FINANCIAL ASSISTANCE AND SCHOLARSHIPS

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 students 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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Waivers

Texas A&M University's packaging philosophy for need-based financial aid is to provide the greatest amount of gift aid to 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 priority dates published on our Financial Aid website (https://financialaid.tamu.edu/).

To apply for financial assistance, an eligible student must submit a Free Application for Federal Student Aid (FAFSA). The FAFSA becomes available on October 1 each year for the next academic year. Students are encouraged to submit their FAFSA online at the Federal Student Aid website (https://studentaid.gov/h/apply-for-aid/fafsa/) as soon as possible. Students who do not meet the citizenship eligibility requirements to complete the FAFSA may be eligible to submit the Texas Application for State Financial Aid (TASFA) or the International Student Financial Aid Application (ISFAA). Information on these applications can be found at our Financial Aid website (https://financialaid.tamu.edu/).

Only students who have been accepted for enrollment, have a FAFSA or other financial aid application on file, and have submitted all other requested documents to Scholarships & Financial Aid will be sent a financial aid offer.

Financial aid offers for new 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 or other financial aid application on file who enroll half-time in Summer coursework at Texas A&M. Continuing students will be sent financial aid offers for the next academic year after Spring semester grades are complete.

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 offered financial aid amounts 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).

Students may receive federal financial aid only for eligible courses that count towards their program of study. State and institutional aid are not subject to these same regulatory restrictions. Regardless of the type(s) of aid offered, the cost of attendance for students will be reduced for courses that are not counting towards the program of study, which can result in a lower amount of federal, state and institutional aid a student could receive. Financial aid offers may also be adjusted if a student does not begin attendance in all courses in which they are registered.

Student inquiries may be directed to:
Texas A&M University
Scholarships & Financial Aid
P.O. Box 30016
1252 TAMU
College Station, TX 77842-1252
aggieonestop@tamu.edu
https://financialaid.tamu.edu (https://financialaid.tamu.edu/)
FAFSA School Code 003632

Please visit our Contact Us website (https://financialaid.tamu.edu/Contact-Us/Contact-Our-Offices/) to review all contact methods for College Station, Galveston, McAllen, School of Law, and the Health Science Center.

Please visit our Financial Aid website (https://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 Types of Aid website (https://financialaid.tamu.edu/Graduate/Types-of-Aid/). This program also requires the FAFSA to be on file with Scholarships & Financial Aid.

Short-term loans are available to assist 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 Financial Aid website (https://financialaid.tamu.edu/) for detailed information on the aforementioned programs and more.
Scholarships

Continuing Student Scholarships

The University Scholarship Application is available to students 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 University academic achievement, campus/community involvement, campus leadership roles, and, for some scholarships, financial need. In addition to scholarships offered through Scholarships & Financial Aid, many colleges and departments use the University Scholarship Application for award consideration. Students are encouraged to complete the University Scholarship Application (https://uwide.tamu.edu/) 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, please visit our Continuing Students Scholarships website (https://scholarships.tamu.edu/CONTINUING-STUDENTS/University-Scholarships/).

Scholarship Recipients and Non-Resident Tuition Waivers

The Non-Resident Tuition Waiver for Competitive Scholarship Recipients, authorized under Texas Education Code 54.213a, is an optional waiver that institutions can implement. An eligible non-resident student who holds a competitive 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.

The Texas Education Code requires that all male students receiving a State waiver or exemption must provide one-time proof of Selective Service registration or a Selective Service Statement of Registration Status in order to be considered eligible. Documentation will be requested through the Financial Aid Portal in Howdy.

More information is available at our Non-Resident Tuition Waiver for Competitive Scholarship Recipients website (https://scholarships.tamu.edu/Non-Resident-Tuition-Waiver/).

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 varies, and the term of scholarships range from one to four years. Awarding colleges and departments select recipients based upon pre-determined criteria. Completed scholarship applications must be received no later than the specified deadlines. Awards are typically announced mid-Spring for the following academic year. For more information, please review the opportunities that may be available within your college at our Continuing Students Scholarships website (https://scholarships.tamu.edu/CONTINUING-STUDENTS/University-Scholarships/).

Assistantships

There are four types of graduate assistantships (GA) available to qualified students and on a competitive basis through the academic departments, colleges, Texas A&M University System (TAMUS) agencies and administrative offices:

- Research (GAR)
- Teaching (GAT)
- Lecturer (GAL)
- Non-teaching activities (GANT)

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 (https://jobsforaggies.tamu.edu/).

Most assistantships require employment of 50% effort (20 hours per week). These positions are not allowed to work beyond 50% efforts without the approval of the Graduate and Professional School. Domestic and international students have different additional hour policies. Requirements and procedures can be viewed on the Graduate and Professional School Graduate Student Employment (https://grad.tamu.edu/current-students/graduate-student-employees/) website.

Graduate students (domestic or international) must register for the appropriate number of university semester credit hours by the census date to meet full-time registration status during any semester in which they hold an assistantship. Minimum semester credit hour requirements based on position title and term can be viewed on the Graduate and Professional School Graduate Student Employment (https://grad.tamu.edu/current-students/graduate-student-employees/) website.

The university does not mandate assistantships be terminated upon failure to maintain enrollment requirements after the census date. However, assistantships may be terminated by the employer upon failure to maintain the minimum enrollment requirement.

Graduate students serving in GAR, GAT, GAL, and GANT positions are eligible for insurance benefits. More information can be viewed on the Graduate and Professional School Graduate Student Employment (https://grad.tamu.edu/current-students/graduate-student-employees/) website.

Non-resident graduate students serving in GAR, GAT, GAL, and GANT positions, and the spouse and children, may also qualify to pay resident tuition. More information can be viewed on the Graduate and Professional School Non-Resident Tuition Waiver (https://grad.tamu.edu/knowledge-center/forms/non-resident-tuition-waiver/) website.

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, fellows are not considered employees, and federal employment regulations do not apply.

A graduate student (domestic or international) holding a fellowship administered through the Graduate and Professional School (except for the TAMU Dissertation Fellowship) must register for a minimum of:

- 9 semester credit hours during a Fall or Spring semester; or
- 6 hours in any combination for Summer.

Colleges, and/or departments that administer fellowships may adhere to the same or exceed the minimum semester credit hour requirements stated above. A course dropped by a graduate student 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.

Fellowship packages include stipends that range from $1,000 to over $30,000, and some include funds for insurance, tuition, and fees. Many competitive fellowships with stipends of $1,000 or greater per academic year may qualify students to pay tuition at the resident rate.

**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 as described in the below sections. **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. The impact is primarily on student loan repayment. Federal financial aid can pay only 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** – With the implementation of the Affordable Care Act (ACA), a dependent can 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 4th 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, Student Business Services 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 those graduate students who are eligible for the waiver, even though 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 non-resident tuition waiver. Graduate Assistants should follow the registration requirements found on the Graduate and Professional School website that outlines requirements based on title and term.
  - 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.
  - The Texas Education Code requires that all male students receiving a State waiver or exemption must provide one-time proof of Selective Service registration or a Selective Service Statement of Registration Status in order to be considered eligible. Documentation will be requested through the Financial Aid Portal in Howdy.

- **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 as 6 hours for the Fall and Spring semesters.

- **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. 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 F-1 students can drop 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
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**immigration status.** Students should request a reduced course load by submitting the F-1 Reduced Course Load Form (https://iss.tamu.edu/Current-Students/F-1-Status/F-1-Immigration-Requests/#0-ReducedCourseLoad). 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 (https://iss.tamu.edu/Current-Students/J-1-Status/J-1-Immigration-Requests/#0-ReducedCourseLoadforJ-1). Rules for a reduced course load are further detailed on the form.

**The Federal/Texas College Work Study Programs**

In addition to the assistantships and fellowships offered by academic departments and coordinated by the Graduate and Professional School, federal and state programs provide part-time employment for U.S. citizens, permanent residents, and eligible non-citizens (within fund limitations) who have an established financial need and desire on-campus employment. Off-campus employment may also be considered if it is at a Texas A&M System member institution, with a Community Service Program partner, or for the Reads & Counts program. Students seeking part-time job opportunities on campus and in the Bryan/College Station area may search the J (https://jobsforaggies.tamu.edu/) job board.

To qualify for the Federal/Texas College Work Study Programs, a student must have submitted a financial aid application, have financial need, be eligible to work in the United States, be enrolled at least half-time or are accepted for enrollment and plan to enroll at least half-time, and be making Satisfactory Academic Progress if enrolled. On a case by case basis, awards can be offered to students who are enrolled less than half-time through professional judgment.

The Community Service Program allows students who qualify for the Federal Work Study Program to work part-time with participating local non-profit, governmental, and community-based organizations. This program is designed to improve the quality of life for community residents, particularly low-income individuals, or to solve problems related to community needs.

The Texas A&M University Reads and Counts program is a partner of the national Every Student Succeeds Act (established initially as a part of the No Child Left Behind initiative). It is based on the philosophy that children are our nation's greatest asset. It calls on all Americans to support teachers and help ensure that every child can read well by the end of the third grade. Eligible and dedicated college students are called to serve as reading and math tutors, as well as mentors and role models for area elementary and middle school students.

All Work Study students are paid minimum wage or higher, work an average of 20 hours per week, and are not eligible for paid holidays, retirement, vacation, or sick leave. For more information on Federal/Texas College Work Study, the Community Service Program, or Texas A&M University Reads and Counts, visit Jobs for Aggies (https://jobsforaggies.tamu.edu/) or the Aggie One Stop located on the first floor of the General Services Complex.