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 Skill Enhancement
- Money Wise Aggie
- Veteran Services
- Contact Information
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 enrolled 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:

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

Shopping Sheet - The Shopping Sheet provides you with a summary of aid offered. It details net cost for your family 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 to compare 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 that 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 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. 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.

Need-based financial aid programs are designed for all students who have a demonstrated financial need, as determined through 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.

*See the types of aid chart in the back of this booklet.
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 how much aid you will need.
3. Review the How to Process Your Financial Aid section in this booklet to understand other factors that may affect your financial aid.
4. Review the Policies section to understand other factors that may affect the financial aid offer.
5. Accept 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 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. Follow the instructions on the Awards page and complete the requirements listed on the Status page. All loan recipients must complete a Master Promissory Note. Interest rates are set annually by the federal government and are subject to change on these loans. Please visit financialaid.tamu.edu for additional details.

Direct PLUS Loan for Parents Application Process
In processing your aid selections, undergraduates will have the option to provide your parent’s e-mail address for us to provide 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 Free Application for Federal Student Aid (FAFSA) and must be attending 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 tips on sensible borrowing 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. Keep track of your total amount borrowed as you progress through college. Scholarships & Financial Aid is always available to assist you in reviewing your loan debt, and provides a Student Loan Debt Summary on the Resources tab in the Financial Aid Portal.

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

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

5. Borrowing a student loan enters you in to 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.

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

7. 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 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 to 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 part-time to offset costs 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)
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 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 as funding permits. Federal Supplemental Educational Opportunity Grant 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. 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. Annual online loan counseling will be required for subsequent borrowing.

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 provided 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 are 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. Funds are not available immediately as these loans are subject 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. 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.

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. 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 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. Visit jobsforaggies.tamu.edu to search for and apply for both on and off-campus jobs through the online job database. 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.

Students seeking employment 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. Texas A&M Law students may 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 for advice on part-time employment.

* only applicable to students on Bryan, College Station and Galveston campuses.
FINANCIAL AID DISBURSEMENTS
After 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 may 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 electronically. 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.
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 by
  - 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 incurring excessive medical/dental expenses
- Students who pay non-resident tuition as a result of excess credit 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 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 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 student must complete minimum percentage 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 for undergraduate and graduate programs and annually for professional programs. If semesterly evaluated students 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 guarantee that eligibility will be reinstated or that the appeal will be granted.

*Please 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 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, both in the present and future. 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)
• 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 data elements. FAFSA applications for the 2016-2017 academic year will be available January 1, 2016.

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

SUMMER AID
Limited financial assistance is available for the summer semester at Texas A&M. The current year’s FAFSA must be completed in order to be considered for financial aid. 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.
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 in the workplace and from money management to strategies for succeeding in college. For more information 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, visit moneywise.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
- 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, 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 Wise Aggie
moneywise.tamu.edu
moneywise@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

Office of Student Financial Aid
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 Financial Services
(payment and billing questions)
(409) 740-4434

Veteran Benefits Administrator
(409) 741-4395

Student Employment
(409) 740-4532
<table>
<thead>
<tr>
<th>Financial Aid Programs</th>
<th>FAFA Required</th>
<th>TASFA Required (SB 1528)</th>
<th>Minimum Enrollment</th>
<th>Prorated less than full time</th>
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<tr>
<td><strong>Need Based</strong></td>
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</tr>
<tr>
<td>Regents’ Scholarship²</td>
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<td>Full</td>
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<td>Federal Pell Grant³</td>
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<td>Federal Supplemental Educational Opportunity Grant</td>
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<tr>
<td>TEXAS Grant⁴</td>
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<tr>
<td>Top 10% Scholarship⁴</td>
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<td>Texas Public Education Grant (TPEG)</td>
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<td>Texas Aggie Grant/Scholarship²</td>
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<td>Federal/Texas College Work Study</td>
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<tr>
<td>Texas B-on-Time Loan⁴</td>
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<td>Full</td>
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<td>Federal Perkins Loan³</td>
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<tr>
<td>Federal Direct Loan (subsidized)⁷</td>
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<tr>
<td><strong>Non-Need Based</strong></td>
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<td>TEACH Grant ³</td>
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<td>Federal Direct Loan (unsubsidized)</td>
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<tr>
<td>Grad Direct PLUS Loan</td>
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<td>Federal Direct PLUS Loan</td>
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</table>

¹ SB 1528 = Students who qualify to pay in-state tuition, not eligible to complete a FAFSA.
² College Station 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 For repayment information on the Texas B-on-Time Loan please visit hhloans.com.
⁷ Beginning with new borrowers July 1, 2013 and forward students cannot receive subsidized loans exceeding 150% of their program length.
<table>
<thead>
<tr>
<th>Financial Aid Programs</th>
<th>Criteria</th>
<th>Classification</th>
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<tr>
<td></td>
<td>Repayment Required</td>
<td>Loan Origination Fee</td>
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<tr>
<td></td>
<td>Interest Rate</td>
<td>Student (S) or Parent (P) Borrower Satisfactory Academic Progress Standards</td>
</tr>
<tr>
<td></td>
<td>Student (S) or Parent (P) Borrower Satisfactory Academic Progress Standards</td>
<td>Loan Origination Fee</td>
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<tr>
<td>FAFSA Required</td>
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<td>TASFA Required (If SB 1528)</td>
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<td>Minimum Enrollment Prorated less than full time</td>
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<tr>
<td>Repayment Required</td>
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<td>Interest Rate</td>
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<tr>
<td>Student (S) or Parent (P) Borrower Satisfactory Academic Progress Standards</td>
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<tr>
<td>Loan Origination Fee</td>
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</tr>
<tr>
<td>All Eligible Students Will Receive Award</td>
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<td>✓</td>
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<tr>
<td>Undergraduate Students</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Professional Students</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

1. SB 1528 = Students who qualify to pay in-state tuition, not eligible to complete a FAFSA.
2. College Station 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. For repayment information on the Texas B-on-Time Loan please visit hhloans.com.
7. Beginning with new borrowers July 1, 2013 and forward students cannot receive subsidized loans exceeding 150% of their program length.
8. *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.*
9. *Interest rate subject to change July 1, 2015.*
10. *Origination fees subject to change October 1, 2015.*