Scholarships & Financial Aid

2017-2018 Understanding Your Financial Aid Offer
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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:

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

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.
Financial Packaging Philosophy
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, scholarship and waivers.
Self-Help: loans (repayable federal, state, institutional, and alternative loans) and 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 typically based on a priority date.

*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 in the Financial Aid Portal to assist in planning how much loan funding you may need.

3. Review the Policies section in this booklet 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 1-5 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 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 our office. Parents may request an amount up to the cost of attendance minus other expected aid, as noted on your Offer Letter. You must submit 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.
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. Maximize your free money. Submit your FAFSA early and apply for scholarships every year. Research scholarship opportunities on scholarships.tamu.edu.

2. Manage your money so that you can minimize your debt. Know your tuition and fees costs, choose affordable housing, and visit money.tamu.edu to learn how the Money Education (ME) Center (money.tamu.edu) can help you to create a budget that works for you.

3. Borrow only what you need. Uncertain how much to borrow? Contact the ME Center for help.

4. Know your student loans. Regularly review your federal student loans on the National Student Loan Data System (nslds.ed.gov). The Student Loan Debt Summary on the Resources page of the Financial Aid Portal also provides additional information regarding your Texas A&M student loans. Contact the ME Center if you need help reviewing your student loan debt.

5. Understand student loan repayment. Visit studentaid.ed.gov for information on student loan repayment and to calculate your estimated monthly payment for your federal student loans using the Repayment Estimator. Research starting salaries for your planned career field and compare them to the estimated monthly loan payments to determine which student loan repayment plans you can afford. Contact the ME Center with any questions you may have regarding student loan repayment.

6. Make your student loan payments on time. Not repaying your student loans on time can negatively impact your credit score and your ability to buy a house or car, or even get a job. Can't afford your payments? Contact your student loan servicer(s) (see nslds.ed.gov for your federal student loan servicers’ contact information) or the ME Center for help.
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 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.
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 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 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 may 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 available to 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 employer of choice.
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
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.

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 a semesterly evaluated student fails 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 will be reinstated.

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

Enrollment Status (COURSES THAT COUNT)
All financial aid offers are based on full-time enrollment. However, most financial aid programs we offer require students to be registered at least half-time. Students may only receive federal
financial aid for eligible courses that count towards the program of study. State and Institutional Aid are not subject to the same restrictions. Students enrolled less than full time in courses that count towards their degree should contact our office to determine the impact on scholarship and financial aid eligibility as aid may be prorated based on the number of hours of enrollment.

For example: Federal Pell Grant recipients who are enrolled in 12 hours and 9 hours of the 12 hours are required for their degree, the recipient will receive their Federal Pell Grant based on 9 hours. Their Federal Pell Grant payment and cost of attendance will be reduced based on courses that count/apply to their degree program.

Federal Direct Loans for undergraduates require 6 hours of enrolment. If a student is enrolled in 12 hours and only 3 hours of the 12 are required for their degree, they cannot receive a Federal Direct Loan. Please see the chart in this book to determine enrollment minimums for financial aid programs.

**Change in Enrolled Hours**
Prior to the start of the semester, students not enrolled full-time in courses that count to their degree 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

**Beginning Attendance**
Federal financial aid regulations require us to confirm whether or not a student began attendance in at least one course in order to establish eligibility for federal student loans. Further, you must begin attendance in all courses if receiving Federal Pell Grant, Federal TEACH Grant, and/or Iraq-Afghanistan Service Grant (IASG). Based on confirmation from faculty, adjustments to financial aid awards may be necessary and will likely result in student owing money back to the University.
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 application for the 2018-2019 academic year will be available October 1, 2017. Students completing the TASFA also need to re-apply annually. This application is typically available in early October 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 and enter the Financial Aid Portal.
Money Education Center
The Money Education (ME) Center educates students about money so that they can make smarter financial decisions in college and be more financially successful after graduation. The ME Center provides free presentations, one-on-one advising, and online resources in regards to paying for college, student loans, eating on a budget, credit cards, credit scores, car buying, home buying, investing, and more. For more information, visit money.tamu.edu.

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, visit jobsforaggies.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
(979) 845-SAVE (7283)
money.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
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
## Financial Aid Programs

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<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>
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<tbody>
<tr>
<td>Regents’ Scholarship(^1)</td>
<td>✓</td>
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<tr>
<td>Federal Pell Grant</td>
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<tr>
<td>Federal Supplement Educational Opportunity Grant</td>
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<td></td>
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<tr>
<td>TEXAS Grant(^4)</td>
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<td>¾</td>
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<tr>
<td>Texas Public Education Grant (TPEG)</td>
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<tr>
<td>Federal/Texas College Work Study</td>
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<td>✓</td>
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<tr>
<td>Federal Direct Loan (subsidized)</td>
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<td></td>
<td>½</td>
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### Non-Need Based

<table>
<thead>
<tr>
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<th>FAFSA Required</th>
<th>Minimum Enrollment</th>
<th>Repayment Required</th>
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<td>TEACH Grant (^3,6)</td>
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<td></td>
<td>varies</td>
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<td>Federal Direct Loan (unsubsidized)</td>
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<td>Grad Direct PLUS Loan</td>
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</tr>
<tr>
<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.

\(^2\) 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.
<table>
<thead>
<tr>
<th>Criteria</th>
<th>Classification</th>
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<tbody>
<tr>
<td>Interest Rate</td>
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<tr>
<td>Student (S) or Parent (P)</td>
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<tr>
<td>Borrower</td>
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<tr>
<td>Satisfactory</td>
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<tr>
<td>Academic Progress Standards</td>
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<tr>
<td>Loan Origination Fee</td>
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<tr>
<td>All Eligible</td>
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<tr>
<td>Student Will Receive Award</td>
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<td>Undergraduate Students</td>
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<td>Professional Students</td>
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<td>Minimum Enrollment</td>
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<td>Prorated less than full</td>
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<td>time</td>
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<td>Repayment Required</td>
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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.
7. Interest rate subject to change July 1, 2017.
8. Origination fees subject to change October 1, 2017.

| Need Based | Regents' Scholarship | Federal Pell Grant | Federal Supplemental Educational Opportunity Grant | TEXAS Grant | Texas Public Education Grant (TPEG) | Texas Aggie Grant/Scholarship | Federal/Texas College Work Study | Federal Direct Loan (subsidized) | Non-Need Based | TEACH Grant | Federal Direct Loan (unsubsidized) | Grad Direct PLUS Loan | Federal Direct PLUS Loan | |
|------------|----------------------|-------------------|--------------------------------------------------|-------------|------------------------------------|-------------------------------|-------------------------------|---------------------------------|----------------|-------------|-----------------------------------|---------------------|-------------------------||
|            |                      |                   |                                                  |             |                                    |                               |                               |                                  |                |     |                                  |                     |                        |