid programs. Financial need is determined by subtracting the amount of your expected resources (e.g., savings, income etc.) from your financial aid eligibility (cost of attendance) to determine how much financial aid is needed to meet your elgibility.

FINANCIAL AID SERVICES

Texas A&M University
Texas A&M University
Scholarships & Financial Aid
126 Student Services Bldg
College Station, TX 77842

For more information, please visit: financialaid.tamu.edu

979.847.9061 (Fax)
979.845.3236 (Phone)

EMERGENCY TUITION AND FEES LOAN

This loan provides temporary aid to paying tuition and required fees, and it will be applied only to the student’s bills that are due at the time of the student requesting the loan.

Scholarships & Financial Aid offers Short-term Loans to assist you in paying tuition and required fees. This loan provides temporary aid to paying tuition and required fees.

A Texas A&M student must initially request and sign up for the loan through the Student Data Form in the Scholarships & Financial Aid Portal. Once signed up for this service, all refunds will be electronically deposited into the bank account that you designate. You must sign up for this service by the fall term for the fall term.

If you are seeking employment during the summer term, you may complete the International Student Job Application (ISFAA). Details and the application are available online at financialaid.tamu.edu. The application must be completed by the student and the student must sign the loan agreement.

FINANCIAL AID REFUNDS

If your financial aid exceeds your total tuition and fees bill, a refund will be issued. If you do not maintain at least a 3.0 GPA, complete a minimum of 67% of the coursework for which you are registered, or fail to complete the required number of hours for your degree plan, your financial aid will be reconsidered.

Scholarships & Financial Aid offers Short-term Loans to assist you in paying tuition and required fees. This loan provides temporary aid to paying tuition and required fees.

The Money Education (ME) Center provides you with the education and resources needed to make smarter personal money decisions during college and lay a foundation of financial success for a lifetime. We provide money management assistance along with workshops online at financialaid.tamu.edu.

SCHOLARSHIPS & FINANCIAL AID

GILD TO FINANCIAL AID FOR GRADUATE STUDENTS

FINANCIAL AID SERVICES

EMERGENCY TUITION AND FEES LOAN

Shrink-Term Loans

SCHOLARSHIPS & FINANCIAL AID

GUIDE TO FINANCIAL AID FOR GRADUATE STUDENTS

FREQUENTLY ASKED QUESTIONS

Do fellowships/assistantships affect my financial aid eligibility?

Yes, fellowships/assistantships affect your financial need. If you are required to work part-time, you will be paid a minimum wage of $10 an hour.

If you are seeking employment during the summer term, you may complete the International Student Job Application (ISFAA). Details and the application are available online at financialaid.tamu.edu. The application must be completed by the student and the student must sign the loan agreement.

FINANCIAL AID SERVICES

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SCHOLARSHIPS & FINANCIAL AID

GILD TO FINANCIAL AID FOR GRADUATE STUDENTS

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FINANCIAL AID REFUNDS

If your financial aid exceeds your total tuition and fees bill, a refund will be issued. If you do not maintain at least a 3.0 GPA, complete a minimum of 67% of the coursework for which you are registered, or fail to complete the required number of hours for your degree plan, your financial aid will be reconsidered.

Scholarships & Financial Aid offers Short-term Loans to assist you in paying tuition and required fees. This loan provides temporary aid to paying tuition and required fees.

The Money Education (ME) Center provides you with the education and resources needed to make smarter personal money decisions during college and lay a foundation of financial success for a lifetime. We provide money management assistance along with workshops online at financialaid.tamu.edu.

SCHOLARSHIPS & FINANCIAL AID

GILD TO FINANCIAL AID FOR GRADUATE STUDENTS

FINANCIAL AID SERVICES

EMERGENCY TUITION AND FEES LOAN

This loan provides temporary aid to paying tuition and required fees, and it will be applied only to the student’s bills that are due at the time of the student requesting the loan.

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A Texas A&M student must initially request and sign up for the loan through the Student Data Form in the Scholarships & Financial Aid Portal. Once signed up for this service, all refunds will be electronically deposited into the bank account that you designate. You must sign up for this service by the fall term for the fall term.

If you are seeking employment during the summer term, you may complete the International Student Job Application (ISFAA). Details and the application are available online at financialaid.tamu.edu. The application must be completed by the student and the student must sign the loan agreement.

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FINANCIAL AID SERVICES

If you are a job, you should contact the Student Employment Office. The job offers for students in the fall include positions on campus. You can access the student job database 24 hours a day at a paid job. To be eligible for work study, you must meet the mandatory work-study eligibility and part-time positions.

EMERGENCY TUTION AND FEES LOAN

This loan is temporary and is available to those students who are ineligible from the University. You must repay it daily within 30 days during the fall and spring semesters, and within 30 days during the summer term. This loan is available to students with temporary financial difficulties. You can borrow up to $1,500 with an annual interest rate of 5%. In addition, you will pay a $10 processing charge. More information is available at financialaid.tamu.edu.

SHORT-TERM LOANS

Scholarships & Financial Aid offers Short-term Loans to assist you with temporary financial difficulties. You can borrow up to $1,500 with a simple annual interest rate of 7%. Short-term loans have a simple annual interest rate of 5%. In addition, you will pay a $10 processing charge. More information is available at financialaid.tamu.edu.

FINANCIAL NEED

Financial need is the basis for awarding most student aid programs. Financial need is determined by the equation on the right, based on the income, savings, and assets you report on the FAFSA. International students must complete the International Student Financial Aid Application (ISFAA). Details and the application are available online at financialaid.tamu.edu.

DETERMINING FINANCIAL NEED

FINANCIAL AID

FINANCIAL AID REFUNDS

If your financial aid exceeds your total tuition and fees bill, a refund will be issued. The refund will be issued to the account you designate. If the refund is applied to your account, it will be counted as part of your financial aid package. We encourage you to report your fellowships to your Financial Aid advisor to learn more.

FREQUENTLY ASKED QUESTIONS

Yes, fellowships and waivers associated with some assistantships are considered money for school and do not have to be reported on the FAFSA.

What are the requirements to maintain my financial aid eligibility (Satisfactory Academic Progress)?

You are expected to maintain at least a 3.0 GPA, complete a minimum of 67% of the coursework attempted as a graduate student, and can not exceed 150% of the hours required for your degree plan. If you do not meet these requirements, we will notify you.

Graduate assistantships and part-time positions.

JOBS FOR AGGIES

MONEY EDUCATION CENTER

The Money Education (ME) Center provides you with the education and tools you need to manage your money for success during college and lay a foundation of financial success for a lifetime. We provide money management assistance along with workshops online at financialaid.tamu.edu.

I am an international student, can I apply for financial aid?

Yes, there are limited funds for international students. International students may complete the International Student Financial Aid Application (ISFAA). Details and the application are available online at financialaid.tamu.edu. Submission of an application does not guarantee an award.

ATTENDANCE

You are expected to maintain at least a 3.0 GPA, complete a minimum of 67% of the coursework attempted as a graduate student, and can not exceed 150% of the hours required for your degree plan. If you do not meet these requirements, we will notify you.

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