

# 2011-12 INFORMATION

## OFFICE OF FINANCIAL AID AND VETERAN SERVICES

The Office of Financial Aid and Veteran Services (FAO) offers students financial assistance to help them pursue their educational goals.

We provide financial aid advising and information about financial aid programs and the application process to students, prospective students, and their parents.

Our basic philosophy is that students and parents have the primary responsibility for meeting the student's expenses. Our role is to try to fill the financial gap that may exist between the cost of your education and the money available from your family, job income, savings and other sources.

Visit us in the One-Stop Shop on the second floor of the University Center if you need assistance. During the Fall, Spring, and Summer semesters, our office hours are 8:00 a.m.-5:00 p.m., Monday, Wednesday—Friday and 8:00 a.m.—7:00 p.m. on Tuesdays.



## ELIGIBILITY

For most financial aid programs, you must:

1. Be a U.S. citizen or eligible noncitizen.
2. Enrolled in accepted for enrollment in a **degree-seeking or qualified certificate program** at least half-time (6 credit hours)
3. Make satisfactory academic progress
4. Not be in default on a federal student loan
5. Not owe a refund on any federal financial aid grant
6. Have a high school diploma or GED
7. Have a valid Social Security Number
8. Be registered for Selective Service (if required)

Transient students are not eligible to receive financial assistance. Transient students are those who attend Texas A&M University-Texarkana, but are seeking their degrees from other institutions.

Foreign or noncitizen students may be eligible to receive some types of state financial aid. Details on this aid can be found at [www.collegefortexans.com](http://www.collegefortexans.com).

### 2011-12 Texas A&M University-Texarkana Estimated Cost of Attendance For a Two-Semester Academic Year

	Texas Resident		
	Undergraduate On Campus	Undergraduate Off Campus	Graduate Off Campus
Tuition/Fees*	\$4,946	\$4,946	\$4,946
Books and Supplies	1,354	1,354	1,354
Housing	3,716	5,724	5,724
Food	2,376	2,376	2,376
Transportation	2,648	2,648	2,648
Personal/Miscellaneous	1,749	1,749	1,749
<b>Total Cost of Attendance</b>	<b>\$15,490</b>	<b>\$18,797</b>	<b>\$17,711</b>

\*Tuition and fees are calculated for Resident & Border County students. Border state undergraduate students should add \$900 and out-of-state undergraduate students should add \$9,300 to projected tuition and fees charges. Border state graduate students should add \$600 and out-of-state graduate students should add \$6,200 to projected tuition and fees charges. Undergraduate tuition and fees listed are based on an average of 30 credit hours. Graduate tuition and fees listed are based on 20 credit hours. Loan fees of \$34 will be added to the cost of attendance for students who borrow from student loans.

# PRIORITY DEADLINES

## When to apply for financial aid

Semester You Plan to Begin	FAFSA to Use	Priority Submission Date
Summer 2011	2010-2011	February 1, 2011
Fall 2011	2011-2012	April 1, 2011
Spring 2012	2011-2012	October 1, 2011
Summer 2012	2011-2012	February 1, 2012

If you apply for assistance, we will evaluate your need and, if you are eligible for assistance, offer you a financial aid package. Your aid package may consist of scholarships, grants, loans, and/or part-time employment (solely or in combination). The amount of your financial need is determined by your overall financial status. See "How Your Need is Determined" on page 6.

Because of limited funds, we cannot always offer enough assistance to meet each student's financial need.

# FINANCIAL ASSISTANCE PROGRAMS

## GRANTS

Grants are awards for students with the greatest need. They do not have to be repaid.

**Federal Pell Grant** is the largest federally funded undergraduate grant program. Awards are based on students' enrollment status and their expected family contribution, as determined by the information they provide on the FAFSA. Awards for full-time students range from \$277 to \$5,550 per academic year.

**Federal Supplemental Educational Opportunity Grant (SEOG)** is a federally funded program available to undergraduates who demonstrate exceptional financial need. Awards generally range from \$100 to \$500 per academic year.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant** was created to help students planning careers as high qualified full-time teachers in high-need subject areas in schools serving low-income students. Students must sign a service agreement and comply with all teaching requirements in order to avoid repayment of this grant as a loan.

**Texas Public Education Grant** is a need-based state grant program that provides assistance to students attending state schools. Awards for range from \$100 to \$500 per academic year.

**Towards EXcellence, Access and Success (TEXAS) Grant** is a need-based state program administered by the State of Texas available to well-prepared high school graduates who meet state determined criteria. This program is for undergraduate students who possess a minimum cumulative grade point average of 2.5. More information regarding this initial eligibility and renewal eligibility for this grant can be found at [www.collegefortexans.com](http://www.collegefortexans.com).

**Leveraging Educational Assistance Partnership Program (LEAP) and Special Leveraging Educational Assistance Partnership Program (SLEAP)** are federal and state grant programs available to undergraduate students.

**Eagle Tuition Assistance Grant** limited funding available to undergraduate and graduate students who demonstrate high financial need.

**President's Need-Based Scholarships** are designed to provide assistance to junior and senior first-generation college students who have financial need.

## EMPLOYMENT

Work-study is a self-help program that promotes student access to college while providing practical work experience for students who meet the financial need requirement. These opportunities may be on or off-campus, including community service positions. Work-study funding is very limited. Contact our office regarding work-study availability.

## SCHOLARSHIPS

Texas A&M University-Texarkana offers academic scholarship opportunities for freshmen, transfer, continuing, and other students. While financial aid is based on need, scholarships are primarily awarded on a variety of criteria, such as academic merit, leadership and extracurricular activities. Scholarships are provided by a variety of sources on- and off-campus.

Our newest scholarship is the **Arnold Scholarship** and is available for new freshmen and transfer students. The 4-Year Arnold Scholarship is available for new freshmen and is a renewable scholarship for up to \$8,000. The **2-Year Arnold Scholarship** is available for new transfer students and is a renewable scholarship for up to \$3,000.

Apply online at <https://www.tamut.edu/recruitment/online/newannual.php>.

### SCHOLARSHIP SEARCHES

Begin searching and applying for scholarships now. There are many scholarships available to help you pay for college. **All scholarships must be reported to the Financial Aid Office.**

#### Out-of-State Tuition Waivers

A non-resident student who is awarded a *competitive* University scholarship of at least \$1,000 for the academic year or summer for which the student is enrolled may be entitled to pay the fees and charges required of Texas residents. Non-Texas resident students receiving this award will pay tuition at the in-state level for each year the scholarship is received. This waiver is reflected on the fee statement as a credit for the difference between out-of-state and in-state tuition.

## LOANS

Long and short –term education loans are available for students to assist in meeting educational costs.

**Direct Loans** are long-term student loans that have low interest rates for students and parents to assist in paying college costs. Students borrowing a Direct Loan are required to complete *Entrance Counseling* and the *Master Promissory Note* online at [www.studentloans.gov](http://www.studentloans.gov) prior to receiving loan funds. According to Federal guidelines, these loans must be disbursed in two equal payments, one at the beginning of the loan period and one in the middle of the loan period.

**Direct Subsidized Loans** are need-based, federally subsidized loans with a fixed interest rate of 4.5% for undergraduate students and 6.8% for graduate students. Repayment is deferred until students graduate, withdraw, or enroll less than half-time. Interest is paid by the federal government until six months after students graduate, withdraw, or cease to be enrolled at least half-time. An origination fee of up to 1% is charged at disbursement. There is an annual maximum a student may borrow.

**Direct Unsubsidized Loans** are not based on need. “Unsubsidized” means the interest is not deferred while in school and is not paid by the federal government. Repayment may be deferred until after students graduate, withdraw, or enroll less than half-time. Unsubsidized loans have a 6.8% fixed interest rate. An origination fee of up to 1% is charged at disbursement. There is an annual maximum a student may borrow.

**Federal Direct PLUS Loans** allow parents of dependent undergraduates, as well as graduate/professional students, to borrow up to the cost of education minus other financial aid. There are not aggregate loan limits. The program has a fixed interest rate of 7.9%. An origination fee of up to 4% is charged at disbursement. Unless deferred, repayment begins 60 days after the loan is fully disbursed..

**Emergency Tuition and Fees Loans** are institutional loans that assist students meet the semester payment deadline. Applications are available online approximately one-week prior to the beginning of each semester.

## ATTENDING SUMMER SEMESTER?

Students who plan to attend **summer semester**, will be awarded their maximum remaining eligibility for the award year. Some funds, such as Pell and loans have annual limits.

# HOW TO APPLY

# 1

Complete a Free Application for Federal Student Aid (FAFSA) on or after January 1, 2011. Apply each year—financial aid is not renewed automatically.

## APPLY online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

- Go to FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- If you have not already done so, apply for a Personal Identification Number (PIN) online at [www.pin.ed.gov](http://www.pin.ed.gov). Due to the number of signatures required, using a PIN to sign your FAFSA electronically is the fastest and most reliable method.
- Follow the instructions on the site. Be sure you read “Before Beginning a FAFSA”
- Read “Common mistakes on the FAFSA” on page 5 of this guide.
- List Texas A&M University—Texarkana and our school code **(031703)** as a school choice in Step Six of the FAFSA.
- Sign your FAFSA. Students can sign the FAFSA electronically using their PIN. Parents of dependent students can also sign electronically, but must either request their own PIN or print, sign, and mail the signature page to the processor.
- After applying, you can check the status of your application and/or make corrections online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

## If You Choose to File a Paper FAFSA

- Request a paper FAFSA from the Federal Student Aid Information Center at 1.800.433.3243; OR
- Download and print one from the Federal Student Aid Web site [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).

### THEN

- List Texas A&M University—Texarkana and our school code **(031703)** as a school choice in Step Six of the FAFSA.
- Read “Common mistakes on the FAFSA” on page 5 of this guide.

## Reapply for Aid

- YOU MUST REAPPLY FOR AID EACH YEAR. Your FAFSA on the Web application has part of your information from the previous year already filled in to make the process easier. Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and select “Filling out a FAFSA.”

# 2

You will receive a Federal Student Aid Report (SAR) from the federal processor after you submit your FAFSA.

The SAR indicates your Expected Family Contribution (EFC), which is used to determine your eligibility for financial aid. It also lists information you recorded on your FAFSA, so you can check your information for accuracy.

- If you provide your e-mail address on your FAFSA, you will get an online SAR in approximately 24 hours after your FAFSA is processed. If no corrections are needed, keep the SAR with your financial aid records.

- If you want to be considered for aid at A&M—Texarkana and A&M—Texarkana is not listed in the SAR’s “College Release Section,” you must call the federal processor at 1.800.433.3243. Or you can use your PIN to make a correction at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- If your e-mail or mailing address changes, update it with the federal processor to make sure you get your SAR, electronic PIN, Renewal Reminder, and other correspondence. You can make these updates at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or on your SAR.

# 3

Follow up on your application. It may be selected for Verification or Quality Assurance.

- You are responsible for following up on your aid application.
- Check the status of your aid application and award on Web for Students (see page 10 of this guide).
- All students are required to complete and submit the A&M—Texarkana Financial Aid Application, available on our website at [www.tamut.edu/finaid](http://www.tamut.edu/finaid).
- Do not wait until school begins to submit required documents. Ask questions, if you are unsure about any part of the application process.
- If your application is selected for Verification or Quality Assurance, you will be required to provide verifying documentation before aid can be offered and disbursed to you (see “Verification/Quality Assurance,” page 7). Respond promptly to requests for information or documentation. Most forms for this process are available to print from the financial aid website at [www.tamut.edu/finaid](http://www.tamut.edu/finaid).

# 4

You will receive a Notification of Financial Aid Award from us.

- When A&M—Texarkana receives your application information from the federal processor and you have been admitted to A&M—Texarkana, we will determine if additional information is required.
- Once your financial aid application is considered complete, your file will be reviewed.
- The Office of Financial Aid and Veteran Services will award you aid based on your eligibility.
- You will receive an e-mail notifying you that you have been awarded financial aid. You will be able to view and accept your awards online via your Web for Students account.

**A&M—Texarkana  
Federal School Code  
031703**

# COMMON MISTAKES WHEN COMPLETING THE FAFSA

*When filling out your FAFSA, pay special attention to:*

## MARITAL STATUS

You must report marital status as of the date you file the FAFSA for all individuals about whom you give information. If you are not married as of the date you sign the FAFSA, check “unmarried,” even if you plan to marry during the award year. Intended spouses cannot be included in the household size, and this item cannot be updated after filing the FAFSA. If your natural mother or father are divorced and the responsible parent has remarried, when indicating the responsible parent’s marital status, mark the box that says “married/remarried” and include income/asset information for both parent and stepparent.

Also see “Adjusted Gross Income/Income Tax Paid” on this page.

## NUMBER OF FAMILY MEMBERS IN HOUSEHOLD

Include only the number of people that you/your parents now support and for whom you/your parents will continue to provide more than 50% support between July 1, 2011, and June 30, 2012. Include your unborn child, if that child will be born before or during the award year. Also include your parents’ other dependent children who will be attending postsecondary schools in 2011-12. Always include yourself (the student).

## NUMBER OF FAMILY MEMBERS IN COLLEGE

Include only household members who will attend college at least six credit hours per term or 12 clock hours per week between July 1, 2011, and June 20, 2012. Students must be working toward a degree or certificate leading to a recognized educational credential at a college eligible to participate in federal student aid programs. Do not include parents attending college.

## ADDITIONAL FINANCIAL INFORMATION

Question 42 & 91 of the FAFSA should be answered when either you or your parents have received an education credit, paid child support, or reported any of the following as income: Federal Work-Study, earning from work under a cooperative education program, scholarships, fellowships and/or grants, Hope and Lifetime Learning tax credits, or AmeriCorps awards. Combat pay included in the Adjusted Gross Income is also reported in this section.

## DRUG CONVICTION AFFECTING ELIGIBILITY

Students must answer the question about drug-related offenses. Do not leave it blank. A drug-related conviction does not necessarily mean you are ineligible for aid.

### ATTENTION:

#### Parents of Dependent Students

- Parent(s) of dependent students MUST provide:
- Social Security Number(s)
- Date(s) of birth
- Last name and first initial

Not supplying a parent’s name, date of birth, or Social Security Number will cause a student’s FAFSA to be rejected.

## ASSET INFORMATION

When answering questions pertaining to parent/student assets, you must report the net worth of those assets as of the date you complete the FAFSA. These items cannot be updated after filing the original form. Do not include the financial aid you received.

## UNTAXED INCOME

- Payments to tax-deferred pension and savings plans
- Untaxed portions of IRA and Keogh payments, 401(k) and 403(b) plans
- Total amount of child support you/your parent(s) received from January 1, 2010 to December 31, 2010
- Tax exempt interest income
- Untaxed portions of pensions (excluding “rollovers,” which must be identified as such on the IRS return)
- Military/clergy housing, food, living allowances
- Cash support or any money paid on your behalf (includes rent/mortgage, tuition, insurance paid by someone other than the parent, if dependent)
- VA non-education benefits

## ADJUSTED GROSS INCOME/INCOME TAX PAID INFORMATION

- Use a completed 2010 tax return, if possible., when completing the financial aid application.
- If your tax filing is delayed, estimate your information to meet the our “priority” deadline. If you estimate, be sure to update your application after your taxes are filed. Keep a photocopy of your tax return. You may be asked to provide a copy.
- When reporting U.S. taxes paid, do NOT report the amount of tax “withheld” and do NOT include self-employment taxes.
- If your responsible parent is remarried (even if they were not married in 2010), you must include your stepparent’s income and asset information.
- If you/your parents are married and filed separate income tax returns, income information from both tax returns must be combined and reported.
- If you/your parents are divorced, separated, or widowed, DO NOT include information about your or your parent’s spouse, even if you/your parents filed a joint tax return. For further assistance, call us at 903.223.3066.

## ESTIMATED TAXES

If you haven’t filed your 2010 federal income tax forms when it is time to apply for aid, report “estimated” 2010 income information on your FAFSA. You must correct your FAFSA if the estimate differs from your actual income. Be sure to keep a copy of your tax return and your W-2s.

# HOW NEED IS DETERMINED

## FINANCIAL NEED

The financial information you and your family provide on your FAFSA is analyzed by the federal processor using a standard formula established by the U.S. Congress called "Federal Methodology." This formula calculates your expected family contribution (EFC)—how much individual students and their families are expected to contribute toward their educational expenses.

After analyzing your financial information, the federal processor sends the results to Texas A&M University—Texarkana, indicating how much you and your family should be able to contribute toward your education. If the cost of attendance at Texas A&M University—Texarkana is greater than what the processor indicates is your family's expected contribution, then the university considers you to have financial need.

If you are classified as a dependent, your own income and assets, as well as your parents' income and assets, are considered in determining your financial need.

$$\begin{aligned} &\text{COST of ATTENDANCE} \\ &\text{- EXPECTED FAMILY CONTRIBUTION} \\ &= \text{Financial Need} \end{aligned}$$

## YOUR FEDERAL PIN

Your Federal PIN allows your access to personal information in the U.S. Department of Education systems when applying for federal student aid. If you do not have a Federal PIN, you can request one online at [www.pin.ed.gov](http://www.pin.ed.gov).

- Your Federal PIN can:
- Access FAFSA on the WEB
- Sign your FAFSA electronically or obtain a copy of your FAFSA information.
- Complete your federal student loan electronic Master Promissory Note
- Make online FAFSA corrections
- Review your grant and loan history on the National Student Loan Database System

## CHANGE IN FAMILY CIRCUMSTANCE APPLICATION

If you/your family have extenuating financial circumstances, check with our office to see if they might affect your financial aid application. Examples include:

- Divorce of parents, or you from your spouse
- Death of a major wage earner
- Loss of employment of a major wage earner
- Loss of other income or benefits (such as child support), by you, your parents, or spouse.

## COST of ATTENDANCE

Cost of Attendance includes tuition and fees, books and supplies, housing, food, transportation, clothing maintenance, and personal items (see 2011-12 Estimated Cost of Attendance" on page 2).

## EXPECTED FAMILY CONTRIBUTION

Expected Family Contribution consists of expected parental contribution and/or student contribution, depending upon the student's classification (dependent or independent). The Federal Methodology takes into account the family's income, assets, employment costs, living expenses, taxes, family size, and the number of family members in college.

## DEPENDENT OR INDEPENDENT?

The U.S. Government has established criteria for classifying financial aid applicants as either dependent or independent.

If you are able to check "YES" to any item in Step Three on the 2011-12 FAFSA, you are considered independent for financial aid purposes. If classified as independent, your need is evaluated using your own and, if applicable, your spouse's income and assets.

## KEEP THE FOLLOWING IN YOUR FINANCIAL AID FILE:

- Photocopies of your federal income tax return and W-2s
- Photocopies or printouts of your completed FAFSA
- Your Federal Student Aid Report
- Borrower copy of promissory notes
- Your Federal PIN
- Photocopies of forms or information used to complete your aid application and all correspondence with aid agencies

## REQUIRED FORMS

In order to be considered for financial assistance, you must:

- Complete the FAFSA
- Texas A&M University—Texarkana Financial Aid Application (available online at [www.tamut.edu](http://www.tamut.edu)).
- Submit a copy of all documentation requested

## SUMMER FINANCIAL AID

- Funds are available for summer awards after fall/spring semester needs have been met.
- Complete the **summer** Texas A&M University—Texarkana Financial Aid Application
- To apply for Summer 2011 financial aid, students should use a 2010 - 11 FAFSA.
- To apply for Summer 2012 financial aid, students should use a 2011 - 12 FAFSA.

# VERIFICATION/QUALITY ASSURANCE

## WHAT HAPPENS IF YOU ARE SELECTED?

Each year, about 30 percent of students' financial aid applications nationwide are chosen for "verification," a process of confirming data supplied by the applicant and/or parents on aid applications. Through verification, Texas A&M University—Texarkana resolves discrepancies on students' aid applications.

Texas A&M University—Texarkana's participation in the Federal Quality Assurance Program allows us to establish verification criteria for Texas A&M University—Texarkana and determine which student files must be verified. Because of this, you should disregard any statement on your Federal Student Aid Report that you are being verified.

If your application is selected for verification or quality assurance, or if there are discrepancies on your aid application information, you will receive an e-mail from us alerting you to check your financial aid status on *Web for Students* at [www.tamut.edu](http://www.tamut.edu) to determine which documents to provide.

Aid funds cannot be disbursed to you until you have submitted all requested documents and the accuracy of your information has been checked. The review process can take four weeks or longer.

## DO

- Turn in all documents requested by FAO as soon as possible
- Be sure all documents are signed
- Be sure your name and Campus-wide Identification (CWID) and/or Social Security Number are on all documents you submit
- Keep photocopies of all information you submit and record the date you send in the documents
- Keep photocopies of tax returns and W-2s
- Call the IRS at 1.800.829.1040, if you need copies of your IRS forms

## DON'T

- Forget to sign your form
- Submit incomplete or illegible documents; if you do, they will be returned to you with a request for acceptable forms, causing a delay in processing your aid
- Submit photocopies of income tax forms with information obstructed by another form
- Submit any documentation unless requested to do so by the FAO

# STUDENTS' RIGHTS & RESPONSIBILITIES

## IT IS YOUR RESPONSIBILITY TO:

- Complete applications correctly and on time
- Read and understand all materials sent to you from FAO and other financial aid agencies to provided on the A&M-Texarkana website; keep copies of all forms and materials that you send in
- Know and comply with the rules governing aid you receive
- Provide all documentation and information requested by FAO
- Comply with the provisions of any promissory note and all other agreements you sign
- Register for the number of hours required for your aid disbursement
- Maintain satisfactory academic progress
- Notify FA of all resources not listed on your award offer
- Use aid only for expenses related to attending A&M-Texarkana
- Check your university email account and *Web for Students* for financial aid information
- Keep your contact information up to date with the university, as well as other financial aid agencies and processors

## YOU HAVE THE RIGHT TO:

- Be informed of the correct procedures to apply for aid, cost of attendance, aid availability, how financial need is determined, aid awarding criteria, how academic progress is determined, and what you must do to continue receiving aid
- Be informed of the type and amount of your assistance, how much of your need has been met, and how and when you will receive funding
- Appeal financial aid office decisions about your application
- View the contents in your financial aid file, in accordance with the Family Educational Rights and Privacy Act
- Know the terms of any loan that you accept, including the annual interest rate, the interest accrual schedule, the repayment schedule, and default penalties

# SATISFACTORY ACADEMIC PROGRESS

Students receiving financial aid are required to maintain satisfactory academic progress. Effective Summer 2011, to be eligible to receive financial aid, a student must comply with the following conditions:

## QUALITATIVE MEASURE:

### Minimum Cumulative Grade Point Average:

- Undergraduate students must maintain a 2.0 on all coursework attempted
- Graduate students must maintain a 3.0 on all coursework attempted

## PACE MEASUREMENTS:

### 1. Deficit Hours:

Students must earn at least **67%** of all credit hours attempted over the course of their attendance at **ALL** educational institutions, regardless of whether or not financial aid was received.

### 2. Excessive Hours

Undergraduate and Graduate students are eligible to receive financial aid for a limited time while pursuing a degree. Students once a student exceeds 150 percent of the number of credits that it takes to obtain a degree they will be considered to be ineligible for financial aid.

#### Undergraduate Students

The maximum number of cumulative hours a student may attempt is limited to 180 semester hours. All periods of enrollment including transfer hours from another college, must be considered toward the 150% calculation even if the student did not receive financial aid. Once the student has attempted 150% of the hours required to graduate, the student may not be eligible for financial aid in future semesters unless approved through the appeal process.

#### Graduate Students

The maximum number of cumulative hours a student may attempt is limited to 54 semester hours. All periods of enrollment, including transfer hours from another college, must be considered toward the 150% calculation even if the student did not receive financial aid. Once the student has attempted 150% of the hours required to graduate, the student may not be eligible for financial aid in future semesters unless approved by the appeal process.

## APPEALS

Federal student aid regulations authorize institutions the option of allowing a student to appeal an adverse SAP decision. A&M-Texarkana will allow a student to appeal an adverse SAP decision based on extenuating circumstances beyond the student's control. The appeal must be submitted in writing and must be submitted four weeks prior to the end of the semester the student is seeking funding.

If the student has exceeded the maximum time frame of 150% of the number of semester hours required for graduation in his/her program of study, as published in the University's Catalog and is appealing based on a change of major, he/she must submit documentation (including a degree plan or degree worksheet) to the FAO stating the reason for the change and indicate the courses remaining to be taken in the new major.

A student who wishes to appeal an adverse finding shall do so in writing to the FAO. The appeal must provide information regarding why the student failed to meet SAP, and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation.

**The submission of an appeal does not guarantee that an approval is forthcoming. Students who are denied financial aid should make alternative arrangements to meet their educational expenses.**

# CONFIDENTIALITY OF STUDENT RECORDS

A&M-Texarkana ensures the confidentiality of student records in accordance to the Family Education Rights and Privacy Act of 1974—Buckley Amendment. Your family financial information and the type and amount of your aid are held in the strictest confidence.

Information is released only with your written consent.

For further information regarding the Buckley Amendment, visit <http://epic.org/privacy/education/ferpa.html>.



# RECEIVING YOUR FINANCIAL AID

## ENROLLMENT REQUIREMENTS

Students must enroll at least half time to receive most types of financial aid assistance. Students who enroll less than full time by have their aid adjusted after the drop/add period. If a student reduces the number of hours he or she is registered for after financial aid has paid, repayment of funds that he or she is ineligible for may occur. Federal Pell Grant awards are prorated according to enrollment status. See the chart below for minimum requirements based on classification.

Financial aid is recalculated until the University's official census date. Therefore, it is advisable for students to finalize enrollment prior to the start of the semester to avoid the repayment of financial aid.

Classification	Full Time		Three-Quarter Time		Half Time	
	Fall/Spring	Summer	Fall/Spring	Summer	Fall/Spring	Summer
Undergraduate/ Postbac	12	12	9	9	6	6
Graduate	9	9	N/A	N/A	6	6

## DISBURSEMENT

If a student is eligible, financial aid will be applied to his or her semester's charges approximately 7 days prior to the start of a semester. These funds will be credited to the student's tuition and fee charges first, then to other university charges, such as housing or campus dining. Any amount that is remaining is considered to be a financial aid refund.

Financial aid refunds are created by the A&M-Texarkana Business Office and begin on approximately the first day of classes for the semester. Students receive their financial aid refunds by direct deposit or by mail.

A&M-Texarkana offers the service of depositing your financial aid refund directly into your bank account. This process speeds disbursement of your financial aid and saves trips to the bank. For more information about direct deposit, contact the Business Office online at [www.tamut.edu/Business%20Office/index.html](http://www.tamut.edu/Business%20Office/index.html).

For students who do not sign up for direct deposit, the Business Office mails financial aid refund checks directly to the local address listed on the student academic file.

A&M-Texarkana disburses aid only after verifying enrollment status and making sure student have no financial aid or academic holds on their records. Holds may prevent disbursement of financial aid. All unpaid tuition/fees and housing/meal plans are deducted from students' Title IV balance to the student.

**Financial aid cannot be used to pay prior-term tuition and fees.**

## TAXATION OF AID PROGRAMS

Any funds you receive from scholarships, benefits, and grants from A&M-Texarkana or any other source that, combined, exceed the cost of tuition, fees, books, and required equipment and supplies, are considered taxable income. This includes Federal Pell Grants, but not federal loans. You are responsible for keeping records and completing your tax forms properly.

We recommend that students keep a receipt file of educational purchases.

For more detailed information, consult the IRS, your income tax form instruction booklet, or your personal tax advisor.

# WITHDRAWALS

## WITHDRAWALS

Students who wish to withdraw must follow A&M-Texarkana's official withdrawal policy. The Registrar's Office assists students who wish to withdraw from the university and coordinates the process. Complete information regarding the process can be found on the Registrar's website at [www.tamut.edu/registrar](http://www.tamut.edu/registrar).

Withdrawing from classes will affect your percentage of hours earned. All student must earn 67% of all hours attempted to remain eligible for financial aid.

If you officially withdraw or stop attending all courses, you may be required to repay all or part of the financial aid disbursed to you for the term in which you withdraw.

Students receiving federal funds may be required to repay aid determined to be "unearned." The earned/unearned calculation is based on the percentage of days attended during the term in which you withdrew. The amount you have earned is determined on a pro-rata basis. That is, if you complete 30% of the term in which you withdrew, you have earned 30% of the federal aid you received. Once you have completed 60% of the term, you are considered to have earned all of your aid.

The difference between your earned federal aid and 100% equals the percentage of unearned federal funds that are subject to repayment. Federal regulations require the Title IV aid A&M-Texarkana offers to be refunded in the following order:

1. Federal Direct Unsubsidized Loans
2. Federal Direct Subsidized Loans
3. Federal Direct Graduate PLUS Loans
4. Federal Direct PLUS Loans (for parents)
5. Federal Pell Grants
6. Federal Supplemental Educational Opportunity Grants
7. Federal TEACH Grant

## WEB FOR STUDENTS

Web for Students is a web based interface to our student information system. Access Web for Students to view your Admission Status, Account Summary, Register for Classes, Financial Aid Inquiry, Grade Inquiry, Hold Inquiry, and to obtain transcripts.

How to use Web for Students:

1. From <http://www.tamut.edu>, select Current Students and click on Web for Students or go directly to <https://eagles.tamut.edu>.
2. Click on Enter Secure Area.

For grants, the law provides that you return 50% of any grant you receive requiring repayment. Any amount you do have to return is a grant overpayment, and you must arrange with A&M-Texarkana or the U.S. Department of Education to return the funds

If, as a result of withdrawal, cancellation, or termination of attendance, you are entitled to a refund of tuition/fees or campus housing charges and you received aid for the same payment period, part of your refund will be returned to the appropriate federal Title IV or institutional account. Any amount remaining after accounts from which you received aid have been reimbursed, will be returned to you.

### **Please Note:**

- You may also be required to repay other federal, state, institutional, or private student financial aid programs based on the terms and conditions associated with those programs.
- A&M-Texarkana is required to return to the applicable federal program account the unearned percentage of institutional charges (tuition, fees, on-campus housing/meal plan). A&M-Texarkana may bill you for any funds returned on your behalf, including loan funds.



3. Enter your User ID. The User ID has been provided to you in previous correspondence.
4. Enter PIN - The first time you access Web for Students, your password will be your date of birth (example - April 15, 1975 = 041575). You will be asked to change your PIN. Select another six-digit number that is not your date of birth.
5. If this is your first time to access Web for Students, you must set up a Pin Question and Answer.
6. Follow instructions on the screen to select your desired information.

# VETERAN SERVICES

The Veteran Services Office (VSO) at Texas A&M University-Texarkana assists United States military veterans and their eligible dependents with questions regarding educational benefits earned by active duty service or transfer of eligibility and certifies enrollment for each requested term based on eligibility.

The United States Department of Veteran Affairs (VA) requires the university to report the names of those undergraduate and graduate students receiving benefits who are not meeting Satisfactory Academic Progress (SAP) in their course work.

For this purpose, see Satisfactory Academic Progress in the Office of Financial Aid and Veteran Services.

- For reporting purposes, the university officially considers a VA student as failing to make SAP when he has been placed on academic probation two consecutive semesters and/or when the veteran is placed on academic Suspension. For information regarding Probation and Suspension, see the online University Catalog.
- Although reporting this information does not affect the student's enrollment at A&M-Texarkana, the student will not be certified as enrolled for veteran education benefits until the required Grade Point Average (GPA) is attained.
- The VA requires A&M-Texarkana to calculate a GPA for all courses fulfilling degree requirements for undergraduate and graduate students. For VA, and "S" will equal 3.00 and a "U" will equal 0.00. All veterans must have and follow an official degree plan, and the student must submit a copy of his/her official degree to the VSO prior to being certified for the student's second semester at A&M-Texarkana.

**Note:** Graduate students cannot receive benefits for more than 24 credit hours of leveling courses (required undergraduate background courses).

In order to apply for Federal Veterans Benefits listed below, you will need to complete the VA Form 22-1990 online at [www.gibill.va.gov/GI\\_Bill\\_info/How\\_to\\_Apply.htm](http://www.gibill.va.gov/GI_Bill_info/How_to_Apply.htm).

Persons applying for veteran benefits for the first time should bring their DD-214 and where applicable, a marriage certificate, divorce decree, and/or children's birth certificates. If applying for certification of transferred benefits, a written and signed document from the veteran is also required.

Please contact our office if you have any questions about these benefits or if you need assistance applying for your benefits.

First time students: When you register for classes, you must obtain a signed copy of your degree plan from an advisor and bring it to our office to complete the certification process.

## POST 9/11 GI BILL (CH 33)

This benefit will pay tuition directly to the university. Additionally, students will receive a payment of up to \$1,000 annually (divided by academic term) for books and supplies. They will also receive a monthly living allowance base on the DoD Basic Allowance for Housing (BAH) rate for E-5's with dependents. This amount of this benefit varies from 40% to 100%, depending on the length of service. Distance education students are not eligible for BAH.

