MONEY TIPS FOR STUDENTS

New Student & Family Programs
DIVISION OF STUDENT AFFAIRS
There are a lot of things to be excited about at Texas A&M!
GREATER LIFETIME EARNINGS, MOST OF ALL!

Even so, college students are still stressed about money.
Why?
Because college is expensive, and college students have to make a lot of tough financial decisions.
LUCKILY, THE MONEY EDUCATION CENTER CAN HELP!

NEED MONEY TIPS?
Visit the Money Education Center on the first floor of the Pavilion

Learn more at money.tamu.edu
We Can Teach Aggies About....

- Eating on a Budget
- Money Management
- Buying a Car
- Graduating: Now What?
- Buying a Home
- Love & Money
- Credit Cards & Credit Scores
- Identity Theft
- Saving & Investing
- Repaying Student Loans
• Walk-in Advising
• Appointments
• Presentations & Resource Tables
• Foundations of Money Education Course

“This course was so beneficial for me in many ways and made me realize how much there is to learn about money education. I feel every college student should have the opportunity to take this class.”

Foundations of Money Education (AGEC 235-502)
A few recommendations for future college students...
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If you need help making a plan, come see us!!
NOW: APPLY FOR FREE MONEY

Free Money for College

- Grants (financialaid.tamu.edu)
- Scholarships (scholarships.tamu.edu)
- Employment (jobstoragies.tamu.edu)
- Veterans’ Education Benefits (veterans.tamu.edu)
- Exemptions & Waivers (sbs.tamu.edu)
NOW: ACCEPT FREE MONEY

Accept all free money (scholarships, grants) in your Financial Aid Portal.
Many students borrow while in college, but not all debt is created equal.

Borrow wisely – only the minimum necessary to pay school expenses.

Know how much you are borrowing.

Credit card debt is not inevitable.
Complete all requirements in the Financial Aid Portal.

**Student Data Form:**
- Report outside scholarships
- Drop off or mail checks to our office
- Direct donor to the Scholarship Donor Form
Set up your University refunds for Direct Deposit in Howdy.

**NOW: SET UP DIRECT DEPOSIT**

Effective July 1, 2016 Refunds will be issued through Heartland ECSI.

- Set Up Direct Deposit for Refunds with Heartland ECSI

This link takes you away from the Texas A&M University Howdy website to a secure, authorized, third-party site to manage your refunds.

Note: Refunds may be directed to any US bank.
AUGUST: PAY YOUR BILL

Monitor your student bill in Howdy.  
*Available in August.*

Confirm that your student bill is paid by your awards.  
*Awards will disburse around August 18th.*
Confirm that your refund from the University actually ends up in your bank account.
FALL: SPEND YOUR MONEY WISELY

Everyone needs a BUDGET

• Allows the freedom to prioritize and plan
• Develop a monthly plan for expenses every month
• Apps available to track your spending fast and easy
FALL: SPEND YOUR MONEY WISELY

Just don’t go broke by November!
Submit your 2020-2021 FAFSA this Fall!

When does it open?

*October 1st!*
OCTOBER: PLAN FOR NEXT YEAR

Submit your 2020-2021 University Scholarship Application this Fall!

When does it open? **Opens October 15th!**