FINANCIAL ASSISTANCE

Assistantships

- A graduate assistantship teaching (GAT), research (GAR), and non-teaching (GANT), is available to a qualified student on a competitive basis. Students holding graduate assistantships work an average of 20 hours per week. Most assistantships are awarded through the applicant’s academic department. An applicant should contact the department head or graduate advisor concerning the availability of assistantships. The Student Employment Office posts assistantship opportunities via Jobs for Aggies.
- A graduate student (domestic or international) must register for the appropriate number of University semester credit hours to maintain full-time status during any semester (9 hours for spring and fall) or summer term (6 hours in any combination) in which they hold an assistantship. Program requirements may impose additional semester credit hour requirements for a student holding an assistantship which exceed the minimum stated above. Assistantship start and end dates must align with term/semester start and end dates, as published in the University Academic Calendar.
- According to Texas Education Code, Sec. 54.212, a teaching assistant or research assistant of any institution of higher education, and the spouse and children of such a teaching assistant or research assistant, is entitled to register at a state institution of higher education by paying the tuition, fees and other fees or charges required for Texas residents under Section 54.051 of this code, without regard to the length of time the assistant has resided in Texas, if the assistant is employed at least one-half time in a teaching or research assistant position which relates to the assistant’s degree program under rules and regulations established by the employer institution. Transferred and re-designated from Education Code, Section 54.063 by Acts 2011, 82nd Leg., R.S., Ch. 359, Sec. 1, eff. January 1, 2012.

Fellowships

Graduate students awarded fellowships are not required to perform any services. Therefore, a fellowship student is not considered an employee and federal employment regulations do not apply. A graduate student (domestic or international) holding a fellowship administered through the Office of Graduate and Professional Studies (except for the TAMU Dissertation Fellowship) must register for a minimum of:

- 9 semester credit hours during a fall or spring semester;
- 6 hours in any combination for summer.

Outside entities who administer fellowships, colleges and/or departments may adhere to the same or exceed the minimum semester credit hour requirements stated above. A course Q-dropped prior to the 12th class day does not count toward the certification of enrollment status. A graduate student concurrently holding a fellowship with a one-quarter time assistantship normally has the same registration requirements as a student holding a one-half time assistantship.

Many competitive fellowships of $1,000 or greater per academic year also allow students to pay tuition at the in-state rate. Fellowship packages vary from $1,000 to over $30,000, and some include funds for insurance, tuition, and fees.

Changes in Status that Impact Financial Assistance

Dropping or Q-dropping a course affects a student's enrollment status. In turn, enrollment status may impact certain funding sources. The following document describes these impacts. **ALL international and domestic graduate students should refer to the text below for detailed information regarding this important issue.**

- **Enrollment Status** – A student’s enrollment status continues to be adjusted throughout the semester when a student drops or Q-drops a course. However, in most cases, the change in status has minimal impact, depending on timing or recent changes in laws. The impact is primarily on student loan repayment. Federal financial aid can only be paid for courses included in the student’s degree plan. Enrolling in courses not on the degree plan may result in reduced financial aid eligibility.
- **Health Insurance** – In the past, students often needed to maintain full-time enrollment to continue to be covered under their parents’ health insurance policy. With the implementation of the Affordable Care Act (ACA), that is no longer required. A dependent can now be covered under their parents’ insurance plan until the age of 26 regardless of their enrollment status as a student.
- **Financial Aid & Scholarships** – Timing matters on when a student drops a course. Financial aid checks enrollment status on two occasions – when a student’s aid is released to their billing account and on the 12th class day of a Fall or Spring semester. A student’s aid amount can be adjusted if the student’s enrollment status changes between the time funds are disbursed to the billing account and the 12th class day. However, after the 12th class day, enrollment status is not a factor for aid that has already disbursed and instead any changes in enrollment status will be reviewed through financial aid’s satisfactory academic progress standards for subsequent semesters and will not impact current semester aid. If aid has not been disbursed prior to the 12th class day, then enrollment status is checked on the date the aid is disbursed. In the Summer semester, enrollment status is officially checked on the 5th class day of the Summer session(s) in which the student is enrolled.
- **Non-Resident Tuition Waiver Tied to Graduate Assistantship**
  - After the 20th class day, SBS will notify departments to audit graduate students who have not met all eligibility criteria. SBS will provide a deadline for departments to respond prior to removing the waiver. Departments will then audit each graduate student and provide SBS with documentation of eligibility for graduate students who are eligible for the waiver although their record in BPP and/or Compass may not reflect eligibility. Graduate students that do not meet all eligibility criteria as of the audit deadline will have their waiver removed.
    - Employment must be for the entire semester in which the student is enrolled and actual paid work must commence on or before the official census date for the term (12th class day for fall and spring, 4th class day for summer), to be eligible for a nonresident tuition waiver.
    - Must be working 50% effort in the qualifying position.
    - Terms used to describe qualifying positions are intended to indicate an academic position, not a position title.
    - Volunteer or unpaid work does not constitute employment.
    - Student worker positions do not qualify for non-resident tuition waivers.
• **Student Loan Repayment** – Graduate students must maintain at least half-time enrollment throughout the semester for student loans to remain in an in-school deferred status. Dropping below half-time enrollment will trigger student loans to enter any applicable grace period, with repayment required after the grace period has elapsed. Changes in enrollment status from full-time to half-time have no consequence on student loans. Half-time enrollment for a graduate student is defined as 5 hours and for a professional student it is defined at 6 hours.

• **International Graduate Assistants**

The United States Department of Homeland Security and the Department of State require students on F-1 and J-1 visas/status to be enrolled in a full course of study. Undergraduate students are required to enroll for 12 semester hours per term. A full course of study at the graduate level is certified by the Designated School Official (DSO) in International Student Services (ISS). ISS uses the University’s definition of full course of study for graduate students.

International students on F-1 visas have limited reasons they can drop below full-time enrollment and maintain their immigration status. There are three basic reasons the F-1 students can below hours.

1. Medical Condition
2. Academic difficulties
3. Final Term

An F-1 student must not drop below full-time enrollment without prior approval from ISS. Without ISS approval to drop below full-time enrollment, an F-1 student will be considered **out of legal immigration status**. Students should request a reduced course load by submitting the F-1 Reduced Course Load Form (http://iss.tamu.edu/ISS/media/ISS-Files/ISS-PDF/Current%20Students/F-1-Reduced-Course-Load.pdf). Rules for a reduced course load are further detailed on the form.

Students on a J-1 visa/status may have a reduced course load if

1. There is a documented medical illness
2. There is a bona fide academic reason
3. It is the final term.

A J-1 student must not drop below full-time enrollment without prior approval from ISS. Without ISS approval to drop below full-time enrollment, a J-1 student will be considered **out of legal immigration status**. Students should request a reduced course load by submitting the J-1 Reduced Course Load Form (http://iss.tamu.edu/ISS/media/ISS-Files/ISS-PDF/Current%20Students/J-1-Reduced-Course-Load-(Update)_new.pdf) Rules for a reduced course load are further detailed on the form.

**Scholarships & Financial Aid**

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.

The need-based financial assistance program is designed for all students who have a demonstrated financial need, as defined by the Free Application for Federal Student Aid (FAFSA), in order to assist the student in paying college expenses. All financial aid is contingent upon student enrollment and making Satisfactory Academic Progress (SAP), as defined by Scholarships & Financial Aid or the specific aid program.

Financial aid has two forms: gift aid and self-help.

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**Non-resident Tuition Waivers**

Texas A&M University’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 based on a priority date published on financialaid.tamu.edu. To apply for financial assistance, a student must submit a Free Application for Federal Student Aid (FAFSA). Students are encouraged to submit their FAFSA at https://fafsa.gov as soon as possible. Students who do not meet the citizenship eligibility requirements for the FAFSA may complete the Texas Application for State Financial Aid (TASFA) or the International Student Financial Aid Application (ISFAA). Only those students who have been accepted for enrollment, have a FAFSA or other financial aid application on file with Scholarships & Financial Aid, and have submitted all other requested documents will be sent a financial aid offer. Financial aid offers for students beginning in the Fall semester will be sent during the preceding Spring semester. Students starting in the Spring semester will be sent financial aid offers late in the preceding Fall semester. Summer financial aid offers are made in May to students with a FAFSA on file who enroll half-time in summer coursework at Texas A&M.

Financial aid offers are made based on the assumption that students will enroll full-time in the fall and spring semesters in courses that are part of the student’s degree plan. Cost of attendance and awards will be adjusted for graduate and professional students who are enrolled less than full-time at Texas A&M University (as defined by academic program/level). Federal Aid may only be paid for eligible courses that count towards the program of study. State and Institutional Aid are not subject to the same regulatory restrictions. The cost of attendance for students will be reduced for courses that are not counting to the program of study; which can result in a lower amount of federal, state and institutional aid a student could receive. Financial aid awards may also be adjusted if a student does not begin attendance in all courses in which he or she is registered.

Student inquiries may be directed to:

- **Scholarships & Financial Aid**
  - Texas A&M University
  - P. O. Box 30016
  - College Station, TX 77842-3016
  - (979) 845-3236
  - financialaid@tamu.edu
  - http://financialaid.tamu.edu
  - FAFSA School Code 003632
Please visit our website (http://financialaid.tamu.edu) for the most current information on programs and any associated deadlines.

**Loan Programs**

The Federal Direct Loan Programs are available to students who have submitted a FAFSA. Students will be notified of eligibility for the Direct Loan program(s) through a financial aid offer.

Graduate and professional students seeking the Federal Direct Graduate PLUS (Grad PLUS) Loan may obtain information from our website (http://financialaid.tamu.edu). This program also requires the FAFSA to be on file with Scholarships & Financial Aid.

Short-term loans are available to provide assistance to students who experience temporary financial difficulties with educationally related expenses. Funding for this program is provided by The Association of Former Students, the Class of 1926, and other University resources. This program is not intended to provide long-term assistance or to replace other assistance available through Scholarships & Financial Aid. Students must be degree-seeking and enrolled at least half-time in order to be eligible for short-term loans.

The Emergency Tuition and Required Fees loan program is available to help students pay their Texas A&M University tuition and required fees. The loan is applied directly to the student’s tuition and fee account.

Please refer to our website (http://financialaid.tamu.edu) for detailed information on the aforementioned programs and more.

**Scholarships**

**Continuing Student Scholarships**

The University Scholarship Application is available to students with at least one semester completed at Texas A&M. Awards range in value from $500 to $1,500 and are available to undergraduate, graduate, and professional students currently enrolled at Texas A&M. Some awards are limited to certain fields of study and to individuals who have attained a necessary academic classification, while others are unrestricted. Awards are made to outstanding students based on a combination of academic achievement, campus/community involvement, campus leadership roles, and, for some scholarships, financial need. In addition to scholarships offered through the Scholarships & Financial Aid office, many colleges and departments use the University Scholarship Application for award consideration. Students are encouraged to complete the University Scholarship Application beginning in October. The deadline for submitting applications is February 1, prior to the academic year for which the student will be awarded.

For more information on Continuing Student Scholarships, visit https://uwide.tamu.edu

**Scholarship Recipients and Non-Resident Tuition Waivers**

The Non-Resident Tuition Waiver for Competitive Scholarship Recipients, authorized under the Texas Education, is an optional waiver that institutions can implement. An eligible non-resident student who holds a competitive academic scholarship of a specified minimum dollar amount for the academic year or summer for which the student is enrolled may be eligible to pay the fees and charges required of Texas residents without regard to the length of time the student has resided in Texas. The student must have competed with other students, including Texas residents, for the scholarship and the scholarship must be awarded by a Texas A&M University college or departmental scholarship committee or university representative.

More information is available at https://u.tamu.edu/NonResScholarshipWaiver

For additional information on scholarships, please visit https://scholarships.tamu.edu or email scholarships@tamu.edu.

**College/Departmental Level Scholarships**

A number of colleges and departments at the University award scholarships to students interested in particular major fields of study on the basis of academic record, service, activities, and demonstrated leadership. The value of the awards vary, and the term of scholarships range from one to four years. Awarding college and department select recipients based upon pre-determined criteria. Completed scholarship applications must be received no later than specified deadlines. Awards are typically announced mid-spring for the following academic year. For more information, please visit https://u.tamu.edu/CollegeDepartmentScholarships

For additional information, please visit scholarships.tamu.edu or email scholarships@tamu.edu.

**Student Part-Time Employment**

In addition to the assistantships and fellowships offered by academic departments and coordinated by OGAPS, the Student Employment Office in Scholarships & Financial Aid coordinates student part-time employment, both off- and on-campus in the Bryan/College Station area. Students may visit the online job database. Work Study, assistantships and other part-time positions are posted. Students secure their own employment through job leads provided by Scholarships & Financial Aid or through their own initiative.

On-campus student employees are paid minimum wage or higher and are paid bi-weekly along with regular University employees. University student employees are not eligible for paid holidays, retirement, vacation, nor sick leave.

Professional development workshops are also available for student employees and supervisors of student employees. These free workshops include topics ranging from communication skills to preventing sexual harassment in the workplace and from customer service to workplace etiquette. For more information or to register, please visit the Jobs for Aggies (http://jobsforaggies.tamu.edu) website or call (979) 845-0686.

**The Money Education (ME) Center**

The Money Education (ME) Center provides Aggie students with the education and resources they need to make smarter personal finance decisions during college so that they can lay a foundation of financial success for a lifetime. Through the following resources, the ME Center teaches Aggies about budgeting, saving and banking, building and protecting credit, investing, buying a car and home, and more. Services and resources provided by the ME Center include:

- Foundations of Money Education Course
- Scheduled Appointments
- Walk-in Advising
- Scheduled Presentations
- Class Presentations
- Student Group Presentations
• Resource Tables
• Online Resources

To learn more about these free resources, visit money.tamu.edu or contact money@tamu.edu.