



Financial Matters

Aggie One Stop
Scholarships & Financial Aid
Student Business Services



An aerial photograph of a large football stadium filled with spectators. The field is green with white yard lines and the words "TEXAS A&M" visible. The stands are packed with fans, many wearing maroon. A red rectangular overlay is positioned in the upper center of the image, containing the text "Intro to Aggie One Stop" in white. The sky is blue with some clouds.

Intro to Aggie One Stop

AGGIE ONE STOP

Your one place to help answer most of your enrollment related questions about:



Admissions



Records &
Registration



Scholarships
& Financial
Aid



Payments &
Billing



Military
Education
Benefits

An aerial photograph of a large football stadium, likely the Cotton Bowl in Dallas, filled with a massive crowd of spectators. The field is green with white yard lines, and the words "TEXAS A&M" are visible on the end zone. The sky is blue with scattered white clouds. A large maroon banner with white text is overlaid in the center of the image.

Billing & Payments

Tuition Rate Plan

Select rate plan option in Howdy>Registration Readiness icon>Action Items

- **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 Resident Students Only
 - Locks in the amount of tuition and required fees that was in effect the first term of enrollment in college.

Must make final selection by the 5th day of class of Spring term. Plan selection is locked in and cannot be changed after this date.

Tuition Freeze

As a result of actions taken by the Texas Legislature to address affordability in higher education, **tuition and fees will remain at the 2024-2025 rate for the 2025-2026 and 2026-2027 academic years**


- Undergraduate students only
- Texas residents only

TUITION CALCULATOR & COST OF ATTENDANCE

Provides estimated
Cost of Attendance

Calculations are
dynamic based on
selections:

- Student type
- Tuition rate plan
- Residency
- Housing plans
- Major/program
- Hours enrolled

 TEXAS A&M UNIVERSITY
Student Business Services

Tuition Calculator and Cost of Attendance

UndergraduateGraduateSchool of Veterinary MedicineSchool of LawHealth 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



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

Understanding Your Bill

Bill Payment Suite displays itemized groupings of the following categories:

- Charges
- Payments
- Refunds (if applicable)

Account Activity						Generate activity report ▾
FALL 2024 - COLLEGE ... \$0.00	SUMMER 2024 - COLL... \$0.00	SPRING 2024 - COLLE... \$0.00	FALL 2023 - COLLEGE ... \$0.00	SUMMER 2023 - COLLE... \$0.00	SPRING 2023 - COLLE... \$0.00	Show Older Terms
Fall 2024 - College Station						
<div><</div> <div>Collapse All Expand All</div> <div>></div>						
Charges						\$13,889.02
Refunds						\$2,311.98
Payments & Credits						-\$16,201.00
Fall 2024 - College Station Total Print Term Statement						\$0.00
Total Balance						\$0.00

Understanding Your Bill

Charges

- Common required charges for first time students
 - Tuition and required course fees
 - General deposit
 - University Advancement Fee
 - Memorial Student Center, Health Center, and Recreation Center fees
- Optional services/charges
 - Distance education differential tuition
 - Book fees for courses participating in Barnes & Noble First Day Program
 - On-campus housing, dining, parking, sports passes, etc.

Payments

- Personal payments
- Scholarships and financial aid applied
- Tuition waivers/exemptions if applicable
- 529 payments
- 3rd party payment contracts/checks

Understanding Your Bill

Refunds

- Credit balance on account due to excess financial aid
 - **Title IV Refund** - federal financial aid in excess of required tuition and fees, housing and meals
 - **Non-title IV Refund** - non-federal aid in excess of total balance due
- Credit balance on account due to excess personal payment, dropping a course, or other reversal of charges
 - Released after the add/drop registration period ends (5th class day)

PAYMENT OPTIONS & DUE DATES

January 17, 5 p.m.

Pay in Full

- e-Checks/ACH Payment (Free)
 - Includes debit cards
 - Recommend submitting e-Check instead of mailing a paper check
- Credit Cards
 - A service fee is applied for credit card payments.

Payment Plan

- \$50 non-refundable service fee
- Payment Plan payment auto withdrawal dates:
 - 1st payment January 17th
 - 2nd payment February 17th
 - 3rd payment March 17th
 - 4th payment April 17th



Failure to pay on-time may result in late fees and/or loss of access to courses!

WHO CAN PAY?

The Student

Authorized User(s)*

- Parent
- Guardian
- Spouse
- Partner

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



AUTHORIZED USERS (AUs)

- Students add and manage Authorized User (AU) access to their student billing account.
 - Email sent to AU to setup account login
- Authorized Users are 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*
- Authorized User access for bill payment is not the same as Parent/Guardian access to Howdy
 - Parent/Guardian access will change in March 2025. Watch for emails with more info.

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

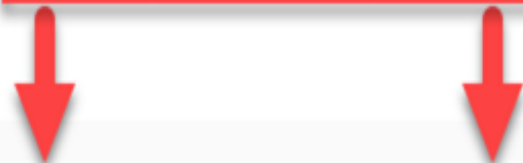
BILL PAYMENT SUITE

Account Summary Spring 2024 and prior

Account Balance ⓘ	\$0.00
Less Anticipated Aid ⓘ	\$0.00
Less Balance On Payment Plan	\$0.00

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



Make A Payment

View Payment Plans

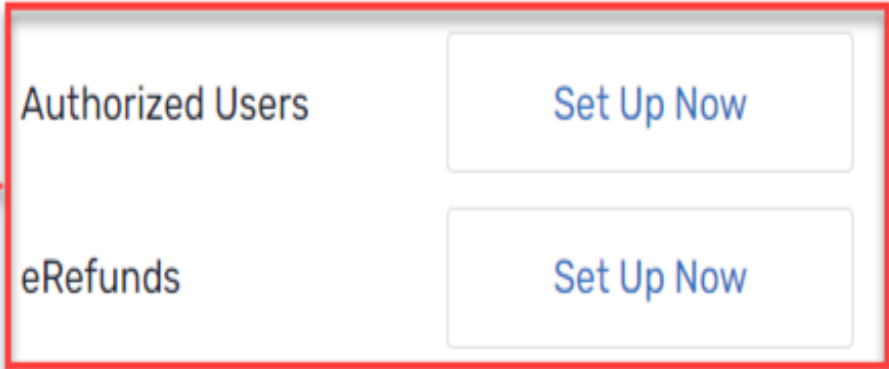
Quick links

Financial Holds No Current Holds

Authorized Users Set Up Now

eRefunds Set Up Now

Billing Explanations View Now



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



REFUNDS

Refunds are issued to the student via direct deposit.

Examples when refunds are issued:

- Overpayment
- Financial aid and scholarships exceeding total bill
- Drop below full-time enrollment reducing amount due
 - Flat tuition rate charged for 12+ hours

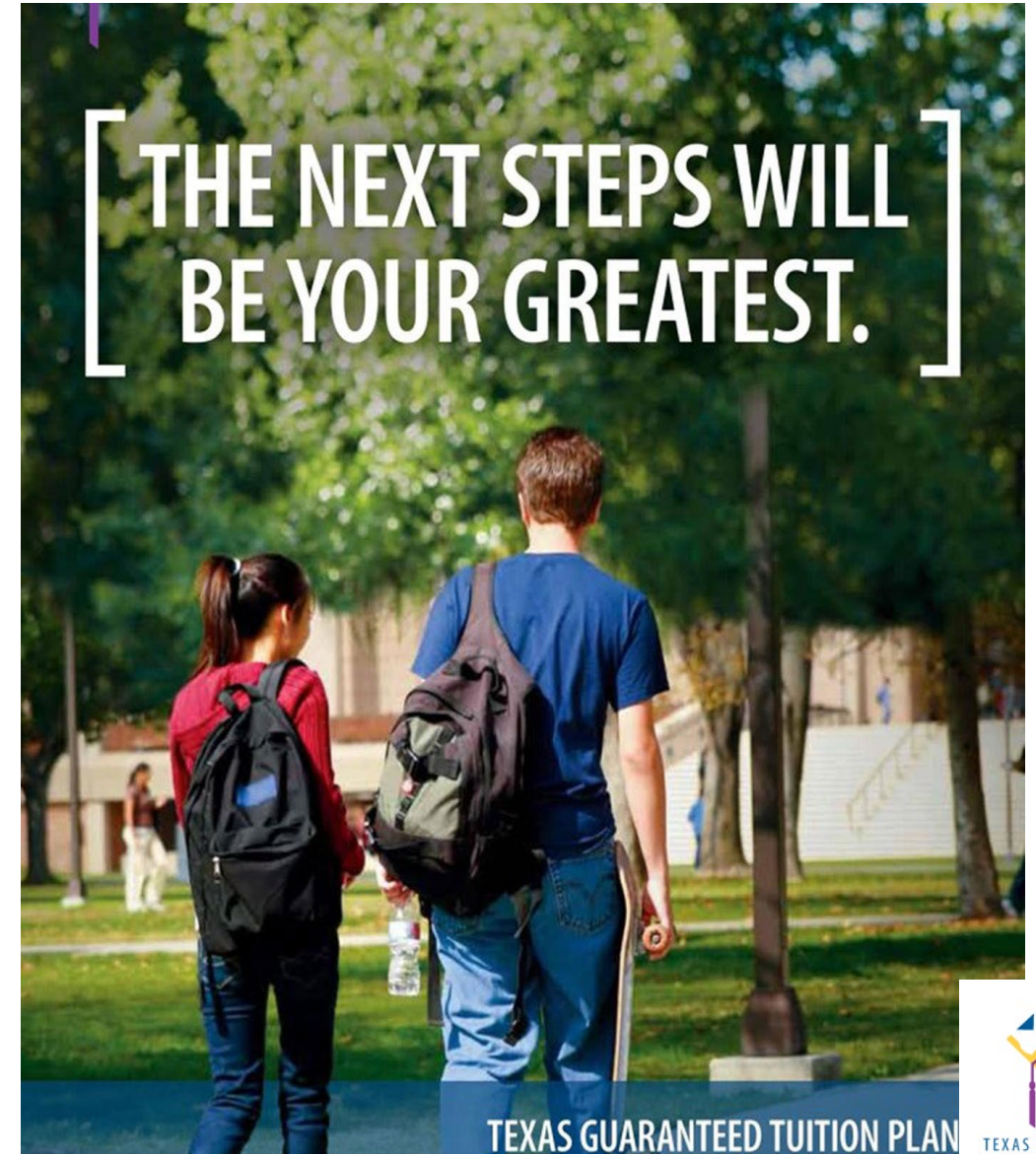


FINANCIAL AID & SCHOLARSHIPS

- Accepted aid applied to the bill for eligible students
 - No earlier than 10 days prior to the start of each semester
 - All “to do” items complete in the Financial Aid Portal
 - Runs daily in early mornings to disburse aid to the bill
- Outside Scholarships
 - Must be received in order to apply to bill
 - If not received by bill due date, alternative payment arrangements must be made
 - Mailed checks
 - Allow at least 2 weeks to process
 - In-person drop box
 - 1st floor lobby of General Services Complex (outside Aggie One Stop)
 - Allow up to 1 week to process

Texas Guaranteed Tuition Plan

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



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**



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 payment 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

WAIVERS & EXEMPTIONS

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

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
- Must make arrangements through Specialized Student Billing
 - <https://sbs.tamu.edu/info-for/sponsors>

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

ssb@tamu.edu

INSTITUTIONAL LOANS

- Emergency Tuition and Fee loans
- Short Term loans



EMERGENCY TUITION AND FEE LOAN

- Pays required tuition and fees only
- Repayment up to 90 days
- A \$10 processing fee
- 5% simple interest



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

SHORT TERM LOANS

- Temporary funding that can be used for rent, books and other educational costs
- Repayment terms from 1 to 12 months
- A \$10 processing charge calculated on each loan's total amount
- 8%* simple interest per annum

** If the loan is not paid by the due date, additional late charges of 0.5% per month will accrue on the unpaid principal balance until paid in full.*



<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™

An aerial photograph of a large football stadium, likely the Cotton Bowl in Dallas, filled with a massive crowd of spectators. The field is green with white yard lines, and the words "TEXAS A&M" are visible on the field. The stadium is surrounded by a large crowd of fans, and the sky is blue with some clouds. A red banner with white text is overlaid on the image.

Financial Aid and Scholarships

TYPES OF FINANCIAL AID

- Grants
- Student loans
 - Federal Direct Loans
 - Alternative Loans
 - Parent PLUS loans
- University Scholarships
- Outside Scholarships
- Work Study



Visit aggie.tamu.edu for more information

FINANCIAL AID NEXT STEPS

- **Now**

- Submit 2024-2025 FAFSA or TASFA for Spring 2025 and Summer 2025
- Explore alternative loans at aggie.tamu.edu
- Submit 2025-2026 FAFSA or TASFA now for next academic year (Fall 2025, Spring 2026 & Summer 2026)

- **Fall 2025**

- Submit the University Scholarship Application for 2026-2027
 - uwide.tamu.edu
 - Opens October 15, 2025
 - Closes February 1, 2026

PARENT PLUS LOAN

- Parent PLUS Loans are applied to charges before other aid
- Refund will issue to the student UNLESS parent elects refund issued to self/parent when applying
- To change PLUS refund preference
 - aggie.tamu.edu > Resources > Forms and Media > Loans > PLUS Refund Authorization
 - Parents who are also Authorized Users can set up direct deposit in the bill payment site



DIRECT DEPOSIT FOR PARENT PLUS

You are enrolling in refunds for Joe Aggie

We Need More Information About You First

Refunds 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](#)

WHAT COULD DELAY MY FINANCIAL AID?

1. Offered aid has NOT been accepted in their Financial Aid Portal
2. Final HS transcript not received (for TEXAS Grant recipients)
3. Need to complete To Do items under Status in financial aid portal
4. Not enrolled in enough hours to be eligible for the aid
5. Not enough courses are counting towards their degree plan
6. Entrance counseling for Direct Loans not completed
7. Master Promissory Note for Direct Loans not completed

RECEIVING FINANCIAL AID

- Accepted grants, loans, and scholarships apply to the bill
- Outside Scholarships
 - Must be received in order to apply to bill
 - Allow 2 weeks if mailed
 - Allow 1 week if put in drop box at Aggie One Stop
- Work Study
 - Student works at job & paycheck issued to student
 - Does NOT get applied directly to bill
 - Find a job at jobsforaggies.tamu.edu

CHANGES IN CIRCUMSTANCES

Loss or reduction in income? Excessive medical expenses?

The screenshot displays the TAMU Financial Aid portal interface. On the left is a dark red sidebar with navigation links: Status, Awards, Helpful Links (highlighted with a red box), First Time Military Education Benefit Request, My FAFSA Information has Changed, My Loan Debt, SAP Calculator, View My Cost of Attendance, Staff, Logout, Texas A&M University, and Site Policies. A red arrow points from the 'Helpful Links' sidebar item to the 'Helpful Links' section in the main content area. The main content area has a light beige header with the title 'Helpful Links'. Below this, there are three sections: 1. 'Helpful Links' (a dark red header) containing links: View my Cost of Attendance, Self-Certification Loan Form, Department of Education Loan Simulator, and Additional Disclosures for VA Students. 2. 'My FAFSA Information has Changed' (a dark red header) containing text about adjusting FAFSA for extreme changes and a 'Submit Information' link. 3. 'Additional Financial Aid' (a dark red header) containing links: Request Military Education Benefits, TAMU Scholarship Information, Short Term Loans, Emergency Tuition & Fee Loans, and Alternative Loans. 4. 'Student Employment' (a dark red header) containing links: Am I eligible for work study?, Work Study Calculator, Work Study Earnings, and Jobs for Aggies. At the bottom of the page is a dark red banner with white text.

Helpful Links

- [View my Cost of Attendance](#)
- [Self-Certification Loan Form](#)
- [Department of Education Loan Simulator](#)
- [Additional Disclosures for VA Students](#)

My FAFSA Information has Changed

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.

[Submit Information](#)

Additional Financial Aid

- [Request Military Education Benefits](#)
- [TAMU Scholarship Information](#)
- [Short Term Loans](#)
- [Emergency Tuition & Fee Loans](#)
- [Alternative Loans](#)

Student Employment

- [Am I eligible for work study?](#)
- [Work Study Calculator](#)
- [Work Study Earnings](#)
- [Jobs for Aggies](#)

Complete short questionnaire about change in income. Documentation will be requested in the portal or a link will be provided to schedule an appointment

MAINTAINING FINANCIAL AID ELIGIBILITY



- Courses must count toward your degree plan
 - Impacts federal aid eligibility and the Cost of Attendance
- View if courses are financial aid eligible
 - View your Schedule in the Howdy Portal
 - My Dashboard tab > My Record
 - FAID Eligible column indicates if the course counts
 - Allow one business day after registering or changing your degree plan
- Discuss your degree plan with Academic Advisor

MAINTAINING FINANCIAL AID ELIGIBILITY

College Station

ion

My Record

Finances

Optional Services

Links

Notifications

Holds

Workflows

Books

	Campus	Hrs	CRN	Instructor	Meeting Times	Syllabus	Grade Mode	Registration Status	Faid Eligible *
IS OF ENTPRENEURSHP	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
ESS & 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
GLOBAL HEALTH EPI	CS	3	29819	Taehyun Roh	05-31 / 08-11 Type: LEC Building: ONLINE	**No syllabus**	Letter Grade	**Web Registered**	No

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
- Undergraduate students must
 - Maintain 2.0 cumulative GPA
 - Complete 75% of registered courses
 - Not exceed 134% of degree program requirements
- Appeals are accepted



Thanks & Gig 'em!

Contact Us



General Services Complex
(GSC)*



979-847-1787 (1STP)
*request a callback



aggie.tamu.edu/contact

*Take Bus 6 (12th Man) from Memorial Student Center

Follow Us



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@aggie_onestop