after the 35th class day of the Fall or Spring semesters. Additional meetings may be added on an ad hoc basis as determined by the chair.

**Burden of Proof**

The burden of proof shall be upon the student to prove his or her case by a preponderance of evidence in the written appeal. Appeals must be accompanied by all evidence and supporting documents that will be considered at the Appeals Panel meeting, including a written statement from the responsible department as described above.

Illness-based fee appeals must include an official medical certificate, complete with dates of illness, date examined by a physician, nature of illness and expected date of convalescence, if appropriate.

Bereavement/death based student fiscal appeals must include a death certificate or documentation from the funeral home.

Accompanying documentation must be an official, original document and include a contact phone number. Your appeal cannot be addressed until receipt of required documentation. Appeals for which documentation has not been received within sixty (60) days of submission will be considered void and if the student wishes to pursue an appeal, they will be required to resubmit the appeal request form with all relevant documentation. Incomplete forms and/or forms submitted without documentation of circumstances will not be reviewed by the Panel. Any voided appeals must be resubmitted within the one semester time limit established above.

**FINANCIAL AID AND SCHOLARSHIPS**

The purpose of student financial aid at TAMUG is to assist students in meeting the reasonable costs of their education. Financial aid is available to eligible U.S. citizens and eligible non-citizens who are enrolled in degree seeking programs making satisfactory academic progress toward a degree.

Financial aid may include federal and state grants, scholarships, work opportunities, and student loans. Students submitting a complete application will be considered for all types of need-based assistance.

To apply for financial aid, please submit the Free Application for Federal Student Aid (FAFSA). Use Title IV Code 003632, Texas A&M University, College Station, TX.

If your application is selected for Verification, you will be asked to substantiate the information you reported on the FAFSA. This correspondence should be sent to:

Texas A&M University  
Financial Aid-Galveston Processing  
P.O. Box 40005  
College Station, TX 77842  
FAX 979.847.9061

**General Information**

The Office of Financial Aid at Texas A&M University at Galveston follows the same general policies and procedures as Texas A&M University. A complete general listing may be found at website [http://financialaid.tamu.edu/](http://financialaid.tamu.edu/). Information specific to TAMUG may be found at website [www.tamug.edu/finaid](http://www.tamug.edu/finaid). For information, call 409-740-4500 or email [4finaid@tamug.edu](mailto:4finaid@tamug.edu).

**General Priority**

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 with a published priority date of March 1st prior to the following summer or fall semester and October 1st for the following spring semester for which the student is seeking aid.

**Costs of Attendance**

TAMUG uses average costs of attendance in determining the financial need budget. These costs are posted on all financial aid award letters. These costs include tuition and fees (30 credit hours per year), room and board, books and supplies, personal expenses, transportation and loan fees (if applicable). Additional costs may be added for child care or disability-related expenses if appropriate supporting documentation is provided. There are three major categories of student budgets: Texas resident, non-Texas resident, and license-option students (based on 12 months and includes summer cruise).
Financial aid has two forms: gift aid and self help. Gift aid is considered “free money” and the student is not required to repay. Self help aid includes loans and student employment. Student loans require repayment after a student becomes enrolled less than half time or graduates. Financial aid in the form of student employment requires the student to earn funding by working on campus.

**Gift Aid consists of:**
- Grants (Federal, State, Institutional)
- Scholarships
- Waivers

**Self Help consists of:**
- Loans (Federal, State, Institutional, Alternative)
- Student Employment (Work Study, Part-time Employment, Internships, Assistantships)

**Gift Aid**

**Grant Programs:** Grants are awarded based on financial need and do not have to be repaid. TAMUG participates in these programs: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, State Student Incentive Grant, TEXAS Grant and Texas Public Education Grant.

- The Federal Pell Grant is available to undergraduate students who have not received a baccalaureate degree and have demonstrated financial need as determined by the FAFSA. The Federal Pell Grant provides a foundation of financial assistance to which assistance from other sources may be added.
- The Federal Supplemental Educational Opportunity Grant (FSEOG), and the Texas Public Education Grant (TPEG) are available to students, provided the results of their financial aid application show evidence of financial need and funds are available. These funds are awarded on a first-come, first-served basis. The TEXAS grant (Towards EXcellence, Access and Success) is available to Texas residents who have financial need according to the FAFSA and have completed the recommended or distinguished curriculum from an accredited public or private high school; it is also subject to the availability of funds.

**Scholarships:** Scholarships are generally based on academic achievement and leadership. The TAMUG Scholarship and Awards Committee evaluates applicants and makes awards in the spring for the following academic year. The committee uses the admission application for freshman awards. There is not a separate freshman scholarship application for TAMUG-awarded scholarships, except for designated awards. Applications for designated awards are available at [http://www.tamug.edu/finaid/](http://www.tamug.edu/finaid/).

A limited number of non-resident students awarded a competitive TAMUG scholarship valued at $1,000 or more are eligible to pay resident tuition for the duration of the award. All students are encouraged to apply for scholarships offered in their hometowns or from national sources. Information regarding such sources is available from high school counselors and reference materials in public libraries.

**Self Help**

**Part-Time Student Employment:** All students who are making satisfactory academic progress are eligible to work on campus without regard to financial need. The Human Resources Office coordinates on-campus employment. Interested students may seek on-campus jobs with the Human Resources Office at [http://www.tamug.edu/hrd/Student%20Employment/Index.html](http://www.tamug.edu/hrd/Student%20Employment/Index.html).

Student employment is limited to 20 hours per week, there are no fringe benefits, and students must maintain a 2.0 GPR. A limited number of Federal and Texas Work-Study awards are made each year through the Office of Financial Aid. Students awarded from either source still must seek their positions through the regular student employment process.

**Student Loan Programs:** TAMUG participates in these loan programs: Federal Direct Subsidized and Unsubsidized Student Loans, the Federal Perkins Loan, the Federal PLUS Loan and the Grad PLUS loans. All loans require an application and a promissory note. Credit reviews will be performed on Federal Direct PLUS loans. New borrowers are required to complete entrance loan counseling on-line before receiving the first disbursement of any loan. Students who have borrowed money through federal or state student loan programs are required to receive exit loan counseling when they graduate, withdraw, or drop below half-time enrollment.

- 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.
- The Texas B-On-Time Loan program is available to Texas residents having completed the recommended or distinguished curriculum from an accredited public high school. Application information and/or promissory notes will be furnished with the financial aid offer, if applicable, and as funds are available.
- Students and parents seeking the Parent Loan for Undergraduate Students (PLUS) may obtain information from the financial aid website [http://www.tamug.edu/finaid/](http://www.tamug.edu/finaid/). This program requires that the FAFSA be on file with our department.
- Graduate students may apply for the Graduate PLUS loan to assist with educational costs. This program requires the FAFSA to be on file with our department.
Short-term loans are available to provide assistance to students who experience temporary financial difficulties with education-related expenses. This program is not meant to provide long-term assistance or to replace other assistance available through 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 TAMUG tuition and required fees. The loan is applied directly to the student’s tuition and fee account.

Disbursement of Student Aid Funds: Student employees are paid biweekly. By the first day of class, students awarded grants or TAMUG scholarships will have funds credited to their student billing account by Financial Management Services. Outside scholarship checks must indicate the recipient with UIN and must be made payable to TAMUG. These will be credited to the student’s account. These checks must be sent to:

Texas A&M University
Financial Aid-Galveston Processing
P.O. Box 40005
College Station, TX 77842

Student loan and parent loan (PLUS) proceeds are available for EFT. EFT is a system of Electronic Fund Transfer, which credits the loan funds to the student’s account. This eliminates standing in line for loan checks. Otherwise, student loan checks are made payable to the student and are available in Financial Management Services.

Veterans’ benefits in the form of tuition and fees may be added to the student’s billing account. Additional veteran’s benefits may be paid directly to the student.

Students should come to campus prepared to pay for deposits, books, supplies, sundries, and for Cadet uniforms (approximately $1,800).

Emergency Tuition and Required Fee Loans are available through Financial Management Services for students needing assistance with tuition and fee payments. The loans are made on a first-come, first-served basis. This is a short term loan which must be paid back within 90 days during a fall and spring semesters and within 30 days during the summer term.

Scholarship Recipients and Non-Resident Tuition Waivers

A student who is awarded a competitive University scholarship of at least $1,000 for the academic year or summer for which the student is enrolled and who is either a nonresident or a citizen of a country other than the United States of America may be entitled to pay the fees and charges required of Texas residents without regard to the length of time the student has resided in Texas. This scholarship must be awarded by a scholarship committee officially recognized by the Texas A&M University administration, and each waiver must be approved.

Satisfactory Academic Progress Policy

The purpose of the Satisfactory Academic Progress (SAP) Policy for financial aid is to ensure that students benefitting from financial assistance make reasonable and consistent progress toward a degree. TAMUG’s policy is consistent with U. S. Department of Education and Texas Higher Education Coordinating Board guidelines. The policy measures both qualitative and quantitative progress and is the applicable minimum standard for all types of financial assistance awarded by TAMUG.

The Office of Financial Aid must monitor the progress of each student toward the completion of a certificate or degree in order to meet federal and state guidelines governing the administration of student financial assistance. Students who fall behind in their coursework, or fail to achieve minimum standards for grade point average and completion of classes, may lose their eligibility for all types of federal, state, and university aid administered by the Office of Financial Aid.

There are three components to SAP. Failure to comply with any component may result in a loss of aid eligibility. The three components are as follows:

1. Minimum Grade Point Average (GPA):
   - Undergraduates is 2.0.
   - Graduate students is 3.0.

2. Deficit Hours:

While students are expected to enroll full-time to be eligible for financial aid, each student must complete at least 75% of all credit hours attempted at Texas A&M University. This percentage includes all credit hours attempted at Texas A&M University, regardless of whether or not financial aid was received. Grades of W, F, I, U, Q, X, NG, repeated courses, and grade exclusions are not considered to be adequate grades for completion.
3. Excessive Hours:

Undergraduate students are eligible to receive financial assistance for a limited period of time while pursuing a degree. A student should not exceed 150 percent of the number of credits that it takes to obtain their degree. Our policy for Excessive Hours is based on the minimal credit hours an undergraduate student must have in order to be eligible to receive a baccalaureate degree. The minimum hours required to receive a degree is 120 credits. Therefore, students must not exceed 180 attempted credit hours in order to remain eligible for financial aid. Students that exceed 180 attempted credit hours are considered ineligible for financial aid based on Excessive Hours.

**Withdrawing from the University-Financial Aid**

Federal law specifies how Texas A&M University must determine the amount of financial aid program assistance that a student earns if he or she withdraws. This law requires that, when a student withdraws during a semester, the amount of financial aid program assistance that the student has earned up to that point is determined by a specific formula. If a student received (or Texas A&M University received on the student’s behalf) less assistance than the amount the student earned, the student will be able to receive those additional funds. If the student, or the parent on the student’s behalf, received more assistance than the student earned, the excess funds must be returned.

The amount of assistance that a student earns is determined on a pro-rated basis. That is, if the student completed 30 percent of the semester, the student earned 30 percent of the assistance he or she was scheduled to receive. Once the student has completed more than 60 percent of the semester, he or she is considered to have earned all of the assistance disbursed to him or her (adapted from the U.S. Department of Education’s publication “The Student Guide”).

The specific formula takes into consideration the average institutional costs used to award students financial assistance. For example, the standard cost of attendance at Texas A&M University at Galveston is based on 15 credit hours per semester for undergraduate students and 9 credit hours for graduate students. Therefore, if a student was registered for fewer credit hours a semester, he or she may be required to return the additional funds disbursed to him or her.

Students should also be aware that as a recipient of financial assistance compliance of the Satisfactory Academic Progress Policy must occur. By withdrawing, a student may not be eligible for financial assistance in the future from Texas A&M University because he or she did not complete a specified number of credit hours for which aid was disbursed. Information regarding this policy can be found on the Texas A&M University homepage at [http://financialaid.tamu.edu/](http://financialaid.tamu.edu/).

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**STUDENT SERVICES**

**Office of Academic Enhancement**

The Office of Academic Enhancement provides support services to maximize the academic experience of all Texas A&M University at Galveston students. Programs administered by the Office of Academic Enhancement include tutoring, supplemental instruction, peer assisted study sessions, developmental education, academic curriculum advising, advising assessment (credit by exam, Math Placement exam, Texas Success Initiative assessment), learning communities, The Last Lecture and a summer provisional admission program (SAIL). Programs are designed to provide support to maximize interactions between students and faculty. To learn more about the programs administered by the Office of Academic Enhancement, please visit our web site at [www.tamug.edu/acen](http://www.tamug.edu/acen).

**Veterans’ Benefits**

The Office of Financial Aid files claims for Veterans’ Benefits by verifying student enrollment at TAMUG. Students are asked to submit the following documents to validate their claim: copy of DD Form 214 showing an honorable discharge from service, a degree plan indicating all courses necessary to complete the degree program, and VA form 22-1990 to establish eligibility or VA form 22-1995 to indicate a transfer of eligibility. Other documentation may be required. Adjudication may take four to six weeks; therefore, VA education beneficiaries should be prepared to pay initial costs of enrollment when entering TAMUG.

VA education program beneficiaries are held to standards of progress and conduct congruent with the Texas A&M University at Galveston policy concerning scholastic deficiency and scholastic probation. For University policy regarding scholastic deficiency and scholastic probation, see Student Rules at [http://www.tamug.edu/studentlife/](http://www.tamug.edu/studentlife/).

Inquiries regarding Veterans’ Benefits may be addressed to Office of Financial Aid, Texas A&M University at Galveston, P.O. Box 1675, Galveston, TX 77553-1675. Phone: 409-740-4500. Email [Veterans@tamug.edu](mailto:Veterans@tamug.edu).

**Health Services**

Medical Clinic: Texas A&M University at Galveston contracts with a local community clinic for health services for enrolled undergraduate students. Terms of the contract may vary from year to year, but generally office visits to the doctor are free of charge. Medications, inoculations, x-rays, physicals, and other services provided at the clinic are available at the student’s expense. Hospitalization and emergency room visits are full-charge at the student’s expense. Educational