



FINANCIAL MATTERS



**Scholarships & Financial Aid
Student Business Services**

SCHOLARSHIPS & FINANCIAL AID

FINANCIAL AID FOR THE FALL

- **SEMESTER** If you haven't applied for aid, you still can – www.fafsa.gov

- School Code 003632

- Be sure to complete the process in the Financial Aid Portal accessible through 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 Howdy website interface. At the top, there is a search bar and navigation tabs for Home, My Record, My Finances, Student Life, Employee, Research, and My Howdy. Below the navigation is a row of icons for various services like Student Profile, Compass, #Campus, Email, Google Drive, Lynx.com Training, Academic Success Center, Study Hub, University Writing Center, Library, My Profile, Class Search, Registration, My Schedule, Degree Planner, Unofficial Transcript, Grades, My Biographic Information, Tuition Payment, Financial Aid Portal, and SSO. The main content area is divided into several sections: Billing Tuition And Fees, Refunds, Institutional Loans, Financial Aid Portal (circled in red), and Scholarships. The Financial Aid Portal section is highlighted with a red circle and contains the text "Financial Aid Portal" and "Financial Aid and Veteran Benefits".



DISBURSEMENT OF AID

- 10 days prior to the first class day each semester
 - Fall 2019 Disbursement Begins ---- **August 17, 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

- 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
Total Credits:				18.000		
Total FAID Eligible:				18.000*		

* 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

Need a job?

- jobsforaggies.tamu.edu
- 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 CENTER

- Learn how to make good financial decisions
- Earn college credit while learning to be money savvy!
 - Register for Foundations of Money Education – AGEC 235-502.
- 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



NEED TUITION MONEY? 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
-



APPLY EVERY YEAR

- FAFSA must be renewed annually
 - Opens October 1, 2019
 - Uses your 2018 taxes
- Apply for Scholarships annually
 - University Scholarship Application at scholarships.tamu.edu
 - Opens: October 15, 2019
 - Deadline: February 1, 2020

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Search FAFSA® Help

Prepare for College

Types of Aid

Who Gets Aid

FAFSA®: Apply for Aid

How to Repay Your Loans

Home » FAFSA®: Apply for Aid

FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or grad school.

NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out now.

START HERE >

RETURNING USER?

Correct info • Add a school
View your *Student Aid Report (SAR)*

LOG IN >

FAFSA® Announcements

- Customers who are using an Apple device (mobile and/or desktop) may encounter errors on some FAFSA fields if the "smart punctuation" feature is enabled. This feature changes apostrophes and quotation marks to invalid characters that the FAFSA form cannot recognize. [Learn about solutions for this error.](#)
- Check out the new [myStudentAid app](#) for iOS and Android.
- To get the best experience, **make sure your browser's pop-up blocker allows pop-ups** from fafsa.ed.gov before logging in to the FAFSA form.




The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3–11 a.m. Eastern time.





TEXAS A&M UNIVERSITY
Scholarships &
Financial Aid

CONTACT US

-  Second Floor - Pavilion
-  (979) 845-3236
-  financialaid@tamu.edu
financialaid.tamu.edu

FOLLOW US

-  @tamusfaid
-  @tamusfaid
-  @tamusfaid

STUDENT BUSINESS SERVICES



PARTICIPANTS CAN WIN



WHAT WE DO

- Assist you in resolving all your student account – related issues
- Help you better understand and manage your financial obligations to Texas A&M University
- Aggie Card Office for lost or deactivated ID cards



TUITION INFORMATION



TUITION RATE CODE

TUITION LOCKED RATE (TLR)

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

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

TUITION VARIABLE RATE (TVR)

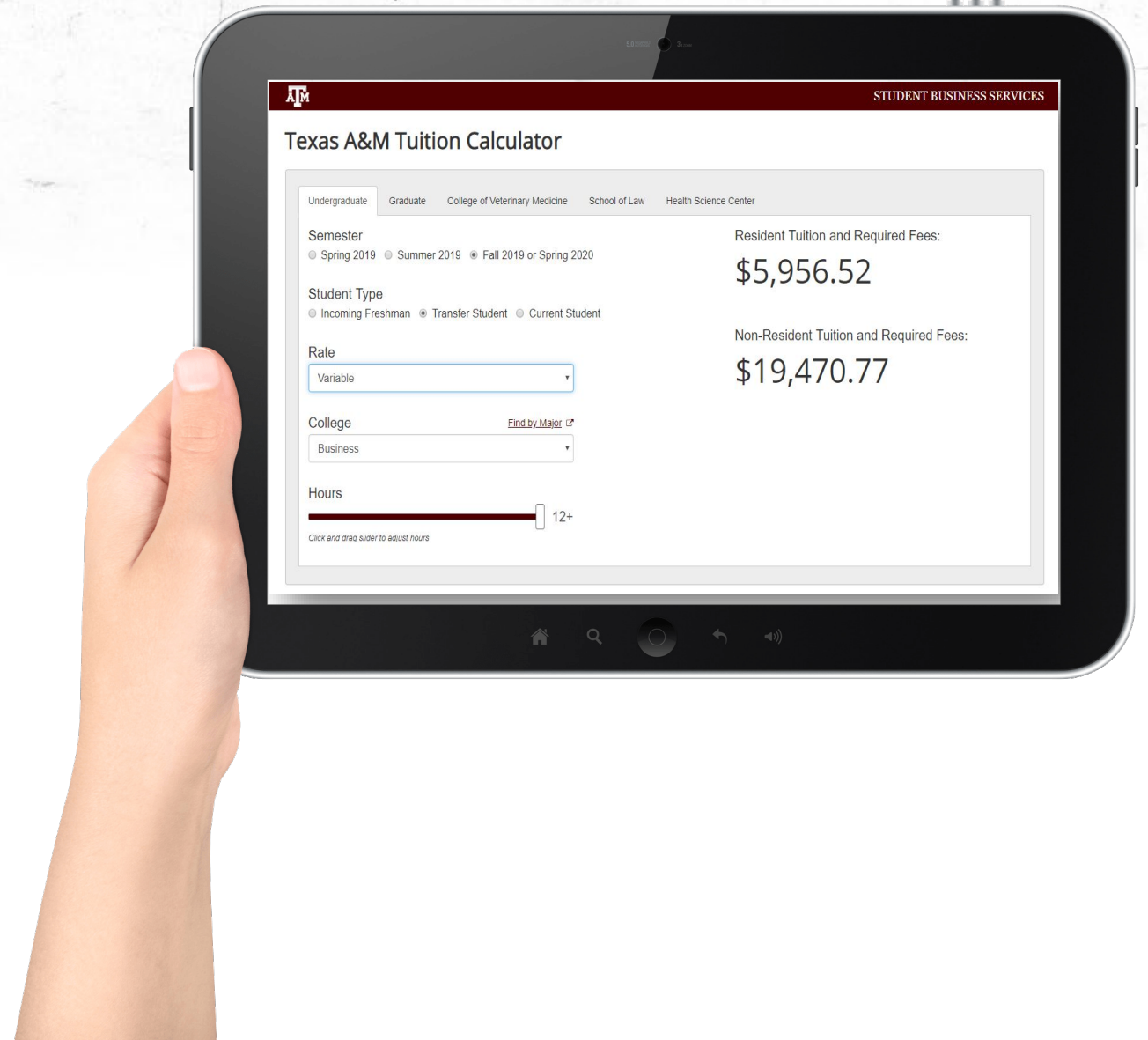
A tuition plan where the amount of tuition and required fees could vary from year to year.

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

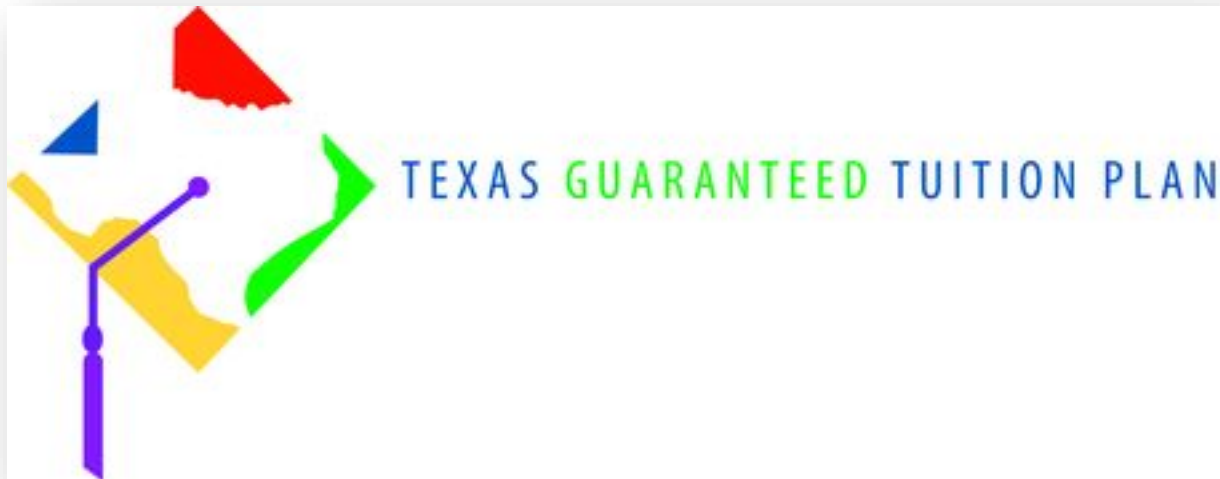


TUITION CALCULATOR

- A tool that gives you an estimate of your tuition cost based on information you provide
- Special provisions apply to tuition and fee costs for Distance Education students as well as on-campus students with 700 levels courses
- To access the tuition calculator, visit **sbs.tamu.edu**



TEXAS GUARANTEED TUITION PLAN (TGTP)



Note: Visit sbs.tamu.edu for more information

ATM | STUDENT BUSINESS SERVICES
TEXAS A&M UNIVERSITY

[Answers](#) [Ask SBS a Question](#) [Request TGTP](#)

Request TGTP

Complete and submit the web form below to authorize Texas A&M University to bill your Texas Guaranteed Tuition Plan.

Email Address *

UIN or Student ID # *

Student's Full Name *

Student's Academic Level *
-- ▾

Student's Campus *
-- ▾

1st TGTP Account Number *

2nd TGTP Account Number

3rd TGTP Account Number

Type of 1st Plan *
-- ▾

Type of 2nd Plan
-- ▾

Type of 3rd Plan
-- ▾

Residency *
-- ▾

Semester Authorized *
-- ▾

Submit Request



BILLING & PAYMENTS





PAYMENT PLANS

- **Payment In Full**
 - **Installment Plan**
-

PAYMENT IN FULL DUE DATE

August 23, 5:00 PM



INSTALLMENT PAYMENTS DUE DATES

1st payment due:

August 23, 5:00 PM

2nd payment due:

September 12, 5:00 PM

3rd payment due:

October 11, 5:00 PM

4th payment due:

November 8, 5:00 PM

- Students or Authorized Users can enroll through September 17, 2019
- \$15 charge to enroll, non-refundable



QUIZ

1. What is SBS's role as a department of Texas A&M University?
2. What tool has SBS created to help you estimate the cost of your tuition & fees each semester?
3. When is your first payment due if you enrolled in the installment plan for fall 2019?





VIEW/PAY YOUR BILL

Howdy

ATM | BILL PAYMENT

AUTHORIZED USER

To allow someone such as a family member, spouse, or partner, to view and pay your bill, you must designate them as an **Authorized User.**



SET UP AN AUTHORIZED USER

The screenshot shows the top portion of the Howdy portal. At the top left is the 'Howdy' logo. To its right is a search bar labeled 'Search Howdy'. Further right are 'Help' and 'Logout' icons. Below this is a horizontal navigation menu with tabs: Home, My Record, My Finances, Student Life, Employee, Research, and My Howdy. Underneath the navigation menu is a row of 24 service icons, including Student Profile, Compass, Reports, eCampus, Email, Google Drive, Lynda.com Training, Academic Success Center, Study Hub, University Writing Center, Library, My Profile, Class Search, Registration, My Schedule, Degree Planner, Unofficial Transcript (PDF), Grades, My Biographic Information, Tuition Payment, Financial Aid Portal, and SSO.

A yellow banner with the text 'IMPORTANT INFO REGARDING YOUR DIRECT DEPOSIT INFORMATION' and an 'Options-' dropdown menu.

A banner with the text 'Learn About the My Finances tab' and an 'Options-' dropdown menu.

Billing Tuition And Fees Options-

- Pay My Tuition/Manage My Account
 - Pay My Tuition and Fees
 - Make International Payment with Flywire
 - Make Domestic Bank Wire
 - Set up an Installment Plan
 - View Current Activity
 - Give Parent/Guardian Access to Pay Bill**
 - Set up Texting for Billing Information
- Contact Student Business Services
 - Accept Terms of Use
 - Undergraduate Tuition Rate Code
 - Tuition Rate Code Selection for Undergraduates
 - Tuition and Fees Deadlines
 - Aggie Answers (Billing Services Help)

These links take you away from the Texas A&M University Howdy website and to a secure, authorized, third-party site to pay your bill online and manage your payment preferences.

Refunds Options-

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.

Institutional Loans Options-

Get a Loan

- Types of Aid (Loan Information)

ATM BILL PAYMENT

My Account Make Payment Payment Plans Help

Announcement

Welcome to Texas A&M University's Bill Payment Suite. This 24x7 service lets students and their authorized users view bills, make payments and manage the student account.

FOR ADDITIONAL INFORMATION

- Due Dates
- Payment Options
- Bill Payment Instructions
- For Parents
- Payment Status
- Texas Tuition Plans
- Optional Charges
- Other Questions

Student Business Services
Texas A&M University
[Contact SBS](#)

Student Account

Balance \$0.00

[View Activity](#) [Make Payment](#)

Statements

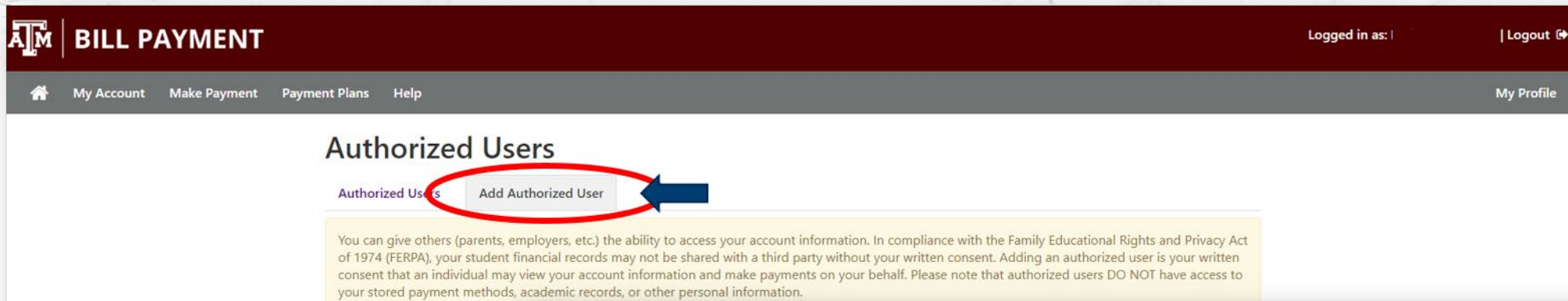
Your latest eBill Statement
(2/10/19) Statement [View Statements](#)

Logged in as: | [Logout](#)

My Profile Setup

- Authorized Users** ←
- Personal Profile
- Payment Profile


SET UP AN AUTHORIZED USER



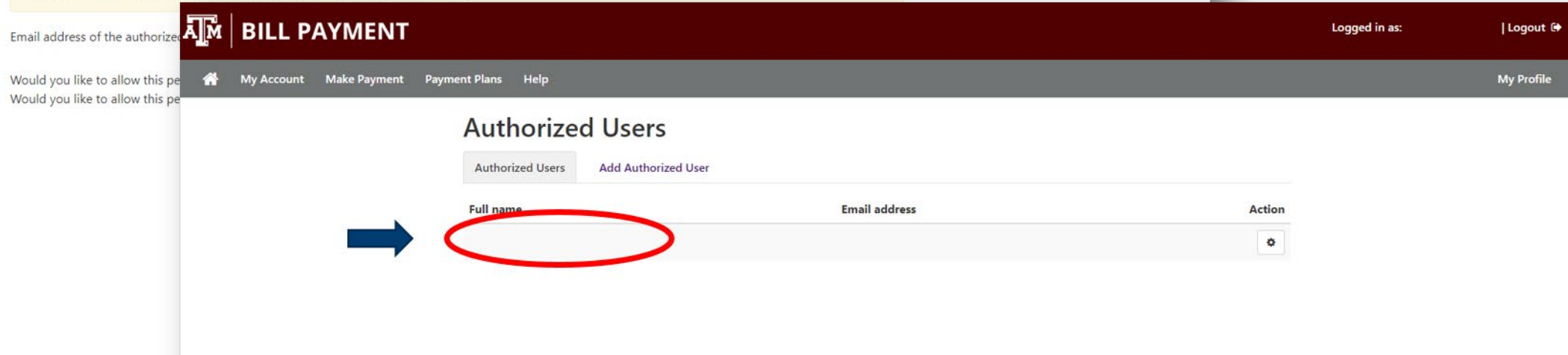
ATM | BILL PAYMENT Logged in as: | Logout ↗

[My Account](#) [Make Payment](#) [Payment Plans](#) [Help](#) My Profile

Authorized Users

Authorized Users **Add Authorized User** 

You can give others (parents, employers, etc.) the ability to access your account information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), your student financial records may not be shared with a third party without your written consent. Adding an authorized user is your written consent that an individual may view your account information and make payments on your behalf. Please note that authorized users DO NOT have access to your stored payment methods, academic records, or other personal information.






ATM | BILL PAYMENT Logged in as: | Logout ↗

[My Account](#) [Make Payment](#) [Payment Plans](#) [Help](#) My Profile

Authorized Users

Authorized Users [Add Authorized User](#)

Full name	Email address	Action
		



PAYMENT METHODS

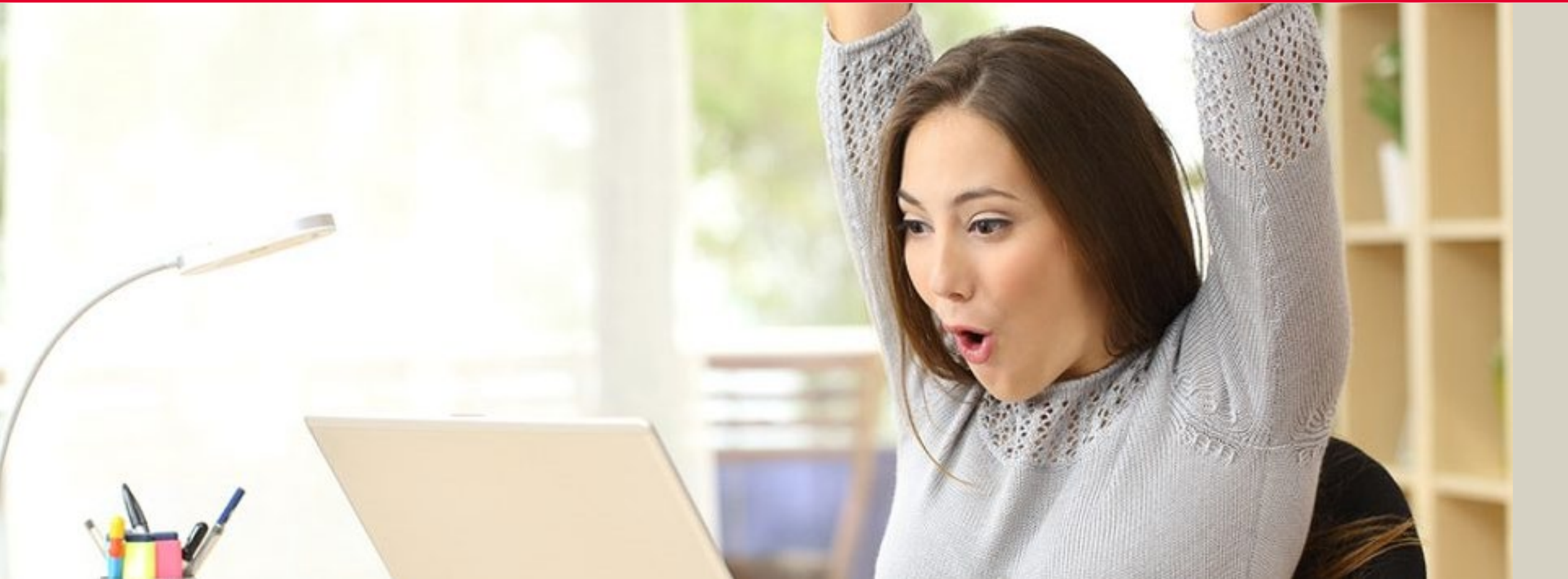
Online Payments

- E-Checks/ACH Payment (Free)
- Credit Cards (Non-VISA)

Note: A 2.25% convenience fee is applied for credit card payments (\$3.00 minimum)



REFUNDS





REFUNDS

- Excess in financial aid
 - Dropped class or dropped optional charge
 - Overpayment to the student account
-

DIRECT DEPOSIT

- Fast
 - Safe
 - Convenient

 - YOU HAVE TO SIGN UP!
 - Allow 3-5 business days for the refund to get to your bank account
-



HEARTLAND ECSI



Heartland
ECSI

**Solutions for the Entire
Cycle of Higher Education**

- ServicingSelectSM
- RecoverySelectSM
- TuitionSelectSM
- PaymentSelectSM
- RefundSelectSM
- OutsourceSelectSM
- TaxSelectSM

866-841-3274
www.heartlandecsi.com

The sender of the email is listed as cservice@ecsi.net

Heartland ECSI

Dear «Student First Name» «Student Last Name»,

On behalf of «School Name», Heartland ECSI is proud to welcome you to RefundSelect, a refund disbursement program that provides you with the best and most comprehensive refund disbursement options in higher education.

Just set it up once and you're done. Simply access your RefundSelect account, using our web or mobile application, to make your refund disbursement method selection. It is a simple 1-2-3 step process that takes less than 10 minutes.

Why should I select a refund disbursement option? During your college enrollment, you may at some time be eligible for a financial aid refund or other type of disbursement. To ensure quick and simple receipt of your funds, we recommend that you select your preferred refund disbursement method. All future refunds will be disbursed based on the method you selected.

We will keep you in the loop. Keep your contact information current and you'll receive timely notification when a refund disbursement is available. You can access your account any time to see the status of your refund disbursements.

How do I select my preferred refund disbursement method? Simply connect your Heartland Key to connect your RefundSelect account profile, select your preferred refund method, and sit back and wait for your refund disbursement. Yes, it is that easy.

Your Heartland Key: <HeartlandKey>

[Get Started Now >>](#)

If you have any further questions, you may contact our Customer Service Team via [Live Chat](#), [email](#), or by calling us at 1-855-250-3230.

RefundSelect services provided by Heartland ECSI on behalf of «School Name».
Heartland ECSI | 100 Global View Drive | Warrendale, PA 15086



WELLS FARGO (PLACEHOLDER)



QUIZ

1. What does a student need to do to enable a parent or family member to view/pay a bill?
2. Which of the following **is not** an acceptable method of online payment?
 - a. VISA Credit Card
 - b. E-Checks
 - c. ACH Payment
3. Who is Heartland ECSI and what specific information should you be looking for in the email they sent?



ADDITIONAL INFORMATION



PHISHING EMAILS

From: Bursar <Bursaru.Sign90373@tamu.edu>
Sent: Tuesday, October 30, 2018 3:36 PM
To: Recipients <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

Have questions? Visit Aggie Answers on our website: 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/>

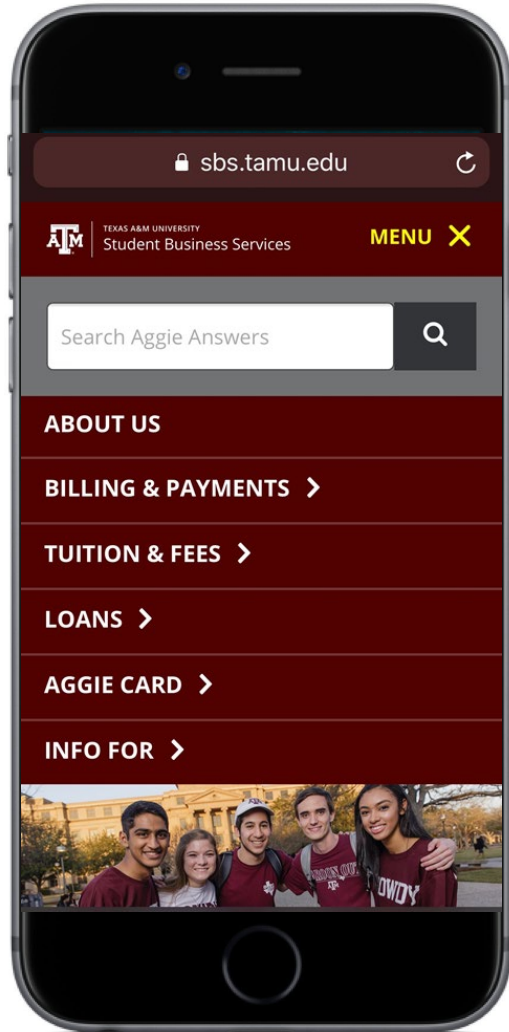
Example of a phishing email



The screenshot shows a legitimate email from Student Business Services at Texas A&M University. The header includes the university's name and navigation links: ABOUT, BILLING & PAYMENTS, LOANS, MYAGGIECARD. The main content features a congratulatory message: 'CONGRATULATIONS ON BECOMING AN AGGIE!' followed by a photo of five students and the text 'WE'RE GLAD YOU'RE HERE!'. Below the photo, there is a paragraph about the university's values and a link to 'What We Do'. The footer includes a 'CONTACT US' button and the 'Aggie ANSWERS FAQs' logo.

Real SBS Emails

AGGIE ANSWERS



sbs.tamu.edu






TEXAS A&M UNIVERSITY

Student Business Services

CONTACT US

 General Services Complex (GSC) | 2nd Floor, Suite 2801

 Text SBS @ [\(979\)589-5373](tel:(979)589-5373)

 sbs@tamu.edu