



# Understanding Your Student Bill and Payment Options

**Presented by Aggie One Stop**



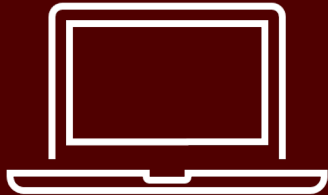


An aerial photograph of a large football stadium, likely the Cotton Bowl in Dallas, filled with a massive crowd of spectators. The football field is visible in the center, with "TEXAS A&M" written on the grass. The stadium is surrounded by a clear blue sky with some light clouds. A large red banner with white text is overlaid across the middle of the image.


How Much Will I Owe?



# Tuition Calculator & Cost of Attendance



Go to:  
[tuition.tamu.edu](https://tuition.tamu.edu)

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	\$-,---.---

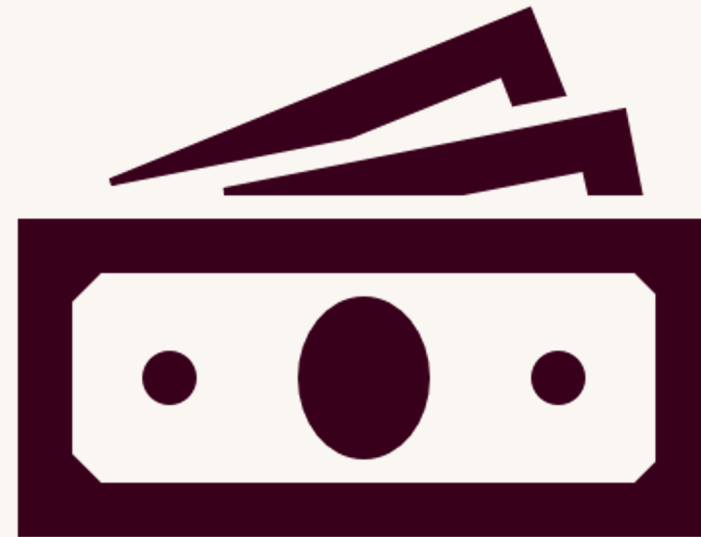
This amount does not include the following fees:

- Distance education differential tuition and fees

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# Tuition Freeze

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



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# Tuition Rate Plan

## Locked Rate

*Option for Incoming  
Freshman or Transfer TX  
Residents*

Locks in the amount of tuition and required fees at a per semester rate for 12 consecutive semesters

## Calculated Locked Rate

*Option for Incoming Transfer  
TX Resident*

Locks in the amount of tuition and required fees that was in effect the first term of enrollment in college.

## Variable Rate

*All Non-TX Residents*

*Option for Incoming  
Freshman or Transfer TX  
Residents*

Amount of tuition and can vary from year to year based on different economic factors.



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# Who Can Pay & When?



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# Who Can Pay?

- **Student**
- **Authorized User (AU)**
  - ❖ Parent
  - ❖ Guardian
  - ❖ Spouse
  - ❖ Partner

*A student can add as many AUs as they want.*



# Authorized Users (AU)

- View bills & remit payments to the student bill
- How do I become an AU?
  - Student sets up by entering the name and email address of the AU
  - Email sent to AU to complete account setup
- Authorized User (AU) access for bill payment is not the same as Parent/Guardian access to Howdy
- Any refund issued, will be issued to STUDENT, not AU





# When Do I Pay?

**Spring bills released as of January 5th**

## Payment in Full Due Date

- Due by 5pm, January 16th

## Installment Plan Due Dates

- \$50 non-refundable service fee
- If enrolled, payment due by 5pm:
  - 1st payment January 16<sup>th</sup>
  - 2nd payment February 16<sup>th</sup>
  - 3rd payment March 16<sup>th</sup>
  - 4th payment April 16<sup>th</sup>



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

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 in the center of the image.

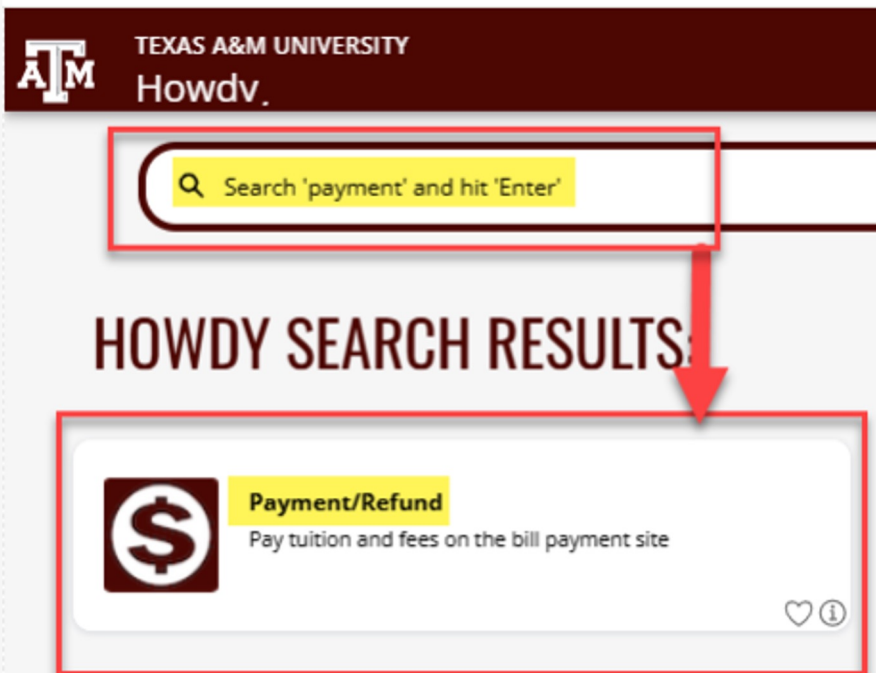
# Where Do I Pay?



# Accessing Bill Payment Suite

## Student Access


Log into howdy.tamu.edu with NetID and password & search payment



ATM TEXAS A&M UNIVERSITY  
Howdy.

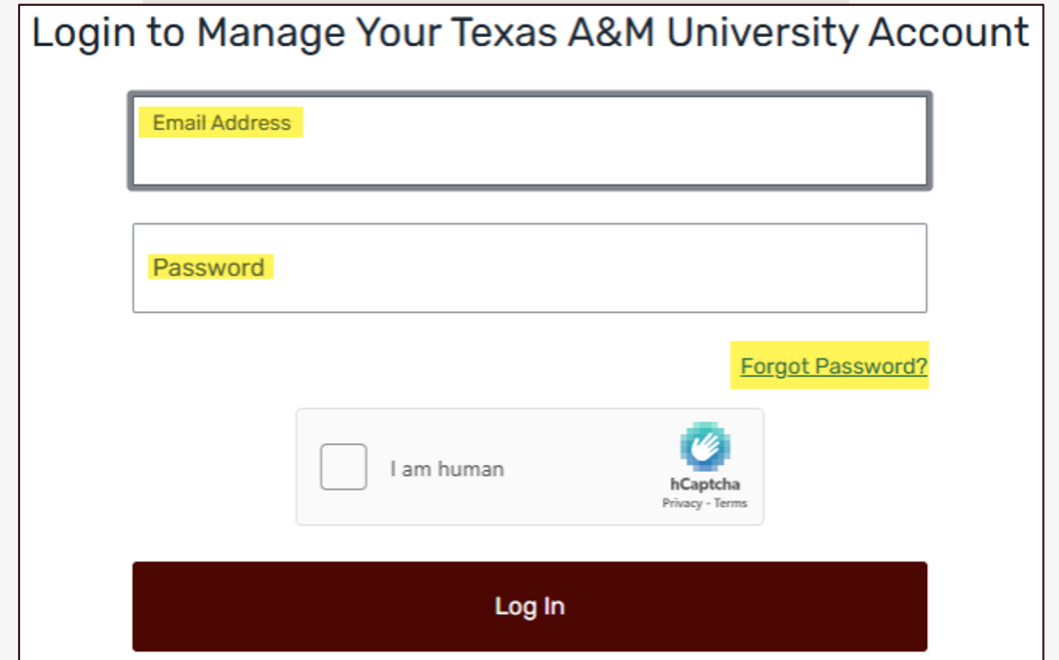
Q Search 'payment' and hit 'Enter'

HOWDY SEARCH RESULTS

 **Payment/Refund**  
Pay tuition and fees on the bill payment site

## AU Access

Log into billpay.tamu.edu with email and password created when setting up access.




Login to Manage Your Texas A&M University Account

Email Address

Password

[Forgot Password?](#)

☐ I am human   
hCaptcha  
Privacy - Terms

Log In

Joe Aggie - 123456789



\$452.24

Due by 05/23/2025

Make A Payment



Account Summary



Account Activity



Payment Plans



eRefunds

Payer Actions

Please allow up to 1-2 business days for payments to be reflected in Howdy



Account Summary

Summer 2025 and prior

Account Balance

\$2,801.24

Less Anticipated Aid

-\$2,349.00

Less Balance On Payment Plan

\$0.00

**Balance Due**

Due by 05/23/2025

**\$452.24**

Make A Payment

Offers Available!

Enroll in Plan

### Quick links

Financial Holds

No Current Holds

Authorized Users

Set Up Now

eRefunds

Manage Now

Billing Explanations

View Now



# Account Activity

- Expand the categories to view itemized list of charges, anticipated aid, payments, etc.
- Can print a PDF copy of your term statement if wanted

Account Activity

SUMMER 2025 - COLLE...  
\$452.24

SPRING 2025 - COLLE...  
\$0.00

FALL 2024 - COLLEGE ...  
\$0.00

SPRING 2024 - COLLE...  
\$0.00

FALL 2023 - COLLEGE ...  
\$0.00

SPRING 2023 - COLLE...  
\$0.00

FALL 2022 - COLLEGE ...  
\$0.00

<

Summer 2025 - College Station

[Collapse All](#) | [Expand All](#)

>

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Charges

\$2,801.24

DATE	DESCRIPTION	AMOUNT
04/30/2025	University Advancement Fee	\$666.00
04/30/2025	Student Center Complex Fee	\$50.00
04/30/2025	Recreational Sports Fee	\$72.50
04/30/2025	Health Center Fee	\$25.00
04/30/2025	Tuition	\$1,987.74

∨

Anticipated Aid

-\$2,349.00

Summer 2025 - College Station Total

[Print Term Statement](#)

\$452.24

Total Balance Due

\$452.24

# Payments

Balances due can be paid by selecting either 'Make Payment' or "Enroll in Plan"

**Account Summary** Summer 2025 and prior

Account Balance ⓘ	\$2,801.24
Less Anticipated Aid ⓘ	-\$2,349.00
Less Balance On Payment Plan	\$0.00


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**Balance Due**  
Due by 05/23/2025

\$452.24

Make A Payment

Offers Available!  
Enroll in Plan



Summer 2025 - Texas A&M University

Payment Plan Offers

Offer expires on 05/23/2025

**2 Month Plan**  
\$226.12 / month  
plus \$50.00 due at sign-up ⓘ  
First payment on 05/23/2025

Select plan

Pay  
Balance In Full  
\$452.24

Select



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# Anticipated Aid & Financial Aid Disbursement

- What is Anticipated Aid?
  - Aid that is expected to be disbursed to the bill as a form of payment.
- What is disbursement?
  - Action of releasing the anticipated aid and applying it to the bill as a form of payment.
- Aid should be disbursed and apply to the bill as a form of payment within 1-2 business days.

# Getting a Refund?

**Refunds issued via direct deposit to STUDENT if a credit balance is on the account**

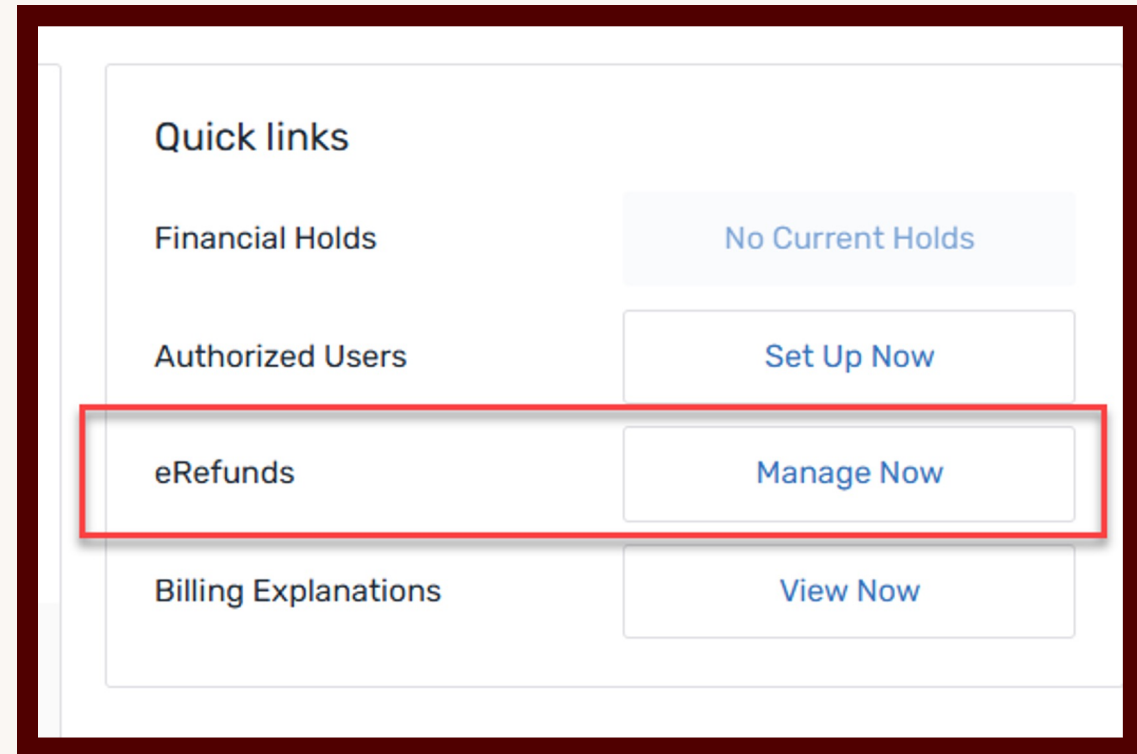
**Students MUST set up direct deposit by setting up their eRefunds**

## Excess financial aid

- **Title IV Refund** - federal financial aid in excess of required tuition and fees, housing and meals
  - You may receive a Title IV refund and still owe a balance.
  - Use the Title IV refund to make a payment.
- **Non-title IV Refund** - non-federal aid in excess of total balance due

## Excess payments applied, registration changes (like dropping courses), or other reversal of charges

- Released after the add/drop registration period ends (5th class day)





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# Other Payments & Credits



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# Federal Direct Parent Plus Loan

- Federal loan parents may be eligible to apply for to help with educational expenses for their student.
- 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



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# Tuition Waivers & Exemptions

- Deadline to submit required documentation:
  - **12<sup>th</sup> class day** for the fall and spring
  - **4<sup>th</sup> class day** for summer
- Specialized Student Billing department handles applying exemptions and waiver payments to student account
  - Contact [\*\*ssb@tamu.edu\*\*](mailto:ssb@tamu.edu)



For full list of waivers or exemptions, scan QR code or go to: [tx.ag/waiversandexemptions](https://tx.ag/waiversandexemptions)



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# Third Party Sponsors & Billing

Payments provided by third parties can include but not limited to:

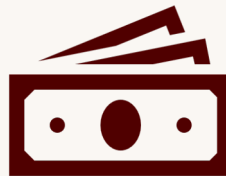
- Texas Workforce Commission
- Employer tuition assistance programs
- Military tuition assistance programs
- International/foreign student sponsors

Make arrangements through Specialized Student Billing as soon as possible

<https://sbs.tamu.edu/info-for/sponsors>

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

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



# Pre-Paid Tuition Plans

## 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](http://texastuitionpromisefund.com)



## Texas Guaranteed Tuition Plan

Must request to use TGTP in [howdy.tamu.edu](http://howdy.tamu.edu), instructions found at [TGTP.tamu.edu](http://TGTP.tamu.edu)

Plan will automatically apply to fall & spring; must request to use EACH summer

Pays for number of credit hours purchased in plan

Does not cover laboratory fees, course-specific fees, housing & food, books, sport passes

Questions: [ssb@tamu.edu](mailto:ssb@tamu.edu)



## Private 529 College Savings Plans

Contact your plan administrator/financial institution to request withdrawal.

You can use tuition calculator to estimate tuition costs

Inquire if digital disbursement is available. Its quicker & you can often track the status of disbursement.

Mailed checks can take on avg, up to 2-3 weeks to be received and processed.

Payments not received by payment due date will require other payment arrangements to be made by due date.





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Need More Time To Pay?



# Need More Time to Pay?

Temporary funding in the event of an emergency or unexpected expenses:

## Emergency Tuition & Fee Loan

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



## Short Term Loan

- 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/>

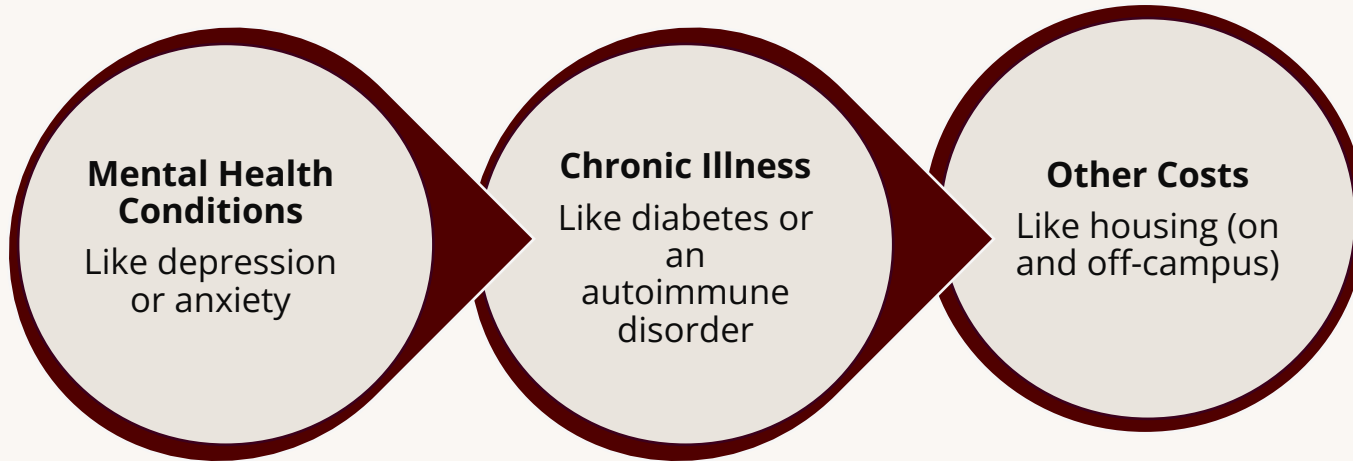
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# Optional Tuition Insurance



# 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.\*



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

SCAN QR CODE FOR MORE INFO



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

Questions? Call (877) 794-6603





# Thanks & Gig 'em!

## Contact Us



General Services Complex  
(GSC)\*



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



[aggie.tamu.edu/contact](https://aggie.tamu.edu/contact)

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

## Follow Us



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