Financial Solutions For Graduate Students
Services We Provide

- Advising on student aid
- Scholarships
- Grants
- Student Employment
- Federal, State, Institutional & Alternative Loans
- Short-term and Emergency Loans
- Money Management
- Veteran Services
- 24/7 access to financial aid information
Information provided is used to calculate the Expected Family Contribution (EFC). Must be completed annually.

- Free Application for Federal Student Aid (FAFSA) (Opens October 1st for the next academic year) [fafsa.gov](https://fafsa.gov)  
  School Code 003632

- International Student Financial Aid Application (ISFAA)* (Opens in February for the next academic year) [financialaid.tamu.edu](https://financialaid.tamu.edu)

- Texas Application for State Financial Aid (TASFA)* (Opens October 1st for the next academic year) [financialaid.tamu.edu](https://financialaid.tamu.edu)

* Funding programs are very limited. Submission of an application does not guarantee that aid will be awarded.
Extenuating circumstances may warrant a change in financial aid eligibility.

- Loss of employment or reduction of income
- Death or illness in family
- Addition to the household (marriage, birth of a child, etc.)
- Medical or dental expenses not covered by insurance
- Any other circumstance that results in a change in the family’s financial status
2018-19 Cost Of Attendance

Because this is an estimate, you may pay less!

<table>
<thead>
<tr>
<th>Average estimated cost of attending Texas A&amp;M 2018-19 award year</th>
<th>Resident</th>
<th>Non - Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees*</td>
<td>$7,444</td>
<td>$15,958</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$160</td>
<td>$160</td>
</tr>
<tr>
<td>Housing &amp; Meals</td>
<td>$12,997</td>
<td>$12,997</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,041</td>
<td>$1,041</td>
</tr>
<tr>
<td>Travel</td>
<td>$2,161</td>
<td>$3,457</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$4,857</td>
<td>$4,857</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$28,660</strong></td>
<td><strong>$38,470</strong></td>
</tr>
</tbody>
</table>

*Based on 9 credit hours per semester at Texas A&M University, College Station. Varies by college and tuition cohort.

**Amounts are an ESTIMATE of costs for 2018-19 and may change.
Financial aid can **not** exceed your cost of attendance. Your eligibility for loans can be impacted by the following:

- Fellowships
- Tuition payments
- Non-resident tuition waivers
- Veteran or other educational benefits
- Courses not counting towards degree
- Check the status of your aid
- Obtain and complete forms
- Accept or reject and process aid
- Calculate your loan payments
- Check whether courses count for financial aid eligibility
In order to be eligible for federal financial aid, students courses must count toward their degree.

Courses must be listed on a student’s degree evaluation / degree plan.

Changes to the degree plan need to be submitted by 12th class day to count for financial aid.
Courses That Count

- Federal Aid Programs
  - Direct Loans
  - PLUS Loans
  - Federal Veterans Benefits
- Staff Tuition Assistance

- Other financial aid does not evaluate courses counting!
Courses That Count Contacts

- For questions about how financial aid will be affected contact our office.
  - Scholarships & Financial aid
    - 2nd floor Pavilion, College Station Campus
    - Tel: 979.845.3236
    - Email: financialaid@tamu.edu

- For questions about your degree plan, contact your academic advisor.
Financial aid can apply to the billing statement no sooner than 10 days before the first class day each semester, dependent upon your enrollment/registration.
Required: Direct Deposit

- Financial aid, scholarships, and fellowships in excess of balance owed to the University will be refunded to the student
  - Assistantships are not paid through this process, they are processed through Payroll.

- Student Business Services processes all refunds. Be sure to sign up for direct deposit at howdy.tamu.edu
## Fellowship Disbursement Dates

### Fall 2018

<table>
<thead>
<tr>
<th>Date</th>
<th>Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 18, 2018</td>
<td>September stipend</td>
</tr>
<tr>
<td>September 21, 2018</td>
<td>October stipend</td>
</tr>
<tr>
<td>October 22, 2018</td>
<td>November stipend</td>
</tr>
<tr>
<td>November 16, 2018</td>
<td>December stipend</td>
</tr>
<tr>
<td>December 14, 2018</td>
<td>January stipend for returning fellows</td>
</tr>
</tbody>
</table>

Visit [scholarships.tamu.edu](http://scholarships.tamu.edu) for a list of these dates.
Financial Aid Delays

- Incomplete file/missing documents
- Loan Entrance Counseling not complete
- Loan Master Promissory Note not complete
- Not enrolled in enough hours at Texas A&M
  - Full-time = 9 hours fall/spring, 6 summer
  - Half-time = 5 hours fall/spring, 3 summer
- Fellowship not yet posted by college/department
- Scholarship funds not yet received from donor
# Short-Term Loans

<table>
<thead>
<tr>
<th>Short-Term Loan Funds</th>
<th>Emergency Tuition and Fees Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Provide assistance to students who experience temporary financial difficulty in connection with educational or educationally related expenses other than tuition and required fees.</td>
<td>- Help students pay Texas A&amp;M University tuition and required fees. This 90 day loan will be applied directly to the tuition and fee account.</td>
</tr>
</tbody>
</table>

Apply online at [financialaid.tamu.edu](http://financialaid.tamu.edu)
Maintaining Financial Aid Eligibility

Satisfactory Academic Progress (SAP)

- Reviewed every semester
- Policy and appeal process at financialaid.tamu.edu

- General Requirements
  - Cumulative GPR of 3.0
  - Must successfully complete 67% of all courses attempted*
  - Cannot exceed 150% of minimum hours required for admitted degree program*

* Includes both TAMU and transfer coursework
Looking Ahead

- Renew your financial aid application
  - Opens October 1\textsuperscript{st} each year
- Check your financial aid status online and fulfill all requirements
- Texas Aggie Grant Application
  - Due July 2\textsuperscript{nd}, December 3\textsuperscript{rd}, May 1\textsuperscript{st}
  - Financialaid.tamu.edu/Forms
- Apply for scholarships
  - Continuing Student Scholarships
    - Apply at scholarships.tamu.edu
    - Opens in October
    - Deadline is February 1\textsuperscript{st} of each year
  - Check with your department for additional opportunities
Money Education Center

- Free Individual Counseling or Group Presentations
  - Money Management
  - Credit Cards and Credit Scores
  - Identity Theft
  - Saving & Investing
  - Eating Smart on a Budget
  - Financing Your Study Abroad
  - Buying a Car
  - Buying a House
  - Love & Money
  - I’m Graduating: Now What?

money.tamu.edu

AgsToRiches
aggiemoneyeducation
Veteran Services

Military Admissions
- Responsible for helping veterans and their dependents become admitted to the University
- Koldus, Room 112

Veteran Services Office (VSO)
- Responsible for veteran educational benefits, scholarship and financial aid advising
- Pavilion, Room 205

Veteran Resource & Support Center (VRSC)
- Identifies, develops & provides uniquely tailored resources for military affiliated students & their families
- Koldus, Room 112

veterans.tamu.edu
Five Tips To Remember

- It is not too late to apply
- Apply every year
- Check portal and Texas A&M email often
- Be aware of deadlines
- Interest rates of students loans are lower than that of credit cards
Scholarships & Financial Aid
Texas A&M University
Second Floor, The Pavilion
P.O. Box 30016
College Station, TX 77842-3016

Walk-in advising available from
8:00 a.m. to 5:00 p.m., Mon-Friday

FAFSA School Code: 003632
979.845.3236

financialaid.tamu.edu
tamu_sfaid
tamusfaid