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) at www.fafsa.ed.gov. 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

Alternatively, these documents may be submitted online at Howdy.tamu.edu under the My Finances tab, within the Financial Aid Portal.

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 http://financialaid.tamu.edu. Information specific to TAMUG may be found at www.tamug.edu/finaid. For information, call 409-740-4500 or email 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 Available

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 Aid 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, 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 the availability of funds. 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. A TAMUG Scholarship and Awards Committee evaluates applicants and makes awards in the spring for the following academic year. The Committee uses the scholarship application, which is part of the admission application, for freshman awards.

A limited number of non-resident students awarded a competitive TAMUG scholarship valued at $1,000 or more may be eligible to pay resident tuition for the duration of the academic year. 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.

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 online 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/. This program requires submission of the FAFSA.
- Graduate students may apply for the Graduate PLUS loan to assist with educational costs. This program requires submission of the FAFSA.
- 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. To apply, visit Howdy.tamu.edu under the My Finances tab.
- The Emergency Tuition Fee 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. To apply, visit Howdy.tamu.edu under the My Finances tab.
**Disbursement of Student Aid Funds:** Student employees are paid biweekly. Upon completion of all associated requirements, federal, state and institutional financial aid disburses 10 days prior to the start of each term. Outside scholarship checks must indicate the recipient name 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.

Veterans’ benefits may be added to the student’s billing account or may be paid directly to the student, depending on the benefit program.

Students should come to campus prepared to pay for deposits, books, supplies, sundries, and Cadet uniforms (if applicable). Payment arrangements for tuition and fees should also be made in advance.

**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 non-resident 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 ratio, completion of classes and number of credit hours obtained, 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 Ratio (GPR) as determined by the Office of Financial Aid:**
   - 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 undergraduate student must complete at least 75% of all credit hours attempted, and each graduate student must complete at least 67%. 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. 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 degree. Therefore, undergraduate students must not exceed 160 attempted credit hours in order to remain eligible for financial aid. Graduate students must receive their degree within 150% of the minimum required hours for their degree.
**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 financial aid website at [http://financialaid.tamu.edu/](http://financialaid.tamu.edu/).