

SCHOLARSHIPS & FINANCIAL AID

Scholarships & Financial Aid

We want to help partner with you to pay for your college expenses. There are different options to assist with cost.

Need-based financial aid programs are designed for students who have a demonstrated financial need as defined by their financial aid application, such as the Free Application for Federal Student Aid (FAFSA). All financial aid is contingent upon you enrolling and making Satisfactory Academic Progress (SAP), as defined by Scholarships & Financial Aid or the specific aid program.

Financial aid has two forms: Gift Aid (not repayable) and Self-Help (may be repayable, such as with a loan)

Gift Aid	Self-Help
Grants (Federal, State, Institutional)	Loans (Federal, State, Institutional, Alternative)
Scholarships	Student Employment (Work Study, Part-time Employment, Internships, Assistantships)
Waivers	

There is limited gift aid available to graduate students. Gift aid is offered on a first-come, first-served basis based on priority dates published on the Scholarships & Financial Aid Planner Dates website (<https://financialaid.tamu.edu/planner-dates/>).

To apply for financial aid, you must submit a financial aid application. The Free Application for Federal Student Aid (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 on the Aggie One Stop Apply for Aid website (<https://aggie.tamu.edu/financial-aid/apply-for-aid/>). You must be accepted to Texas A&M, have a FAFSA, TASFA or ISFAA (whichever is applicable to you) on file with Texas A&M, and have submitted all other requested documents to Scholarships & Financial Aid to receive a financial aid offer.

Financial aid offers for new students starting 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 sent in May to students with a FAFSA, TASFA, or ISFAA (whichever is applicable to you) on file who enroll at least half-time in Summer coursework at Texas A&M. Continuing students (those who have completed at least one semester at Texas A&M) will be sent financial aid offers for the next academic year after Spring semester grades are available.

Financial aid offers are made based on the assumption that you will enroll full-time in the Fall and Spring semesters in courses that are part of your degree plan. Cost of attendance and offered financial aid amounts

will be adjusted if you are enrolled less than full-time at Texas A&M (as defined by academic program/level).

You may receive federal financial aid only for eligible courses that count towards your 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 will be reduced for courses that are not counting towards your program of study, which can result in a lower amount of federal, state and institutional aid received. Financial aid offers may also be adjusted if you do not begin attendance in all courses for which you are registered.

If you are attending the College Station campus and have questions related to scholarships and financial aid, please visit the Aggie One Stop Contact Us website (<https://aggie.tamu.edu/resources/contact-us/>).

If you are attending a Galveston, McAllen, School of Law, or Health Science Center program, please visit the Scholarships & Financial Aid Contact Us website (<https://financialaid.tamu.edu/about/contact-us/>) to locate the contact information for your campus or site.

Please visit the Aggie One Stop website (<https://aggie.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 the Aggie One Stop Federal Direct Graduate PLUS Loans website (<https://aggie.tamu.edu/financial-aid/types-of-aid/loans/federal-direct-graduate-plus-loans/>). 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 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 the Aggie One Stop website (<https://aggie.tamu.edu/>) for detailed information on these loan programs and more.

Scholarships

Continuing Student Scholarships (students who have completed at least one semester at Texas A&M)

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 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 the Aggie One Stop Graduate/ Professional Student Scholarships website (<https://aggie.tamu.edu/financial-aid/types-of-aid/scholarships/graduate-and-professional-scholarships/>).

Scholarship Recipients and Non-Resident Tuition Waivers

The Competitive Scholarship waiver, authorized under Texas Education Code 54.213a, is an optional state waiver that institutions may offer. In this, an eligible non-resident student who holds competitive scholarships of a specified minimum dollar amount 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 applied for and competed with other students (including Texas residents) for the scholarships and the scholarships must be offered by a Texas A&M University college or department scholarship committee or authorized university representative.

The Texas Education Code requires that all male students (both registered and exempt) receiving state funding, waivers, or exemptions provide a one-time Selective Service Statement of Registration Status. Eligible students will be prompted to provide this documentation in the Financial Aid Portal at howdy.tamu.edu.

More information is available at the Aggie One Stop Non-Resident Tuition Waiver for Competitive Scholarship Recipients website (<https://aggie.tamu.edu/financial-aid/types-of-aid/scholarships/competitive-scholarship-non-resident-tuition-waiver/>).

College/School/Department Level Scholarships

A number of colleges/schools and departments at Texas A&M 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 the Aggie One Stop Graduate/ Professional Student Scholarships website (<https://aggie.tamu.edu/financial-aid/types-of-aid/scholarships/graduate-and-professional-scholarships/>).

Assistantships

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

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

Most assistantships are awarded through the applicant's academic unit. An applicant should contact a graduate advisor, department head, or college/school dean concerning the availability of assistantships. Assistantship opportunities may also be found *via* Jobs for Aggies (<https://employees.tamu.edu/jobsforaggies/>).

Most assistantships require employment of 50% effort (20 hours per week). All assistantships require advance approval to work beyond 50% effort. Please see the Graduate and Professional School's Request to Work Additional Hours webpage (<https://grad.tamu.edu/knowledge-center/forms/request-for-a-graduate-assistant-to-work-additional-hours/>) for requirements and procedures.

Graduate students must meet graduate assistant semester credit hour registration requirements by the census date during any semester in which they hold an assistantship. Please see the Graduate and Professional School's Registration Requirements for Graduate Assistantships webpage (<https://grad.tamu.edu/knowledge-center/policies-process/registration-requirements-for-graduate-assistantships/>) for minimum semester credit hour requirements based on position title and term.

Texas A&M 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 GAL, GAT, GANT, and GAR positions are eligible for insurance benefits. Please see the Graduate and Professional School's Graduate Student Employee webpage (<https://grad.tamu.edu/current-students/graduate-student-employees/>) for more information.

Non-resident graduate students serving in in GAL, GAT, GANT, and GAR positions, and their spouse and/or children, may also qualify to pay resident tuition. Please see the Graduate and Professional School's Non-Resident Tuition Waiver webpage (<https://grad.tamu.edu/knowledge-center/forms/non-resident-tuition-waiver/>) for more information.

According to Texas Education Code, Sec. 54.212, a teaching or research assistant at any institution of higher education, and the spouse and/or children of such a teaching 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.

The Texas Education Code requires that all male students (both registered and exempt) receiving state funding, waivers, or exemptions (<https://sbs.tamu.edu/billing-payments/waivers-and-exemptions/>) to provide a one-time Selective Service Statement of Registration Status. Eligible students will be prompted to provide this documentation in the Financial Aid Portal at howdy.tamu.edu (<https://howdy.tamu.edu/>).

Fellowships

Graduate students awarded fellowships are generally not required to perform any services. Therefore, fellows are not considered employees and Federal employment regulations do not apply.

A graduate student 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.

Academic units 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 in Fall or Spring semesters, or the 4th class day of Summer sessions, 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 Aid

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. The change in status may not have immediate impact, depending on timing. Falling to less than half-time enrollment will impact 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.
- **Scholarships & Financial Aid** – 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 (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 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 (both registered and exempt) receiving state funding, waivers, or exemptions provide a one-time Selective Service Statement of Registration Status. Eligible students will be prompted to provide this documentation in the Financial Aid Portal at howdy.tamu.edu.
- **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 & Scholar Services (ISSS). ISSS uses Texas A&M's definition of full course of study for graduate students.

International students who need to fall below the required number of credit hours during a semester must apply for authorization to do so. If dropping a course will not put them below full-time hours, then they do not need permission from ISSS to drop the course.

Students can be authorized to enroll less than full-time and maintain their F-1/J-1 status through a Reduced Course Load (RCL) request in the ISSS Portal under Academic Program Updates OR a full-time code from the Office of the Registrar - Records Administration & Archives in the following situations:

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

4. Internship or Co-Op
5. Pre-Graduation Academic Training (J-1 only)
6. Study Abroad

For more information about requesting a reduced course load, please visit the ISSS website (https://global.tamu.edu/issss/students/maintain_status/enrollment-info/#Dropping) and reference the section titled "Dropping Below Full-Time."

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://employees.tamu.edu/jobsforaggies/>) jobs for Aggies 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, work study 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://employees.tamu.edu/jobsforaggies/>) or Aggie One Stop (<https://aggie.tamu.edu/>).