



## **Keys to Financial Matters**

Scholarships & Financial Aid

Student Business Services

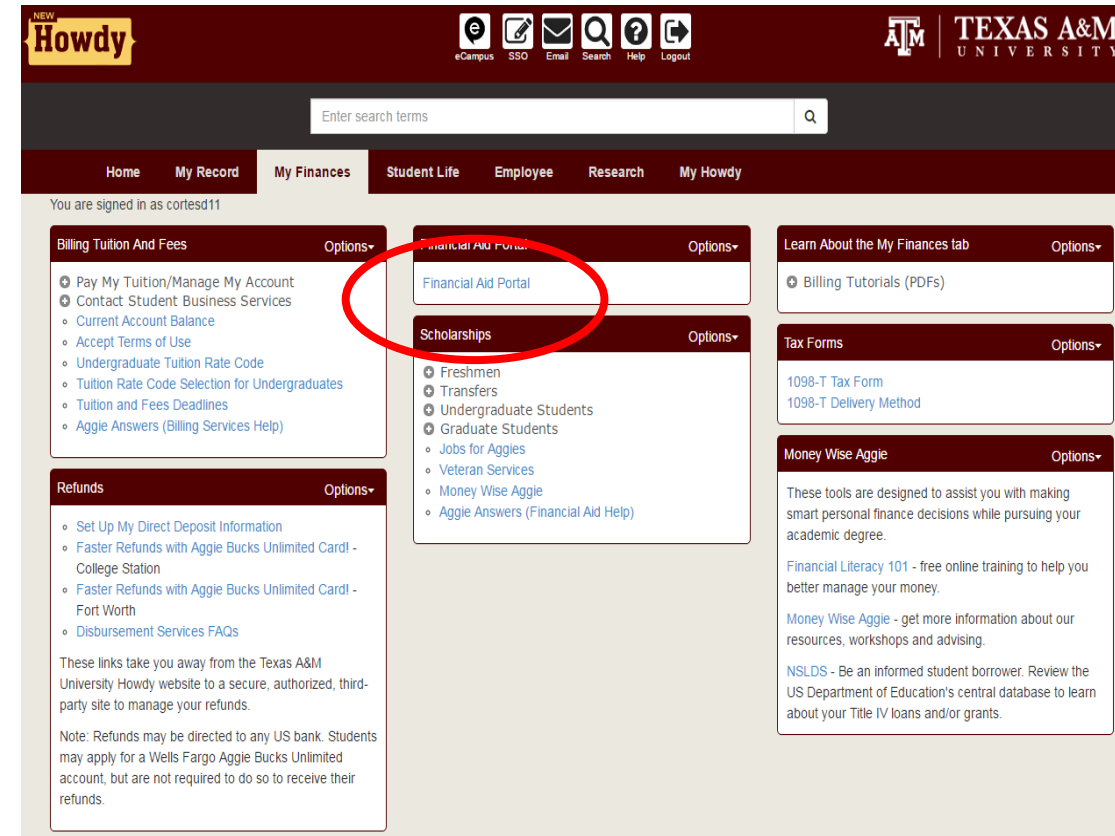
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**SCHOLARSHIPS &  
FINANCIAL AID**  
TEXAS A&M UNIVERSITY

# Financial Aid for the Spring Semester

- If you haven't applied for aid, you still can – [www.fafsa.gov](http://www.fafsa.gov)
  - School Code 003632
- Be sure to complete the process in the Financial Aid Portal accessible through [howdy.tamu.edu](http://howdy.tamu.edu)
- Report any scholarships using the online Student Data Form
- Mail scholarship checks to:  
Scholarships & Financial Aid  
PO Box 30016  
College Station, TX 77842



The screenshot shows the Texas A&M University Howdy website. The navigation bar includes links for Home, My Record, My Finances, Student Life, Employee, Research, and My Howdy. The user is signed in as 'cortesd11'. The main content area is divided into several sections: Billing Tuition And Fees, Refunds, Financial Aid Portal (highlighted with a red circle), Scholarships, Learn About the My Finances tab, Tax Forms, and Money Wise Aggie. The Financial Aid Portal link is located under the 'Financial Aid Portal' dropdown menu.



# Disbursement of Aid

- 10 days prior to the first class day each semester
  - Spring 2019 Disbursement Begins ---- **January 5, 2019**
- Dependent upon:
  - Registration in classes
  - Enrollment in classes that apply to your degree
  - Must not have any outstanding required documents
    - Loan documents
      - Entrance Counseling
      - Master Promissory Note (MPN)
    - Verification Documents
      - Tax transcript
      - Verification Form
    - Final High School Transcript



# Maintaining Eligibility – Federal, State, Institutional Aid

- Satisfactory Academic Progress (SAP)
- Monitored at the end of every semester
- Undergrads
  - Must maintain 2.0 cumulative GPA
  - Must complete 75% of registered courses
  - Must not exceed 134% of degree program requirements
    - Includes transfer coursework
- Different requirements for graduate and professional students



# Maintaining Eligibility

- Courses must count towards the degree you are seeking
- Courses are reviewed once registration begins
- To view what courses count, visit the Howdy Portal, click the My Finances tab, and enter the Financial Aid channel
- Discuss with your Academic Advisor if needed

CRN	Course	Title	Campus	Credits	Level	FAID Eligible*
10970	CVEN 307 502	TRANSPORTATION ENG	College Station	3.000	UG	Yes
10976	CVEN 342 504	MATERIALS OF CONST	College Station	3.000	UG	Yes
24479	CVEN 349 501	CVEN PROJ MGMT	College Station	3.000	UG	Yes
10996	CVEN 445 500	MATRIX STRUCT ANALYSIS	College Station	3.000	UG	Yes
10997	CVEN 446 501	STRUC STEEL DESIGN	College Station	3.000	UG	Yes
12354	PHIL 482 908	ETHICS AND ENGINEERING	College Station	3.000	UG	Yes
<b>Total Credits:</b>				<b>18.000</b>		
<b>Total FAID Eligible:</b>				<b>18.000*</b>		

\* Courses listed as "Pending Review" will be evaluated as part of a nightly process and should have an updated status within 24 hours. Courses marked "Yes" are considered eligible for federal aid purposes, and those marked "No" are not currently applied to your program of study, thus not counted toward your eligibility for federal student aid.

You must have a minimum number of financial aid eligible hours in order to receive certain types of federal financial aid. Failure to enroll in these minimum hours may impact your financial aid package, including institutional and state aid.

# Jobs for Aggies

[jobsforaggies.tamu.edu](http://jobsforaggies.tamu.edu)

## Need a job?

- All Texas A&M students have access to the job board.
- Part-time positions available on and off campus.
- Not all positions require work study!

## The Student Employment Office

- Assists students with finding jobs.
- Offers professional training workshops.
- Identifies and develops part-time job opportunities.



# Money Education (ME) Center

- Learn how to make good financial decisions
- Receive assistance with:

Eating on a Budget  
Money Management  
Credit Cards & Credit Scores  
Saving & Investing  
I'm Graduating: Now What?  
Repaying Student Loans

Buying a Car  
Car Maintenance  
Buying a Home  
Identity Theft  
Love & Money  
Other Money Matters

Learn about money and earn college credit at the same time!  
Register for the Foundations of Money Education course (AGEC 235).





# Need tuition money now? Need money for books?

## **Emergency Tuition and Fees Loan**

- Pays tuition and required fees only
- Repayment term of up to 90 days
- Apply online through Howdy Portal

## **Short Term Loan**

- Can be used for rent, books, and other educational costs
- Repayment term of up to 12 months
- Apply online through Howdy Portal

# Subsequent Years at A&M

- FAFSA must be renewed annually
  - Fall 2019 – Spring 2020 FAFSA available now!
    - Opened October 1, 2018
    - Uses your 2017 taxes
  - Fall 2020 – Spring 2021 FAFSA
    - Opens October 1, 2019
    - Uses your 2018 taxes
- Apply for Scholarships annually
  - University Scholarship Application at [scholarships.tamu.edu](https://scholarships.tamu.edu)
  - Opens: October 15, 2019
  - Deadline: February 1, 2020

The screenshot shows the Federal Student Aid (FAFSA) website. At the top, it features the Federal Student Aid logo (An Office of the U.S. Department of Education) and the FAFSA logo (PROUD SPONSOR of the AMERICAN MIND®). A navigation bar includes links for Home, About Us, FSA ID, StudentAid.gov, and Help, along with a search bar and language options (English, Español). The main heading is "Get help paying for college" with a sub-heading "Submit a Free Application for Federal Student Aid (FAFSA)". Below this is a banner image of diverse students. The interface is divided into two main sections: "New to the FAFSA?" with a "Start A New FAFSA" button, and "Returning User?" with a "Login" button and a list of actions: "Make a correction", "Add a school", and "View your Student Aid Report (SAR), and more...". On the left side, there are links for "Deadlines" (Information about your deadlines), "School Code Search" (Find your college's school code. Also find detailed information about your college.), and "FAFSA Filing Options" (Learn about the other options for filing your FAFSA.). On the right side, there are "Announcements" (Use the IRS Data Retrieval Tool (IRS DRT) to update your FAFSA with IRS tax return information...), and "Thinking About College?" (Use FAFSA4caster to see how federal student aid can help you pay for college!). At the bottom, there is a footer with "FOIA | Privacy | Security | Notices" and "WhiteHouse.gov | USA.gov | ED.gov". A small copyright notice at the bottom right reads: "©2010 fafsa.gov. All rights reserved. Federal Student Aid Logo, FAFSA, and FAFSA4caster are trademarks of the U.S. Department of Education."



## SCHOLARSHIPS & FINANCIAL AID

TEXAS A&M UNIVERSITY

Located on the Second Floor of the Pavilion

### Scholarships & Financial Aid

979-845-3236

[financialaid@tamu.edu](mailto:financialaid@tamu.edu)

<https://financialaid.tamu.edu/>



### Veteran Services Office

[veterans@tamu.edu](mailto:veterans@tamu.edu)

<https://veterans.tamu.edu>

979-845-8075

Advising available 8-5, Monday through Friday by appointment or walk-in



@tamusfaid



tamusfaid



@tamusfaid

FAFSA School Code: 003632



**STUDENT BUSINESS SERVICES**  
TEXAS A&M UNIVERSITY

# Tuition Information



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TEXAS A&M UNIVERSITY

[sbs.tamu.edu](https://sbs.tamu.edu)

QUESTION

# Tuition Rate Code

\_\_\_\_\_ refers to a tuition plan that sets the amount of tuition and required fees at a per semester rate for 12 consecutive semesters after high school.



# Answer

## Tuition Locked Rate (TLR)

**Note: Available ONLY for Resident Students (incoming resident freshmen, transfer and re-admit students)**



# Question

## Tuition Rate Code

\_\_\_\_\_ refers to a tuition plan where the amount of tuition and required fees could vary from year to year.





# Answer

## Tuition Variable Rate (TVR)

**Note: Optional for Resident Students but all Non-Resident students will default to this plan.**



# Question

## Tuition Tool

The \_\_\_\_\_ is a tool that gives you an estimate of your tuition cost based on information you provide.



# Answer

## Tuition Calculator



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[sbs.tamu.edu](https://sbs.tamu.edu)

# Answer

Undergraduate Graduate College of Veterinary Medicine School of Law Health Science Center

Semester  
 Fall 2018 or Spring 2019  Summer 2018

Student Type  
 Incoming Freshman  Transfer Student  Current Student

Rate  
Variable

College [Find by Major](#)  
Biological & Agricultural Engineering

Hours  
9  
Click and drag slider to adjust hours

Resident Tuition:  
**\$4,802.11**

Non-Resident Tuition:  
**\$14,405.11**

**Note: Special provisions apply to tuition and fee costs for Distance Education students as well as on-campus students with 700 levels courses.**



# Payment Due Dates



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[sbs.tamu.edu](http://sbs.tamu.edu)

# Question

## Payment Due Dates

Texas A&M students can choose between the \_\_\_\_\_ and the \_\_\_\_\_ option to pay their tuition and fees at the beginning of each semester.



# Answer

## Payment In Full & Installment Plan



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**Question**

# **Payment Due Dates**

**The due date for payments in full for Spring 2019 is \_\_\_\_\_**





# Answer

January 25, 5:00 PM



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[sbs.tamu.edu](http://sbs.tamu.edu)

**Question**

# **Installment Due Dates**

**The 4 installments due dates for Spring 2019 are:**

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# ANSWER

**1<sup>st</sup> payment due:**

**January 25, 5:00 PM**

**2<sup>nd</sup> payment due:**

**February 22, 5:00 PM**

**3<sup>rd</sup> payment due:**

**March 22, 5:00 PM**

**4<sup>th</sup> payment due:**

**April 12, 5:00 PM**

**Note: The installment plan costs \$15 and is non-refundable. These do not always consist of 4 equal payments.**



# Billing & Payments



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[sbs.tamu.edu](https://sbs.tamu.edu)

**Question**

# How To Pay My Bill

The \_\_\_\_\_ is where you go to view your bill and make payments online.



# Answer

Howdy Portal



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[sbs.tamu.edu](https://sbs.tamu.edu)

# Answer

The screenshot shows the 'My Finances' section of the Texas A&M University Howdy portal. The navigation bar includes 'Home', 'My Record', 'My Finances', 'Student Life', 'Employee', 'Research', and 'My Howdy'. The user is signed in. The 'Billing Tuition And Fees' section is expanded, showing a list of links. The link 'Pay My Tuition/Manage My Account' is circled in red. Other sections include 'Financial Aid Portal', 'Scholarships', 'Learn About the My Finances tab', 'Tax Forms', and 'Money Wise Aggie'.

**Billing Tuition And Fees** Options▼

- ⊕ Pay My Tuition/Manage My Account
- ⊕ Contact Student Business Services
- ⊕ Current Account Balance
- ⊕ Accept Terms of Use
- ⊕ Undergraduate Tuition Rate Code
- ⊕ Tuition Rate Code Selection for Undergraduates
- ⊕ Tuition and Fees Deadlines
- ⊕ Aggie Answers (Billing Services Help)

**Financial Aid Portal** Options▼

Financial Aid Portal

**Scholarships** Options▼

- ⊕ Freshmen
- ⊕ Transfers
- ⊕ Undergraduate Students
- ⊕ Graduate Students
- ⊕ Jobs for Aggies
- ⊕ Veteran Services
- ⊕ Money Wise Aggie
- ⊕ Aggie Answers (Financial Aid Help)

**Learn About the My Finances tab** Options▼

- ⊕ Billing Tutorials (PDFs)

**Tax Forms** Options▼

- 1098-T Tax Form
- 1098-T Delivery Method

**Money Wise Aggie** Options▼

These tools are designed to assist you with making smart personal finance decisions while pursuing your academic degree.

[Financial Literacy 101](#) - free online training to help you better manage your money.

[Money Wise Aggie](#) - get more information about our resources, workshops and advising.

[NSLDS](#) - Be an informed student borrower. Review the US Department of Education's central database to learn about your Title IV loans and/or grants.

**Note: A 2.25% convenience fee with a minimum charge of \$3.00 applies for credit card payments.**



# Question

## How To Pay My Bill

To allow someone else such as a family member, spouse, or partner, to view and pay your bill, you must designate them as

\_\_\_\_\_.





# Answer

Authorized User



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[sbs.tamu.edu](http://sbs.tamu.edu)

# Answer

The image shows two screenshots of the TAMU Bill Payment website. The top screenshot is the 'Home Page' for a user logged in as 'Terrie Student'. It features a navigation bar with 'My Account', 'Make Payment', 'Payment Plans', and 'Help'. The main content area includes an 'Announcement' section, a 'Student Account' summary with a balance of \$544.50, a 'Payment Plans' table for the TAMU 2017 - 4 Monthly plan, and a 'Statements' section. A 'My Profile Setup' sidebar on the right contains links for 'Authorized Users', 'Account Profile', and 'Notifications'. A red circle highlights the 'Authorized Users' link, with a blue arrow pointing to it.

Access the Home Page to add authorized users. From **My Profile Setup**, choose **Authorized Users**.

The bottom screenshot is the 'Authorized Users' page. It includes a disclaimer about FERPA and a form to 'Add Authorized User'. The form has a text input field for the 'E-mail address of the authorized user' containing 'jparent@exa.com', which is circled in red. Below the input field are two questions with radio button options: 'Would you like to allow this person to view your billing statements and account activity?' and 'Would you like to allow this person to view your payment history and account activity?'. The 'Continue' button is also circled in red.

**Note: Federal law (FERPA) prohibits SBS from providing you with information on a student's account unless he/she set you up as an Authorized User.**



# Refunds



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[sbs.tamu.edu](https://sbs.tamu.edu)

**Question**

# Where Is My Refund?

\_\_\_\_\_ is the official refund service vendor for Texas A&M University.



# Answer

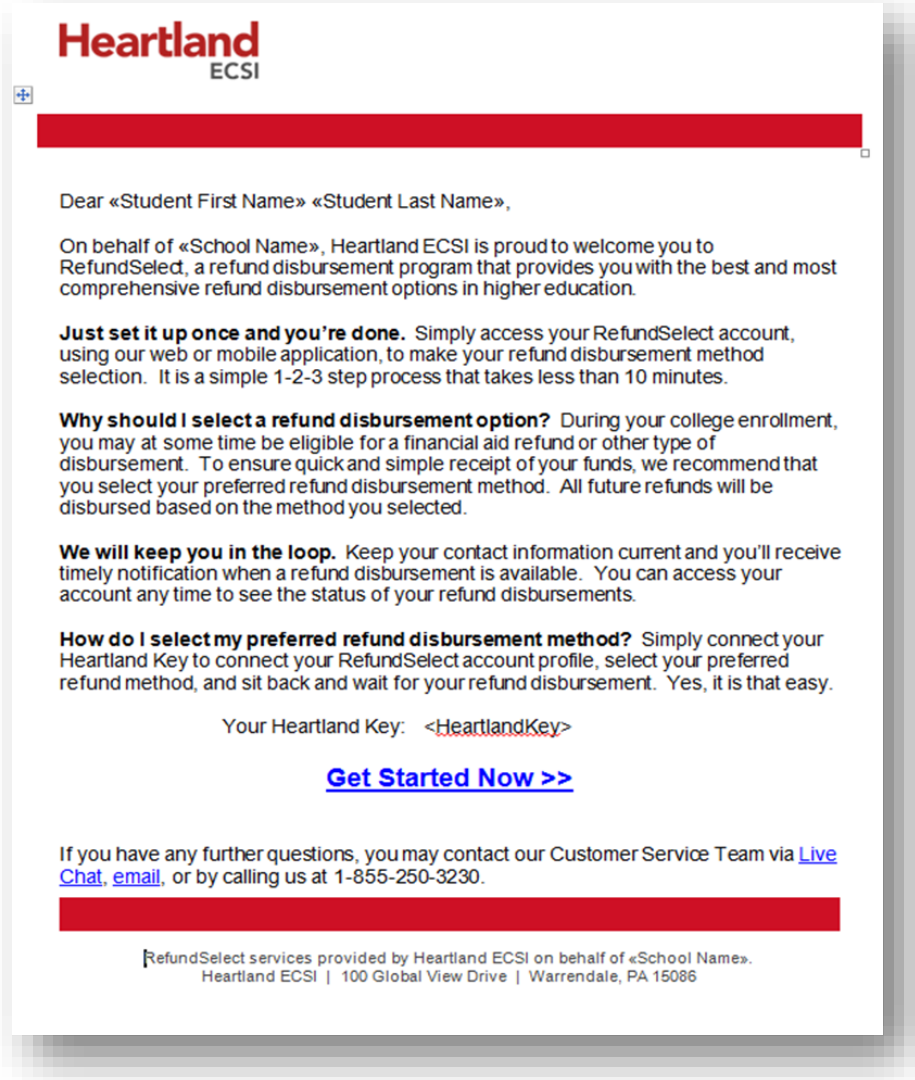
Heartland ECSI



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[sbs.tamu.edu](https://sbs.tamu.edu)

# Answer



**Note: The sender of the email is listed as [cservice@ecsi.net](mailto:cservice@ecsi.net)**



# Question

## Where Is My Refund?

**Whenever you see a T9 hold on your account, it is most likely because you have not \_\_\_\_\_.**



# Answer

**Signed Up For  
Direct Deposit**



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[sbs.tamu.edu](http://sbs.tamu.edu)



# Answer



**Note: Direct Deposit is a fast and secure method to send funds directly to your bank account. It takes about 3-5 business days for your refund to direct deposit into your account.**



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[sbs.tamu.edu](http://sbs.tamu.edu)

Question

# Got Questions?

**The answers to most of your student account questions can be found on**

\_\_\_\_\_.



# Answer

Got Questions?

Visit ...



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[sbs.tamu.edu](http://sbs.tamu.edu)

# Question

## Tuition Plans

To activate \_\_\_\_\_, you will be asked to provide information such as the student's UIN, full name, and account number.



# Answer

## Texas Guaranteed Tuition Plan (TGTP)



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[sbs.tamu.edu](http://sbs.tamu.edu)

# Answer

The screenshot shows a web form titled "Request TGTP" on the Student Business Services website. The form is used to authorize Texas A&M University to bill a student's Texas Guaranteed Tuition Plan. It includes several input fields and dropdown menus:

- Request TGTP**: Complete and submit the web form below to authorize Texas A&M University to bill your Texas Guaranteed Tuition Plan.
- Email Address \***: Text input field.
- UIN or Student ID # \***: Text input field.
- Student's Full Name \***: Text input field.
- Student's Academic Level \***: Dropdown menu.
- Student's Campus \***: Dropdown menu.
- 1st TGTP Account Number \***: Text input field.
- 2nd TGTP Account Number**: Text input field.
- 3rd TGTP Account Number**: Text input field.
- Type of 1st Plan \***: Dropdown menu.
- Type of 2nd Plan**: Dropdown menu.
- Type of 3rd Plan**: Dropdown menu.
- Residency \***: Dropdown menu.
- Semester Authorized \***: Dropdown menu.
- Submit Request**: A red button at the bottom of the form.

**Note: Visit Aggie Answers to request or activate your TGTP.**



# QUESTION

## Email Fraud

\_\_\_\_\_ are fraudulent emails often sent to Texas A&M students by scammers as if they were working for Student Business Services.



# Answer

Phishing Emails



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[sbs.tamu.edu](https://sbs.tamu.edu)



# Answer

**From:** Bursar <[Bursaru.Sign90373@tamu.edu](mailto:Bursaru.Sign90373@tamu.edu)>  
**Sent:** Tuesday, October 30, 2018 3:36 PM  
**To:** Recipients <[Bursaru.Sign90373@tamu.edu](mailto:Bursaru.Sign90373@tamu.edu)>  
**Subject:** Notice: Payment Made.

A refund has been generated from your student account. Due to federal and other financial aid regulations, students may receive refunds even though they have unpaid tuition, fees, or other charges.

Click Here To [View Information](#) on how to receive your fund

Student Business Services

[sbs@tamu.edu](mailto:sbs@tamu.edu)

Have questions? Visit Aggie Answers on our website: [sbs.tamu.edu](http://sbs.tamu.edu)

**Help Desk Central** | Texas A&M University  
CSC Room CS00 | College Station, TX 77843-3363  
ph: [979.845.8300](tel:979.845.8300) | <http://hdc.tamu.edu/>

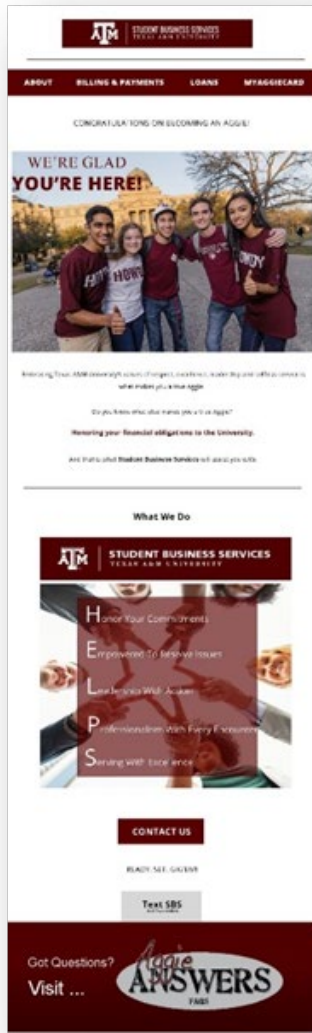
**Note: Hackers try to get you to divulge private information such as passwords and credit card number.**



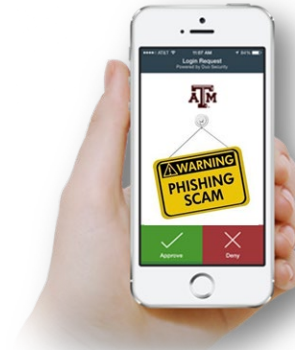
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[sbs.tamu.edu](http://sbs.tamu.edu)

# ANSWER



SBS-Branded Emails



For guidelines and information on how to avoid being a victim of Phishing and Email Scams, visit the IT Security webpage at: <https://security.tamu.edu/>



# Answer



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**H**onor Your Commitments

**E**mpowered To Resolve Issues

**L**eadership With Action

**P**rofessionalism With Every Encounter

**S**erving With Excellence



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# STUDENT BUSINESS SERVICES

TEXAS A&M UNIVERSITY

**Contact Us:  
Student Business Services  
(SBS)**

**Located at the second floor  
of the General Services  
Complex Building**

**[Aggie Answers](#)**

**Fax: (979) 845-9406**

**Email: [sbs@tamu.edu](mailto:sbs@tamu.edu)**

**750 Agronomy Rd., Suite 2801  
College Station, TX 77843-  
6001**

