



FINANCIAL MATTERS



**Aggie One Stop
Scholarships & Financial Aid
Student Business Services**



Registration

HOWDY PORTAL

Students use Howdy as a self-service portal to access services and resources. Some examples include:

- Prepare for & register for classes
- Student records such as grades, transcripts & degree evaluations
- Scholarships & Financial Aid portal
- Billing payment suite

<https://howdy.tamu.edu>

**The Howdy portal will be undergoing a new look to be unveiled in stages during the summer. Monitor Howdy for notices to be posted.*



Registration Readiness

- Overview in online orientation
- Reminder! Monitor & review regularly every semester.
 - Action Items
 - Tuition Rate Code Selection (one time selection)
 - Terms of Use (every semester)
 - Location Update (every semester)
 - Lab Safety Acknowledgement (every semester when taking a lab)
 - Holds
 - May prevent registration or access to order transcripts



Registration
Readiness

Select a semester Fall 2024

Overview Personal Information **My Record** Finances

Academics

- View Unofficial Transcript (PDF)
- Academic Record
- Registration Readiness**
- Aggie Schedule Builder (Class Search & Registration)

Degree Evaluation

- Degree Evaluation
- Undergraduate Degree Planner
- Credit by Exam
- Core Curriculum Info
- TSI Info

Other Info

- Transfer Course Equivalency
- Test Scores
- Math Placement Exams
- Credits Completed Prior to HS Graduation
- Secondary Education
- Post-secondary Education

Current Registration Time



TUITION RATE CODE

- **TUITION LOCKED RATE (TLR)**
Resident Students Only
 - Locks in the amount of tuition and required fees at a per semester rate for 12 consecutive semesters after high school.
- **TUITION VARIABLE RATE (TVR)**
Resident and Non-resident Students
 - Amount of tuition and can vary from year to year based on different economic factors.
- **CALCULATED LOCKED RATE**
Transfer and Re-Admit Students Only
 - Locks in the amount of tuition and required fees that was in effect the first term of enrollment in college.

Examples and FAQ's:

<https://sbs.tamu.edu/tuition-fees/locked-variable-rate-plans>

Must make final selection
by the 5th day
of class of first
semester

Rate code
selection is
locked in and
cannot be
changed after
this date.






Billing & Payments

TUITION CALCULATOR & COST OF ATTENDANCE

- Estimated Cost of Attendance information displayed
- Display is dynamic based on selections:
 - New/transfer/current
 - Locked/variable
 - Residency
 - Housing plans
 - Major/program when applicable

 TEXAS A&M UNIVERSITY
Student Business Services

Tuition Calculator and Cost of Attendance

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

Semester
 Fall 2023 or Spring 2024 Summer 2024 Fall 2024 or Spring 2025

Texas Residency
 Texas Resident Non-resident International

Student Type
 Incoming Freshman Transfer Student Current Student

Where will you live?
On campus

Rate Plan
Variable

Major
Please choose

Hours
12+

Tuition & Required Fees
\$-,---.---

Other Costs

Category	Cost Estimate
Housing & Food	\$6,577.00
Books & Supplies	\$450.00
Travel	\$1,017.00
Loan Fees	\$30.00
Personal Expenses	\$1,680.00
Total Estimated Cost of Attendance	\$9,754.00
Total Estimated Cost of Attendance with Tuition and Fees	\$-,---.---

This amount does not include the following fees:

- Distance education differential tuition and fees



WHO CAN PAY

The Student

Authorized User(s)*

- Parent
- Guardian
- Spouse
- Partner

**A student may add more than one Authorized User*





BILL PAYMENT SUITE



Select Payment/Refund icon in Howdy to access Bill Payment Suite:



Payment/
Refund

- Review tuition and fee bill
- Make payment in full or sign up for payment plan
- Students set up/manage refund preferences/direct deposit banking info
- Students add/manage Authorized Users

billpay.tamu.edu

BILL PAYMENT SUITE

Account Summary Spring 2024 and prior

Account Balance ⓘ \$0.00

Less Anticipated Aid ⓘ \$0.00

Less Balance On Payment Plan \$0.00

Balance Due \$0.00
Due by 01/23/2024

Payment Options

Make A Payment

View Payment Plans

Quick links

Financial Holds [No Current Holds](#)

Authorized Users [Set Up Now](#)

eRefunds [Set Up Now](#)

Billing Explanations [View Now](#)



AUTHORIZED USERS (AUs)

- Students add and manage Authorized Users (AUs) access to their student billing account.
 - Email sent to AU to setup account login
- Authorized Users would be able to view bills and remit payments to the student bill.
- Multiple Authorized Users can be granted access to the account.
- Refunds from student account issued to student, not Authorized User*

**Only Parent Plus Loan refund option for parent.*



REFUNDS

Refunds are issued to the student via direct deposit.

Examples when refunds are issued:

- Overpayment to the student account
 - Financial Aid and Scholarships exceeding total bill
 - Student drops below full-time enrollment & bill adjusts & reduces amount due
-



SET UP FLYWIRE DIRECT DEPOSIT

Students will set up direct deposit for their refund.

1. Log in to howdy.tamu.edu with NetID and password
2. Select **Payment/Refund** icon & directed to Bill Payment Suite
3. Go to the **eRefunds tab**
4. Select **Enroll for eRefunds**
5. Provide required US bank info
6. **Agree to Terms & Conditions**
7. Click **Submit**
8. Review and Confirm



**Miss Rev knows it's your
Aggie duty...**



...to sign up for

Direct Deposit



PAYMENT OPTIONS & DUE DATES

- Payment Options:
 - Payment in Full
 - Payment Plan
 - *\$50 non-refundable service fee when signing up for the payment plan
- Due Dates for fall 2024 payment(s)
 - Payment in Full payment
 - 1st Payment Plan payment automatic withdrawal/charge

August 16, 5 p.m.



PERSONAL PAYMENTS

Students and Authorized Users may use the following payment methods in Bill Payment Suite:

- E-Checks/ACH Payment (Free)
 - Includes debit cards
 - Paper checks – Recommend submitting e-Check in lieu of mailing a paper check.
- Credit Cards
 - A 3% service fee is applied for credit card payments.



OTHER PAYMENT SOURCES

One or more of these sources may be applied towards the bill:

- Waivers/Exemptions
- Third-Party Sponsor
- Texas Guaranteed Tuition Plan
- Texas Tuition Promise Fund
- 529 Plans
- Financial Aid/Scholarships
 - Military Education Benefits



LATE PAYMENT PENALTIES

Payments not received by the payment deadline(s) are subject to the following:

- Late Payment fee
 - \$100 assessed
 - \$30 Returned item fee if not able to withdraw due to insufficient funds
- Removal from courses
 - Classes dropped if payment requirements not met by the end of term's Add/Drop registration period.
 - May be reinstated back into dropped courses if payment is made during designated payment window.
 - Reminder alerts sent via text & posted in Howdy portal.



THIRD PARTY SPONSORS

- Special payments provided by third parties include but not limited to:
 - Texas Workforce Commission, Employer tuition assistance programs, Military tuition assistance programs & international/foreign student sponsors
- Specialized Student Billing – Must make arrangements for these types of payments.

Contact for all inquiries related to third party sponsorship or payment:

ssb@tamu.edu



WAIVERS & EXEMPTIONS

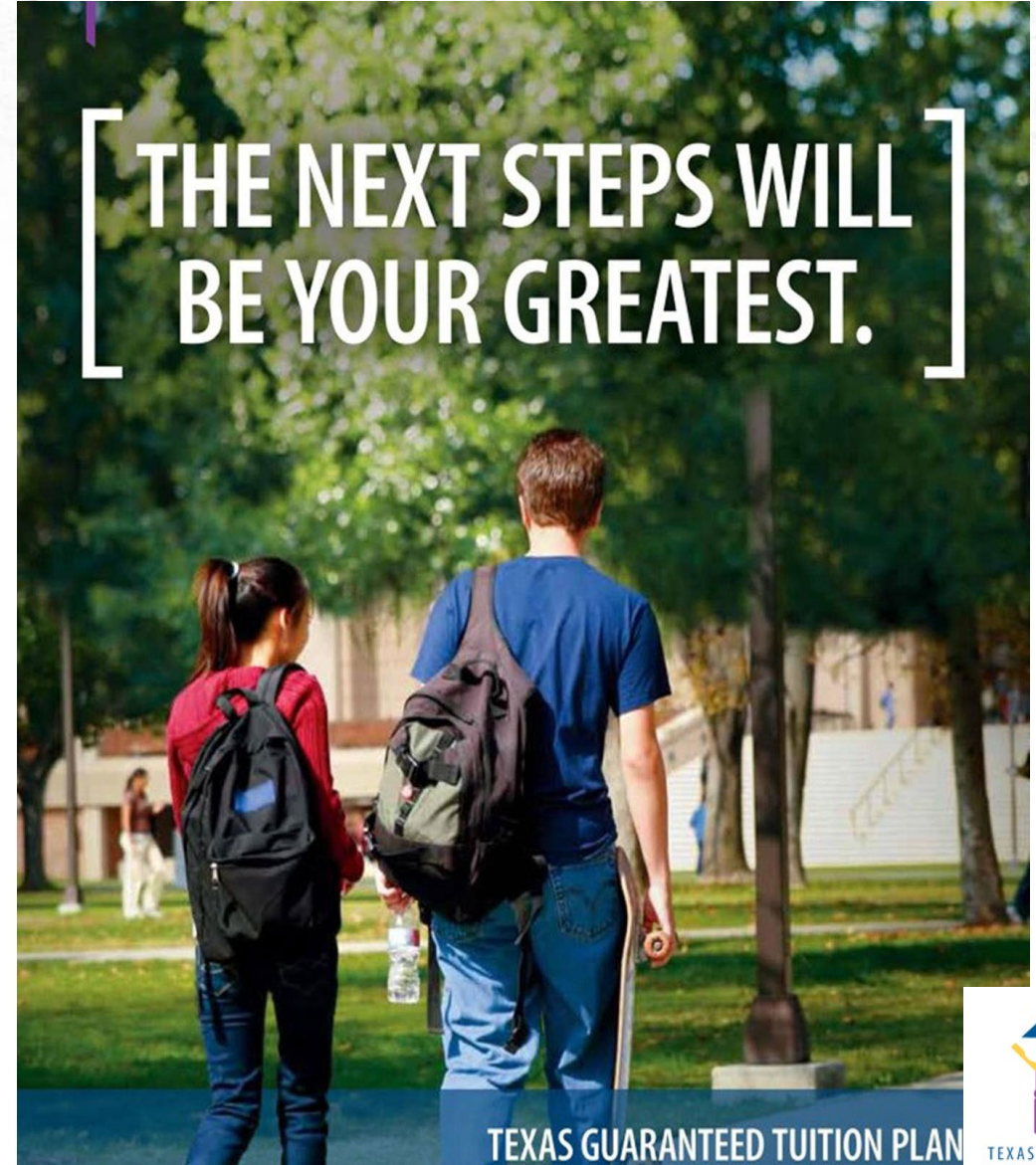
- Waives or exempts a portion or all tuition and fees for eligible students
- Deadline to submit required documentation:
 - **12th class day** for the fall and spring
 - **4th class day** for summer
- Scan QR code in the NSC workbook for full list of waivers/exemptions or visit aggie.tamu.edu
- Email Specialized Student Billing at ssb@tamu.edu for questions



TGTP

Texas Guaranteed Tuition Plan

- Will pay for the number of tuition hours purchased under the student's contract
- Does not cover laboratory fees, course-specific fees, room, board, books, sport passes
- Request TGTP from the Howdy portal at howdy.tamu.edu
- Instructions at TGTP.tamu.edu
- Plan will cover fall and spring
- Email questions to ssb@tamu.edu



TTPF

Texas Tuition Promise Fund

- Must be authorized EVERY SEMESTER on the TTPF website
- Account Purchaser MUST authorize payment to an in-state Texas public college, university, or community college
- To authorize TTPF to pay Texas A&M University for the semester, visit [texastuitionpromisefund.com](https://www.texastuitionpromisefund.com)



OTHER 529 PLANS

- **Use tuition calculator to estimate tuition costs**
- **Contact your plan administrator to inquire how they send payment**
 - Some plans can transfer funds electronically to TAMU
 - Most mail checks
 - May take up to 2-3 weeks on average to receive
 - *Payment may not arrive by payment due date; be prepared to make alternate payment arrangements by due date*
- **Alternate payment considerations:**
 - Payment plan – sign up & make first payment by due date
 - Emergency Tuition and Fees Loan – use to pay tuition and required fees



PARENT PLUS LOAN

Complete *Federal PLUS Refund Authorization* at:
<https://aggie.tamu.edu/resources/forms-and-media>

- Parent PLUS Loans are applied to charges before other types of aid
- Parent PLUS Loan Refunds
 - Refund will issue to the student UNLESS parent elects refund issued to self/parent
 - Parent must select refund preference to self/parent when applying for the loan
 - Change selection at <https://aggie.tamu.edu/resources/forms-and-media> under Loans
 - Parents who are also set up as Authorized Users can opt for eRefund via direct deposit
 - Parent must set up their direct deposit information in the billing portal to opt for eRefunds



DIRECT DEPOSIT FOR PARENT PLUS

You are enrolling in refunds for Joe Aggie

We Need More Information About You First

eRefunds for Authorized Users are for Parent PLUS loan disbursements only and will not be used for refunds of student account credit balance.

Please provide additional information that matches your Parent PLUS Loan application. Enter your own personal information (not the student's) so we can accurately identify you for a refund.

Last 4 of your own (not student) SSN

Your Zip Code

← Back

Continue



EMERGENCY TUITION AND FEE LOAN

- Pays tuition and required fees ONLY
- Repayment up to 90 days
- Simple interest



<https://sfaid.tamu.edu/stlapp/>



SHORT TERM LOANS

- Temporary funding
- Can be used for rent, books, and other educational costs
- Repayment up to 12 months

Apply online:

<https://sfaid.tamu.edu/stlapp/>



GRADGUARD TUITION PROTECTION PLAN

Tuition insurance provides confidence by **reimbursing tuition costs if a student withdraws at any time** during the semester for a covered reason.*

OPEN YOUR CAMERA AND SCAN THIS CODE FOR MORE INFO



Mental Health Conditions

Like depression or anxiety

Chronic Illness

Like diabetes or an auto-immune disorder

Other Costs

Like housing (on and off-campus)



* Terms, conditions, and exclusions apply, incl. pre-existing conditions.

[Gradguard.com/tuition/tamu](https://gradguard.com/tuition/tamu)

Questions? Call (877) 794-6603



TEXAS A&M
UNIVERSITY.

 GradGuard™
college life protected™



Scholarships & Financial Aid

HOW TO APPLY FOR FINANCIAL AID

- Submit financial aid application
 - Overview in online orientation or visit aggie.tamu.edu
- Priority deadline for 2024-2025 was April 15th, but it's not too late!
- FAFSA and TASFA open October 1 or later for 2025-2026
- University Scholarship Application for continuing students
 - uwide.tamu.edu
 - Opens October 15th
 - Closes February 1st
 - Continuing students will be applying for 2025-2026



FINANCIAL AID PORTAL



Select Financial Aid icon in Howdy



Financial Aid Portal

Howdy Joe Aggie

Academic Year 2024-2025 ▾

Status

Awards

Helpful Links

First Time Military Education Benefit Request

My FAFSA Information has Changed

My Loan Debt

SAP Calculator

View My Cost of Attendance

Status

Summary for 2024 - 2025 Aid Period

* In an effort to protect your confidential and personally identifiable information (i.e. social security number, tax information) Scholarships & Financial Aid accepts documents submitted via fax, postal mail, or in-person. Please include your UIN on all documents submitted. Documents may not be submitted via email.
[* Click here for mailing instructions](#)

Upload Documents

If the following documents apply to you, please use the link below to submit these documents. If you do not to submit the following documents, please address any incomplete requirements in the To Do section below

- Education Abroad documentation for financial aid
- eTASFA Parent signature page
- International Student Financial Aid Application (ISFAA) and related documents
- Request to Increase Cost of Attendance
- Student Correspondence
- Texas Aggie Graduate Grant (TAGG) Application
- Texas Application for State Financial Aid (TASFA) - paper application only
- VA Primary Institution Letter

[Click here to upload documents](#)

To Do:

[Report Outside Scholarships and Resources](#)

- Complete the form to report any non-Texas A&M scholarships/fellowships, corporate sponsorship and fee reimbursements and/or outside resources.

- Status
 - Check for To Do items
- Awards
 - View, decline/accept award offers
- Report Outside Scholarships and Resources
- Request Military Education benefits



RECEIVING FINANCIAL AID

- Applying aid to the bill
 - Runs every morning to disburse aid to the bill
 - No earlier than 10 days prior to the start of each semester
 - August 10, 2024 for Fall
 - January 4, 2025 for Spring
- Outside Scholarships
 - Must be received from donor to apply to bill
 - If mailed, allow 2 full weeks
 - If dropped off at Aggie One Stop, allow 1 week
- Work Study
 - Will not pay directly to bill
 - Students will work and earn a paycheck
 - Find a job at jobsforaggies.tamu.edu



CHANGES IN CIRCUMSTANCES

- Loss or reduction in income?
- Excessive medical expenses?

The screenshot displays the Financial Aid Portal interface. On the left is a dark red sidebar with the title 'Financial Aid Portal' and the greeting 'Howdy Joe Aggie'. Below the greeting is a dropdown menu for 'Academic Year 2024-2025'. Further down are links for 'Status', 'Awards', and 'Helpful Links' (which is highlighted with a red box). The main content area has a light beige header with the title 'Helpful Links'. Below this header are three sections: 'Helpful Links' (with a red arrow pointing to the right), 'Additional Financial Aid', and 'Student Employment'. The 'Helpful Links' section contains three links: 'View my Cost of Attendance', 'Self-Certification Loan Form', and 'Department of Education Loan Simulator'. The 'Additional Financial Aid' section contains the link 'Request Military Education Benefits'. The 'Student Employment' section contains the link 'Am I eligible for work study?'. A red box highlights the 'My FAFSA Information has Changed' notification, which includes the text: 'If you or your family are experiencing extreme changes to your financial situation (i.e., loss of employment, medical expenses, separation/divorce), we may be able to adjust your FAFSA to reflect your current situation more accurately.' and a link 'Submit Information'.

- Click on **My FAFSA information has changed** to complete online questionnaire
- Documentation will be requested in the portal, or a link will be provided to schedule an appointment

WHERE IS MY FINANCIAL AID?

What might cause a delay in receiving my financial aid?

- Aid has not been accepted in the financial aid portal
- Documents requested not received
- Not enrolled in enough hours
- Courses not counting on degree plan
- Entrance counseling for direct loans not completed
- Master Promissory Note for Direct Loans not completed & received



FINANCIAL AID REFUNDS

- If financial aid exceeds the amount owed, the excess will be refunded to the student
- Federal (Title IV) financial aid can only be applied to:
 - Tuition and required fees
 - Meal plans
 - On campus housing
- Title IV aid includes:
 - Pell Grant
 - Supplemental Opportunity Grant
 - Direct Subsidized and Unsubsidized Loans
 - Direct Parent PLUS Loans
 - TEACH Grant



MAINTAINING FINANCIAL AID ELIGIBILITY

- Courses must count toward degree requirements
 - Impacts federal aid eligibility and the Cost of Attendance
- View which courses count towards degree
 - Howdy Portal – My Dashboard tab – My Record – Schedule
 - Check the next business day after registering
- Discuss registration with Academic Advisor

Selected term: Summer 2022 - College Station

Overview Personal Information My Record Finances Optional Services Links

Notifications Holds Workflows

Review/Order Books

Calendar List

Course	Title	Campus	Hrs	CRN	Instructor	Meeting Times	Syllabus	Grade Mode	Registration Status	Faid Eligible *
MGMT-637-100	FNDTNS OF ENTRPRENEURSH	CS	3	18058	Gerald Flint	05-31 / 07-06 Days: M T W R F 10:00-11:35 Type: LEC Building: WCBA Room:181	**No syllabus**	Letter Grade	**Web Registered**	No
MGMT-680-200	BUSINESS & CORP STRATEGY	CS	3	10269	Gerald Flint	07-07 / 08-10 Days: M T W R F 08:00-09:35 Type: LEC Building: WCBA Room:181	**No syllabus**	Letter Grade	**Web Registered**	No
PHEB-689-399	SPTP: GLOBAL HEALTH EPI	CS	3	29819	Taehyun Roh	05-31 / 08-11 Type: LEC Building: ONLINE	**No syllabus**	Letter Grade	**Web Registered**	No

Registered Hrs: 9 | REGI Time Status: FT - Full Time | Max Hrs: 12 | Billing Hrs: 9 | FAID Eligible Hrs: 0 | FAID Time Status: Not Eligible



MAINTAINING FINANCIAL AID ELIGIBILITY

- Satisfactory Academic Progress (SAP)
 - Monitored at the end of every semester
 - Must maintain 2.0 cumulative GPA
 - Must complete 75% of registered courses
 - Must not exceed 134% of degree program requirements
 - Appeals are accepted



MILITARY-AFFILIATED STUDENTS

Aggie One Stop

- Military Education Benefits
 - Federal VA Education benefits
 - Hazlewood Exemption
- Scholarships
- Grants
- Loans

Specialized Student Billing

- Military Tuition Assistance programs
- ROTC scholarships
- Military in Texas Waivers
- Temporary Tuition Deferment*

**Must be using state or federal military financial assistance (VA, Hazlewood, Tuition Assistance, ROTC, etc) & payment of these benefits must be delayed for reasons beyond one's control.*

SSB@tamu.edu



AGGIE ONE STOP

Contact Aggie One Stop for questions about:



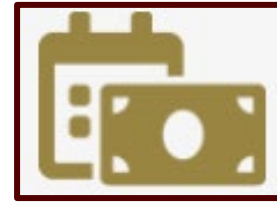
Admissions



Records &
Registration



Scholarships
& Financial
Aid



Payments &
Billing



Military
Education
Benefits





TEXAS A&M UNIVERSITY

Aggie One Stop

CONTACT US



Aggie One Stop - General Services Complex (GSC)



(979) 847-1787



aggie.tamu.edu



Bus 6 (12th Man) from the Memorial Student Center



[@aggie_onestop](https://www.instagram.com/aggie_onestop)



[@aggieonestop](https://www.facebook.com/aggieonestop)