



2021-2022 SCHOLARSHIPS & FINANCIAL AID

GUIDE TO FINANCIAL AID FOR GRADUATE STUDENTS



TYPES OF FINANCIAL AID

SCHOLARSHIPS

Scholarships are money for school 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 also money for school that are not expected 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 for College Station based graduate programs that requires a separate application. More information is available online at financialaid.tamu.edu.

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 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 Graduate and Professional School. 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 over \$30,000 and some include funds for health insurance and tuition and fees.

LOANS

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 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 13.03.99.M0.03.



COST 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, too. Students can control the amount spent on their education by making smart decisions on housing and sticking to a budget.

When comparing financial aid packages from other schools, make sure you are comparing the total cost for attending that school, not just the total financial aid awarded.

2021-2022 ESTIMATED COLLEGE STATION GRADUATE FALL AND SPRING

	RESIDENT	NON-RESIDENT
TUITION & FEES*	\$8,026	\$17,553
LOAN FEES	164	164
HOUSING & MEALS	12,650	12,650
BOOKS & SUPPLIES**	700	700
TRAVEL	2,300	3,570
PERSONAL EXPENSES	4,000	4,000
TOTAL	\$27,840	\$38,642

*Amounts are based on 9 credit hours per semester at Texas A&M University, College Station. Tuition and fees vary by college and tuition rate cohort.

**Includes electronic-books (e-books), access to third-party online homework platforms and other resources.

Please visit financialaid.tamu.edu for the most current estimated cost of attendance.

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 at studentaid.gov/h/apply-for-aid/fafsa. The FAFSA is available October 1 for the upcoming academic year. We recommend applying as early as possible. The school code for Texas A&M University is 003632. To complete the FAFSA, you will need to apply for a FSA ID at studentaid.gov/fsa-id. Your FSA ID will be used to sign and submit your FAFSA online and to access your information on other Federal Student Aid websites.

OTHER FINANCIAL AID APPLICATIONS

Non-citizens who are not eligible to complete the FAFSA may be able to complete either the Texas Application for State Financial Aid (TASFA) or the International Student Financial Aid Application (ISFAA). You should only complete one financial aid application. Visit financialaid.tamu.edu for more information on which application to complete.



WHEN TO APPLY FOR FINANCIAL AID

The FAFSA is available October 1 for the upcoming academic year.

Semester Aid	Rec Submission Date	Report Income From
Fall 2021	December 15, 2020	2019
Spring 2022	September 30, 2021	2019
Summer 2022	January 15, 2022	2019
Fall 2022	December 15, 2021	2020
Spring 2023	September 30, 2022	2020
Summer 2023	January 15, 2023	2020

WHAT'S NEEDED TO COMPLETE YOUR APPLICATION

The FAFSA collects income information from two years prior. 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 you will need:

- 1 | **Social Security Number**
Be sure it is correct and reported to the University
- 2 | **Drivers License Number**
If applicable
- 3 | **W-2 Forms**
And any other records of money earned
- 4 | **Federal Income Tax Return**
You and your spouse's if you are married
 - IRS 1040 and any completed schedules (i.e., Schedule 1, 2, and/or 3)
 - 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
- 5 | **Untaxed income records**
Social security, temporary assistance for needy families, welfare, veterans benefits records
- 6 | **Current bank statements, current business and investment information, business and farm net worth, stock, bond and other investment records**
- 7 | **Alien registration or permanent resident card**
If you are not a U.S. citizen

For information on completing the TASFA or ISFAA, visit financialaid.tamu.edu.

DETERMINING FINANCIAL NEED

Financial need is the basis for awarding most student aid programs. Financial need is determined by Cost of Attendance (COA) minus 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).

PROCESSING YOUR FINANCIAL AID

Once we receive your information from the FAFSA, we will determine your Cost of Attendance (COA) and calculate your financial aid eligibility for the academic year. If you are asked to provide additional documentation by Texas A&M University, you must submit requested documents to Scholarships & Financial Aid before your aid can be processed. All financial aid offers are completed on a first-come, first-served basis with a priority date of December 15.

Once you have been offered financial aid, accept or decline your aid offers in the Financial Aid Portal. Log on to howdy.tamu.edu and click on the Financial Aid Portal icon at the top of the page. You will be notified of your financial aid offer through your Texas A&M University email account. If you receive scholarships/fellowships, corporate sponsorships, and/or outside resources, you must report them to Scholarships & Financial Aid on the To Do page of the Financial Aid Portal.

WHEN WILL I RECEIVE MY FINANCIAL AID?

Financial aid is applied to the University billing statement no sooner than 10 days prior to the first class day each semester. Your financial aid could be delayed for the following reasons:

- Incomplete items under To Do in the Financial Aid Portal
- 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

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. All refunds will be electronically deposited into the bank account that you designate. You must sign up for this service at howdy.tamu.edu under My Finances.





FREQUENTLY ASKED QUESTIONS

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.

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. Refer to the priority date in the chart under When to Apply for Financial Aid. Some forms of financial aid cannot be awarded after the semester ends.

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 re-evaluated. Please visit financialaid.tamu.edu and search "Extenuating Circumstances" for more information.

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 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 money for school and will be counted as part of your financial aid package. We encourage you to report your fellowships to us using the Report Outside Scholarships and Resources link 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, you may apply for financial aid as a supplement to what is provided through veteran benefits. For more information, please visit veterans.tamu.edu.

FINANCIAL AID SERVICES

JOBS FOR AGGIES

If you are seeking a job, you should contact the Student Employment Office (SEO). The SEO assists students in finding jobs on- and off-campus. You can access the online job database 24 hours a day at jobsforaggies.tamu.edu. You may log in to see listings for work study, graduate assistantships and part-time positions.

MONEY EDUCATION CENTER

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 money.tamu.edu.

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. You must repay 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, 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 repayment within a year. Short-term loans have a simple annual interest rate of 8%. In addition, you will pay a \$10 processing charge. More information is available at financialaid.tamu.edu.

CONTACT US

Scholarships & Financial Aid
Pavilion, Spence Street
College Station, TX 77843
financialaid.tamu.edu
financialaid@tamu.edu
Ask Miss Rev (website)

Mailing Address
Scholarships & Financial Aid
Texas A&M University
P.O. Box 30016
College Station, TX 77842



Scan to get in
line for phone or in
person advising