SCHOLARSHIPS & FINANCIAL AID

We want to 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)

<table>
<thead>
<tr>
<th>Gift Aid</th>
<th>Self-Help</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants (Federal, State, Institutional)</td>
<td>Loans (Federal, State, Institutional, Alternative)</td>
</tr>
<tr>
<td>Scholarships</td>
<td>Student Employment (Work Study, Part-time Employment, Internships, Assistantships)</td>
</tr>
<tr>
<td>Waivers</td>
<td></td>
</tr>
</tbody>
</table>

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 admitted 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 incoming students beginning in the Fall semester are made early in the preceding Spring semester. Financial aid offers for incoming students beginning in the Spring semester are made late in the preceding Fall semester. Financial aid offers to continuing students (those who have completed at least one semester at Texas A&M) for the upcoming academic year are made after Spring semester grades have been submitted. Summer financial assistance is offered to students with a FAFSA or other financial aid application on file who enroll at least half-time in Summer coursework at Texas A&M.

Financial aid offers are made based on the assumption that you will enroll full-time in the Fall and Spring semesters. Cost of attendance and offered financial aid amounts will be adjusted if you are enrolled less than full-time at Texas A&M University or through the Texas A&M-Blinn TEAM Program, the Texas A&M Engineering Academy at Blinn-Bryan or another approved consortium program.

You may receive federal financial aid only for courses that count towards your program of study/degree plan. State and institutional aid are not subject to the 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 may result in a lower amount of federal, state and institutional aid eligibility. 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.

Grants

The Federal Pell Grant is available to undergraduate students who have not received a baccalaureate degree and who have demonstrated financial need as determined by the FAFSA. The Federal Pell Grant provides a foundation of financial assistance to which aid from other sources may be added.

The Federal Supplemental Educational Opportunity Grant (FSEOG) and the Texas Public Education Grant (TPEG) are offered to students based on financial need as determined by the FAFSA. These funds are offered on a first-come, first-served basis.

The Towards EXcellence, Access and Success (TEXAS) Grant is available to eligible Texas residents who have requisite levels of financial need according to the results of their financial aid application and have met the remaining program criteria, which may be reviewed on the Aggie One Stop Grants website (https://aggie.tamu.edu/financial-aid/types-of-aid/grants/). The Texas Grant is also subject to funds availability and eligibility guidelines as defined by the Texas Higher Education Coordinating Board.

Additionally, Texas A&M provides institutional grant aid to eligible students to assist with educational expenses. Student grants are subject to fund availability and may be single-year or renewable.

Scholarships

School/College/Department Level Scholarships

A number of schools/colleges 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 schools/colleges and departments select recipients based upon predetermined 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 school/college and department at the Aggie One Stop Undergraduate College and Department Scholarships website.
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 school/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 the Aggie One Stop Competitive Scholarship Non-Resident Tuition Waiver website (https://aggie.tamu.edu/financial-aid/types-of-aid/tuition-waivers-and-exemptions/non-resident-tuition-waiver/).

Loan Programs

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

Students and parents seeking the Parent Loan for Undergraduate Students (PLUS) may obtain information from the Aggie One Stop Federal Direct Parent PLUS Loans website (https://aggie.tamu.edu/financial-aid/types-of-aid/loans/federal-direct-parent-plus-loans/). This program 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 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 all of the aforementioned programs and more.

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.

- **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 enrollment status may or 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.

• **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.

• **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, unless a student withdraws or drops all courses. 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.

• **Student Loan Repayment** – 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 at any time during the semester 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 an undergraduate student is defined as 6 hours for the Fall and Spring semesters.

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 Aggie One Stop (https://aggie.tamu.edu/).

The Federal/Texas College Work Study Programs

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 Jobs for Aggies (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, 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.