Texas A&M values a high-quality degree at a reasonable price. There are many funding options to reduce your cost. We want to partner with you to pay for your college expenses. Your education is the investment of a lifetime, so let us help you expand possibility and launch your future.

View this publication online by scanning the QR code or visiting tx.ag/FinancialAidOffer
**How to Determine Financial Need**

The Expected Family Contribution (EFC) is calculated from the information you and your parent(s)/spouse reported on the Free Application for Federal Student Aid (FAFSA) or Texas Application for State Financial Aid (TASFA). It is used to determine your eligibility for most financial aid.

**Calculating Your Net Cost**

Using Texas A&M's cost of attendance, subtract all grants, scholarships and other resources (e.g., waivers or exemptions) you have been offered or will receive. This will determine your net cost.

**Net Cost**

Net cost is cost of attendance minus grants, scholarships and other resources (ex: waivers and exemptions). This is an estimate of the actual cost you and/or your family will need to pay to cover college expenses that are not covered by grants, scholarships and other resources. You and/or your family may use other financial aid programs (student loans) other than personal monies to pay for college. Refer to the College Financing Plan located on the Awards page in the Financial Aid Portal for more information.
PROCESSING YOUR AID

WHERE TO BEGIN

1. SHGDXRUXILOQDFDLQ5GL28UDHUXO0EHRI accepting, reducing or declining individual
2. Review the Cost of Attendance
3. Review the Financial Aid Policies section
4. SFLH3URFHVVDLQI<RXULG
5. SFFSWHUJGFXRUGHGLOQHRXRUBUHDCLG
6. 7KHLQ0DQDFDLQ5GL28UXRZVXRLUXHDL1LELUXRUXUXUXUXXHUJ
7. 9HLRUXURORQVRUOrgямиQQK5QXUDUWQDE
8. 3LFNROHJ1IQ3URFHVQLO<WRDFFSHUXGHGFRUGHGLOQH
9. 5KHWFXRU4TRXVWVQKWHXWVX5Q3DHDJWIUQVFXVWVQKWHXWVX
10. DFFSHWLQI<URUOQVVRXDFH5SWUXRUOQRVQYDGKXCDHODQHLQQ
11. Texas A&M you will need to complete a Master
12. Step 3: Visit the Financial Aid Portal icon
13. Step 4: Follow the instructions on the

Awards/Resources from Outside Sources
If you receive any type of award/resource from a source other than Texas A&M (typically scholarships or corporate sponsorships), you must report it to 6FXRUDUXS4LQ1Q3URDFDQLOQWVQXULXHLOQH.

Revised Financial Aid Offer
It may be necessary to revise the amount and/or types of aid to reflect changes in your estimated financial needs. Your revised aid offer will be sent to you via your official university email address to review your Financial Aid Offer(s) in the Financial Aid Portal.

Additional Options
We encourage you to explore a variety of options to assist you in paying for college while attending Texas A&M. Additional options may include the following:
- Additional awards/resources
- Enrollment changes
- Courses not counting in your program of study
- Residency status change
- Financial aid eligibility change
- Education Abroad participation
- Changes in campus or major
- Additional awards/resources

SMART BORROWING

If borrowed responsibly, student loans can be a great resource to assist in covering the cost of education. However, Texas A&M highly encourages you to consider the following prior to accepting any student loan.

1. Maximize your chance to qualify for free money. Submit your FAFSA early in the application process.
2. Minimize your debt. Be aware of your total debt and how much you can afford to borrow.
3. Borrow only what you need. Be sure to consider all other financial aid options available to you.
4. Manage your money so that you can minimize your debt. Know your credit score and your ability to buy a house or car, or even get a job. Can't afford your payments? Visit studentaid.gov to find the contact information for your student loan servicer(s) to discuss options.
5. Review your student loan repayment plans you can afford. Consider the estimated monthly loan payments to determine which student loan repayment plans to choose for your Texas A&M student loans.
6. The My Loan Debt page on student loan repayment and to calculate your estimated monthly payment for your federal student loans using the Loan Simulator.
7. The Federal Student Aid website at studentaid.gov provides additional information regarding financial aid eligibility change.
8. Resolve any outstanding balance on your student loan(s) on the Awards page.
9. Contact your financial aid advisor for guidance.
10. Research starting salaries for your planned career field and compare them to the estimated monthly loan payments to determine which student loan repayment plans to choose for your Texas A&M student loans.

ENTRANCE ENOUGH

6WQHGVSDUVLHSLWDOQI<LOWHGHDDUO1LHFW0RDQ5JLVDPRUXUWWMHPHYVVFPS5OHDWRDQ Counseling prior to the disbursement of loan funds. Visit howdy.tamu.edu, click the Financial Aid Portal icon and follow the instructions on the Status page to complete this counseling online.

EXIT ENOUGH

6WQHGVSDUVLHSLWDOQI<LOWHGHDDUO1LHFW0RDQ5JLVDPRUXUWWMHPHYVVFPS5OHDWRDQ Counseling prior to the disbursement of loan funds. Visit howdy.tamu.edu, click the Financial Aid Portal icon and follow the instructions on the Status page to complete this counseling online.

LOAN COUNSELING

If you receive any type of award/resource from a source other than Texas A&M (typically scholarships or corporate sponsorships), you must report it to 6FXRUDUXS4LQ1Q3URDFDQLOQWVQXULXHLOQH.

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- Financial aid eligibility change
- Education Abroad participation
- Changes in campus or major
- Additional awards/resources
### TYPES OF FINANCIAL AID

#### Gift Aid (does not need to be repaid)

- **Scholarships**
  - 6K+RODUVXKSLDVUHIJUHDFZDWHKHOSSIDUIRUFROOHIJHDQGDURHRPDPQZDOWKWDWRFQDOMXGQRUXHGXDFWLRQ
  - 8QLUYLVFV9FKRODUVXKSLDVUHIJUHDFZDWHKHOSSIDUIRUFQZDOWKWDWRFQDOMXGQRUXHGXDFWLRQ
  - 9DFLWQRLOPQZDOWKWDWRFQDOMXGQRUXHGXDFWLRQ

#### Loans (must be repaid)

- **Direct Subsidized Loan**
  - 7KXJHGHUDDLOLHUFKEVGLJINGHDRODQDOWKWDWRFQDOMXGQRUXHGXDFWLRQ
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Direct Unsubsidized Loan**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Direct Parent Loan for Undergraduate Students (PLUS)**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Alternative Loans**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Emergency Tuition and Fees Loan (ETFL)**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Short-Term Loans (STL)**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

#### Grants

- **Emergency Aid**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

#### Student Employment (money you earn)

- **Federal and Texas College Work Study**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Part-Time Employment**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

#### Waivers and Exemptions

- **Grants**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

- **Emergency Tuition and Fees Loan (ETFL)**
  - 8KJTHGIRLRQDOURGURUSHORZKDOIWPHQRQOQPWXIRQZLQDOODHDVRQWLRQ

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For more information about types of financial aid, visit: tx.ag/TypesOfAid
<table>
<thead>
<tr>
<th>Types of Aid</th>
<th>Need Based</th>
<th>Non-Need Based</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REGENTS' SCHOLARSHIP</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td><strong>FEDERAL PELL GRANT</strong></td>
<td>YES</td>
<td>1</td>
</tr>
<tr>
<td><strong>FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>YES</td>
<td>1</td>
</tr>
<tr>
<td><strong>TEXAS GRANT</strong>&lt;sup&gt;4&lt;/sup&gt;</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td><strong>TEXAS PUBLIC EDUCATION GRANT</strong></td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td><strong>TEXAS AGGIE GRANT/SCHOLARSHIP</strong>&lt;sup&gt;3,6&lt;/sup&gt;</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td><strong>FEDERAL/TEXAS COLLEGE WORK STUDY</strong></td>
<td>YES&lt;sup&gt;1&lt;/sup&gt;</td>
<td>6</td>
</tr>
<tr>
<td><strong>FEDERAL DIRECT LOAN (SUBSIDIZED)</strong>&lt;sup&gt;6&lt;/sup&gt;</td>
<td>YES</td>
<td>6</td>
</tr>
<tr>
<td><strong>TEACH GRANT</strong>&lt;sup&gt;1,4&lt;/sup&gt;</td>
<td>YES</td>
<td>1</td>
</tr>
<tr>
<td><strong>FEDERAL DIRECT LOAN (UNSUBSIDIZED)</strong></td>
<td>YES</td>
<td>6</td>
</tr>
<tr>
<td><strong>FEDERAL DIRECT PLUS LOAN</strong></td>
<td>YES</td>
<td>6</td>
</tr>
</tbody>
</table>

**FAFSA REQUIRED**
- **TASFA REQUIRED** (IF SB 1528)

**MINIMUM NUMBER OF HOURS ENROLLED TO RECEIVE AID**
- PRORATED LESS THAN FULL TIME

**REPAYMENT REQUIRED**
- INTEREST RATE
  - **STUDENT (S)** OR **PARENT (P) BORROWER**
- SATISFACTORY ACADEMIC PROGRESS STANDARDS
- LOAN ORIGINATION FEE

**NEED BASED**
- **REGENTS' SCHOLARSHIP**
- **FEDERAL PELL GRANT**
- **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)**
- **TEXAS GRANT**
- **TEXAS PUBLIC EDUCATION GRANT**
- **TEXAS AGGIE GRANT/SCHOLARSHIP**
- **FEDERAL/TEXAS COLLEGE WORK STUDY**
- **FEDERAL DIRECT LOAN (SUBSIDIZED)**

**NON-NEED BASED**
- **TEACH GRANT**
- **FEDERAL DIRECT LOAN (UNSUBSIDIZED)**
- **FEDERAL DIRECT PLUS LOAN**

**Financial Aid Refunds**
- See [aggie.tamu.edu](http://aggie.tamu.edu) for payment deadlines, payment plans, types of payments accepted and more details on fees.

**Payment Information and Options**
- Visit [djil.hwdpx.com](http://djil.hwdpx.com) for payment deadlines, payment plans, types of payments accepted and more details on fees.
Special Circumstances

- Parent or student loss of income due to unemployment
- 3D UH QW R U X V W D Q R V X W Q D
- Parent or student with excessive medical/dental expenses
- Death of parent or spouse of a student
- Parent or student loss of untaxed income or benefits such as child support or social security
- Parent or student loss of income due to unemployment
- Parent attending college at least half-time

Satisfactory Academic Process

- Maximum Hours
- To determine the amount of federal aid you have earned up to the time of withdrawal, the number of calendar days you attended class will be divided by the total number of calendar days in the semester (minus 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 your aid program). For example: If you attended 25% of the semester, you will have earned approximately 25% of the aid paid. The unearned amount (total aid disbursed minus the earned amount) will be returned to the appropriate aid program and you will be billed for the amount returned. The calculation for state and institutional aid earned is different.

Renewal of your Free Application for Federal Student Aid (FAFSA)

- Renewal of your Free Application for Federal Student Aid (FAFSA)
- Beginning Attendance
- Withdrawing from the University

- Unusual Circumstances

For example: A Federal Pell Grant recipient is enrolled in 12 hours, and 9 hours of the 12 hours are required for their program of study. The recipient will receive their Federal Pell Grant based on 9 hours. Their Federal Pell Grant payment will be prorated based on the number of hours of enrollment. If their enrollment drops to less than 6 hours, they will no longer be eligible for federal Pell Grant. For more information, contact Aggie One Stop.

For more information about the TASFA and how to apply, visit aggie.tamu.edu.
ADDITIONAL SERVICES

Money Education
Money Education educates students about money so you can make smarter financial decisions in college and be financially successful after graduation. Money Education provides online resources focused on paying for college, student loans, eating on a budget, credit cards, credit scores, car buying, home buying, investing and more. Visit aggie.tamu.edu for more information.

Military Education Benefits
Aggie One Stop is available to help veterans and their dependents maximize their college funding at Texas A&M. Visit Aggie One Stop with questions about how to apply for benefits and to learn about additional funding opportunities. The Military Education Benefits Team, a unit within Scholarships & Financial Aid, takes pride in serving veterans, spouses, dependents and cadets at Texas A&M through:

- Evaluating eligibility
- Communicating program application requirements
- Processing for the Hazlewood Exemption Act
- Certifying for VA education benefits
- Reconciling benefit payments
- Facilitating the Texas Armed Services Scholarship Program

The Military Education Benefits team, along with the Don and Ellie Knauss Veterans Resource and Support Center, help make Texas A&M a destination and home for military affiliated students. Visit aggie.tamu.edu for more information.

CONTACT INFORMATION

College Station Campus
Aggie One Stop (Mailing) General Services Complex
3241 S.C. 120 College Station, TX 77842-1252
979.847.1787
979.847.9061 (Fax)
aggie.tamu.edu

Aggie One Stop (Physical)
General Services Complex
750 Agronomy Road
College Station, TX 77843

Military Education Benefits
409.740.4500

Student Employment
409.740.4532

Higher Education Center at McAllen
Higher Education Center at McAllen (Mailing)
P.O. Box 40005
College Station, TX 77842
409.740.4434

Galveston Campus
Galveston (Mailing) WDPX
409.740.4434

Payment/billing Questions
409.740.4434

Most documents you will need to complete and return will be uploaded in the Financial Aid Portal. Follow instructions per the specific document you are completing. If you must mail any documents for the following: College Station, Health Science Center, School of Law or Higher Education Center at McAllen use the College Station campus mailing address noted above. If you must mail documents for Galveston, please use the mailing address noted above for Galveston.