Scholarships & Financial Aid Resource Guide for
Graduate Students
**What types of financial aid might I receive?**

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.

**Scholarships**

Scholarships are funds that do not have to be repaid. 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 scholarship of at least $1000 for the academic year or summer for which the student is enrolled may be entitled to pay the tuition and fees charges required of Texas residents. Apply online at scholarships.tamu.edu.

**Grants**

Grants are funds that do not have to be repaid. They are available to students who meet financial need requirements. You may apply for state grants by completing the Free Application for Federal Student Aid (FAFSA). Additionally, the University offers the Texas Aggie Graduate Grant. More information is available online at financialaid.tamu.edu.

**Fellowships/Assistantships**

Three types of graduate assistantships are available through academic departments and colleges, along with agencies and administrative offices. These appointments are for teaching, research, and non-teaching activities. Most assistantship positions require service 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.

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 services. A non-resident student awarded a competitive* University fellowship of at least $1000 may be entitled to pay the fees and charges required of Texas residents. Fellowships packages vary from $1,000 to over $30,000 and some include funds for health insurance and tuition and fees.

**Loans**

Loans allow students to borrow money for educational pursuits 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 and Federal Direct Graduate PLUS loans by completing the FAFSA. More information on these loans is available online at financialaid.tamu.edu.

*Competitive—both Texas residents and non-residents are considered in the pool of eligible students for the fellowship/scholarship in accordance with University Rule 13.99.99.M4.
estimated cost
OF ATTENDANCE

Your Cost of Attendance (COA) does not just cover tuition; it takes into account your basic living expenses as well.

<table>
<thead>
<tr>
<th></th>
<th>Resident*</th>
<th>Non-Resident*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees*</td>
<td>$6,918</td>
<td>$14,544</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$152</td>
<td>$152</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$10,626</td>
<td>$10,626</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$920</td>
<td>$920</td>
</tr>
<tr>
<td>Travel</td>
<td>$2,404</td>
<td>$3,044</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$4,630</td>
<td>$4,630</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$25,650</strong></td>
<td><strong>$33,916</strong></td>
</tr>
</tbody>
</table>

* Estimate based on 9 credit hours per semester for 2016-2017. Visit financialaid.tamu.edu for the most up to date cost of attendance.
HOW DO I apply for financial assistance?

1. **Apply for a FSA ID**

Apply for a Federal Student Aid Identification (FSA ID) online at fsaid.ed.gov. Before, during or after you complete the FAFSA on the web application, you will need to sign your FAFSA. The FAFSA cannot be processed until it is signed. Using a FSA ID to sign your FAFSA electronically is by far the fastest and most reliable method.

2. **Complete the FAFSA**

Complete the Free Application for Federal Student Aid (FAFSA) online at fafsa.ed.gov. The FAFSA is available October 1 for the upcoming academic year. We recommend applying as early as possible. Texas A&M has a priority date of March 15. The school code for Texas A&M University is 003632.

WHAT DO I NEED TO complete the FAFSA?

- Your Social Security Number. Be sure it is correct and reported to the University.
- Your driver’s license (if any).
- Your W-2 Forms and other records of money earned.
- Your (and your spouse’s, if you are married) Federal Income Tax Return.
  » IRS 1040, 1040A, 1040 EZ
  » Foreign Tax Return, or
  » Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia, or Palau
- Your untaxed income records.
  » Social Security
  » Temporary Assistance for Needy Families
  » Welfare
  » Veterans benefits records
- Your current bank statements.
- Your current business and investment mortgage information, business and farm records, stock, bond and other investment records.
- Your alien registration or permanent resident card (if you are not a U.S. citizen).

72% of currently enrolled Texas A&M students receive some type of financial aid.
Once we receive your information from the Federal Processor, we will determine your Cost of Attendance, and calculate your financial aid eligibility for the academic year. If you are asked to provide additional documentation by Texas A&M University, all requested documents must be received by Scholarships & Financial Aid before your aid can be processed.

Once you have received notice that you have been awarded financial aid, logon to the Howdy Portal online at howdy.tamu.edu to accept/decline your aid. Click on the My Finances tab to enter the Scholarships & Financial Aid Portal.

All awarding is done on a first come, first served basis with a priority date of March 15. You will be notified of your award through your Texas A&M University email account. If you receive scholarships/fellowships, corporate sponsorships, and/or outside resources, they must be reported to Scholarships & Financial Aid through the Student Data Form in the Scholarships & Financial Aid Portal.

Determining financial need

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

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

Expected Family Contribution (EFC) is the amount of out-of-pocket expense that you are expected to provide toward your educational costs, from income, savings, or a non-need based loan. EFC is calculated from the information you report on the Free Application for Federal Student Aid (FAFSA).
Financial aid is applied to the University billing statement no earlier than 10 days prior to the first class day each semester.

Your financial aid could be delayed for the following reasons:

- Incomplete file
- Loan Entrance Counseling not completed
- Loan Master Promissory Note not completed
- Not enrolled at least half-time at Texas A&M
- Scholarship funds not received from your donor

If 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. 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 at howdy.tamu.edu, select My Finances.
I am an international student, can I apply for financial aid?
Yes, limited funds are available for international students. International students may complete the International Student Financial Aid Application (ISFAA). Program details and the application are available online at financialaid.tamu.edu. Submission of application does not guarantee an award.

Is there a deadline for the Free Application for Federal Student Aid (FAFSA)?
No, there is not a deadline to apply for financial aid, but we recommend submitting your financial aid application as soon as possible as funds are awarded on a first come, first served basis. Texas A&M has a priority date of March 15.

Since coming to graduate school I have had a loss of income. Can my Expected Family Contribution (EFC) be reconsidered?
Yes, under certain circumstances your EFC may be reevaluated. Please visit with a Scholarships & Financial Aid advisor to learn more.

What are the requirements to maintain my financial aid eligibility (Satisfactory Academic Progress)?
Graduate students 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 I do not meet Satisfactory Academic Progress, is there an appeal process to regain eligibility?
Yes, appeals will be considered on an individual basis for extenuating circumstances.

Do fellowships/assistantships affect my financial aid eligibility?
Yes, fellowships and waivers associated with some assistantships are considered an educational resource and will be counted as part of your financial aid package. We encourage you to report your fellowships to us using the Student Data Form found online at howdy.tamu.edu. Click on the My Finances tab to access the Scholarships & Financial Aid Portal.

As a Veteran, may I receive financial aid in conjunction with reimbursement from the Hazlewood Act or Federal GI Bill Benefits?
Yes, applicants can apply for financial aid as a supplement to what is provided through veteran benefits. For more information, please visit veterans.tamu.edu.
Jobs for Aggies
Students seeking employment can log into jobsforaggies.tamu.edu. The Student Employment Office posts both on- and off-campus jobs. On the web site, you will see listings for work study, graduate assistantships, and regular part-time positions.

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

Money Education (ME) Center
All students have to make hard financial decisions, but they don’t have to do it alone. The Money Education (ME) Center educates and advises students about a wide variety of money related topics so that they can make smarter financial decisions during college and lay a foundation of financial success for a lifetime. The ME Center provides online resources, scheduled presentations, classroom presentations, student group presentations and one-on-one advising. To learn more, visit money.tamu.edu or contact us at money@tamu.edu or 979-845-SAVE (7283).

Emergency Tuition and Fees Loan
Another option available to you is the Emergency Tuition 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. 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. More information is available at financialaid.tamu.edu.

Short-term Loans
Scholarships & Financial Aid offers Short-term Loans to assist students in temporary financial difficulties with educational related expenses. 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 to students who borrow this loan. More information is available at financialaid.tamu.edu.