

# STUDENT FINANCIAL AID

## Financial Aid

Financial Aid is made available by a process through which the student, the student’s family, and Texas A&M International University work together through federal, state, and local programs to assist in meeting the student’s financial needs to attend college. To qualify for financial assistance, a student must be admitted into a degree-granting course of study, be meeting TAMIU’s Satisfactory Academic Progress (SAP) Policy, and must not be in default on any student loan. The student must not owe a balance for Federal Title IV funds returned due to complete withdrawal from TAMIU or any other institution. All students must apply for financial aid on an annual basis and must always meet the SAPP, including semesters where no financial aid was received.

### SATISFACTORY ACADEMIC PROGRESS POLICY (SAPP)

Before a student receives federal, state, and institutional aid, federal regulations require that the student meet and continue to meet some basic academic progress standards. The following represents TAMIU’s satisfactory academic progress policy regarding GPA, PACE towards degree completion, and Maximum Time-frame Credit requirements. To read the complete SAPP policy go to <https://www.tamiau.edu/finaid/SAPP.pdf>

SAPP Components	Undergraduate Students	Graduate Students	Doctoral Students
GPA – Minimum overall TAMIU GPA requirement	TAMIU GPA must be a 2.0 or above at the end of each semester at TAMIU.	TAMIU GPA must be a 3.0 or above at the end of each semester at TAMIU.	TAMIU GPA must be a 3.0 or above at the end of each semester at TAMIU.
PACE – completion rate of all courses attempted (this includes all transfer hours)	Student must pass 67% of overall attempted hours.	Student must pass 50% of overall attempted hours.	Student must pass 50% of overall attempted hours.
Maximum Timeframe – once a student maximizes these hours, he/she is no longer eligible for financial aid. This includes all transfer hours.	1st bachelor’s degree – maximum allowed attempted hours is 180 hours.	1st master’s degree – maximum allowed attempted hours is 75 hours.	1st doctoral degree- maximum allowed attempted hours is 114 hours.

### APPLYING FOR FINANCIAL AID

To apply for federal financial aid, a student must submit to the U. S. Department of Education a Free Application for Federal Student Aid (FAFSA) at [www.studentaid.gov](http://www.studentaid.gov) FAFSA School Code: 009651. Students who have previously applied for federal student aid will receive a reminder to do their application by e-mail. Students under HB 1403 and/or SB 1528 can apply for state aid through the Texas Application for State Financial Aid (TASFA). Applications are available on October 1, in our office or website <http://www.tamiau.edu/finaid/forms.shtml>

It is the student’s right to know:	It is the student’s responsibility to:
The cost of attending the University	Complete all required application forms accurately
The deadlines for submitting applications	Know and comply with all deadlines
The elements of determining financial need and how much need has been met	Know and comply with the refund and repayment policy
The terms of student loans	Maintain a satisfactory level of academic progress
The University’s refund and repayment policy	Notify loan service of any status changes
The University’s satisfactory academic progress policy	Read and understand forms which require a signature
What financial assistance is available	Request additional clarification or reconsideration of any aspect of the aid application or package
	Review all information about the University
	Submit all requested information in a timely manner

**It is the student’s responsibility to obtain the appropriate forms and file them by the required deadlines.**

### FINANCIAL AID PRIORITY DEADLINES

To receive full consideration for financial assistance and to ensure the determination of eligibility by the beginning of a given application period, a student must submit all required application forms to the office by the deadline dates below:

Semester	Priority Deadline to Submit Application	Deadline to Submit All Required Documents
Fall or Fall & Spring	January 15	June 30
Summer	May 1	May 30
Spring	December 3	December 20

### Non-Degree/Non-Certification or Transient Students

Federal regulations state that individuals enrolled as regular students in an eligible program can receive federal Title IV aid and/or state aid. A regular student is obtaining a degree offered by this institution. Students enrolling at TAMIU as non-degree and non-certificate or are here just for the summer as transient students are not eligible for federal Title IV programs or state financial aid. Students can apply for a private loan for these courses. To find lenders visit, <https://www.elmselect.com/v4/>.

A transient student who is obtaining a degree from another institution can submit a consortium agreement so we can determine if they qualify for federal assistance. The required forms are on our website, <https://www.tamiau.edu/finaid/forms.shtml>.

### GRANTS

The Federal Pell Grant, a Title IV Program, is available through the FAFSA. The Federal Pell Grant is for undergraduate students who have not earned a bachelor’s degree and who demonstrate financial need as determined by

the Free Application for Federal Student Aid (FAFSA). Award amounts vary depending on your Student Aid Index (SAI) as determined by the FAFSA and how many credit hours you are taking each semester. Recipients must be making Satisfactory Academic Progress to continue receiving the Pell Grant. The lifetime limit of the Federal Pell Grant is 600%, which is equivalent to twelve semesters at full-time enrollment, including summer.

The Federal Supplemental Educational Opportunity, a Title IV Program, is available through the FAFSA. This grant is for Pell-receiving undergraduate students who demonstrate exceptional financial need. Those with the lowest Student Aid Index (SAI) have primary consideration, as determined by the Free Application for Federal Student Aid (FAFSA). Funding is limited; therefore, priority awarding is for students who submit their FAFSA and complete their file by our priority deadline. Additionally, recipients must be making Satisfactory Academic Progress. This award is subject to federal funding and, therefore, may not be available each semester.

The Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant, a Title IV Program, is available through the FAFSA. This program awards eligible students who plan to teach and complete the TEACH Grant Agreement to Serve requirement. The award may be up to \$4,000 per year (pro-rated for less than full-time enrollment). The maximum award allowed during a baccalaureate program is \$16,000 and in a graduate program is \$8,000. Recipients will be required to teach in a Title I school and high-need field for four out of the eight years immediately following the completion of study or upon ceasing enrollment.

The Toward Excellence, Access, and Success (TEXAS) Grant is offered through the FAFSA or TASFA. This grant is available to Texas resident undergraduate students who have not received a baccalaureate degree, demonstrate financial need, and have completed the recommended, distinguished, or foundation curriculum from an accredited public or private Texas high school. Funds are limited; therefore, students who apply by the priority deadline and meet two out of four components of the State of Texas Priority Model will have priority. The maximum duration of eligibility for this program is limited to five consecutive years, 150 attempted semester credit hours, or graduation, whichever comes first.

The Texas Transfer Grant Program provides need-based grants to enable eligible students to transfer from two-year to four-year institutions of higher education in Texas. To receive the grant, eligible students must complete a financial aid application, have earned an associate degree, be enrolled at a participating Texas public four-year institution such as TAMU, and remain enrolled in at least 12 semester credit hours per semester.

The Texas Public Education Grant and the Texas Resident Assistant Grants & Scholarships, such as the DUSTY Grant, Texas Resident Success Grant, Texas Resident Summer Grant, and Scholarship are institutional grants awarded to undergraduate Texas residents who demonstrate financial need as determined by the Free Application for Federal Student Aid (FAFSA) or Texas Application for State Financial Aid (TASFA). Funding is limited; therefore, priority awarding is for students who submit their applications and documents before the priority deadline. Students must enroll for at least three credit hours each semester to be eligible. Additionally, recipients must be making Satisfactory Academic Progress. This award is subject to funding and, therefore, may not be available each semester.

## SCHOLARSHIPS

### Freshman Merit-Based Scholarships

Our freshman scholarships are honorary, four-year, merit-based scholarships awarded to high academic achievers. These scholarships are automatic scholarships awarded to qualified students upon meeting the following scholarship criteria.

To be eligible, students must be first-time freshmen, admitted to TAMU by February 1, the priority deadline, and earn the SAT or ACT scores outlined below while meeting the high school percentage rank requirement:

Freshman Merit-Based Scholarships	Amount (Total)	Amount (Year)	Ranking OR	SAT Scores	OR	ACT Scores
Presidential Scholarship total	\$30,000	\$7,500 yearly award	Top 1-2%	SAT 1360+	OR	ACT 29+
Achievement Scholarship total	\$25,000	\$6,250 yearly award	Top 3-4%	SAT 1290+	OR	ACT 27+
Pride Scholarship total	\$20,000	\$5,000 yearly award	Top 5-6%	SAT 1250+	OR	ACT 26+
Discovery Scholarship total	\$15,000	\$3,750 yearly award	Top 7-8%	SAT 1210+	OR	ACT 25+
Dustdevil Award total	\$10,000	\$2,500 yearly award	Top 9-10%	SAT 1160+	OR	ACT 24+

The table above also demonstrates the award amount the student would earn based on Redesigned SAT or ACT scores and high school percentage rank.

### Valedictorians – Exemption for Highest Ranking High School Graduate

Valedictorians from Texas high schools accredited by the Texas Education Agency are entitled to a tuition exemption during their first year at Texas A&M International University. No formal application is required. Qualified students must present their official valedictorian declaration to the University Registrar's Office at the beginning of the fall semester.

### Transfer Merit-Based Scholarships

Our transfer student scholarships are honorary, merit-based scholarships awarded to students transferring to TAMU in the Fall or Spring. These scholarships are automatic for qualified students upon meeting the following scholarship criteria.

To be eligible, students must meet the following scholarship criteria.

Transfer Merit-Based Scholarships		
Scholarship:	Presidential	Achievement

Award:	\$6,000*	\$1,500 per semester with full-time enrollment	\$4,000*	\$1,000 per semester with full-time enrollment
Requirements:	45+ credit hours applicable toward degree and GPA of 3.75	Award will prorate if not enrolled full-time	45+ credit hours applicable toward degree and GPA of 3.50	Award will prorate if not enrolled full-time

**Note: Students with 90+ semester credit hours are not eligible for the Transfer Merit-Based Scholarships.**

**TAMIU Fund\$Finder powered by Scholarship Universe** is our exclusive scholarship-matching tool for admitted TAMIU students. TAMIU Fund\$Finder links Dustdevils to millions of dollars in scholarships. To begin the journey login here.

### Scholarship Information for Graduate Students

The Office of Graduate Studies, the individual colleges, and the academic departments administer fellowships and scholarships. All students should contact their college and major department for information. The Lamar Bruni Vergara Educational Fund provides scholarships, assistantships, and GRE/GMAT reimbursements. Visit their website at <http://www.tamui.edu/gradschool/fellowships.shtml>

### Scholarship Recipients and Non-Resident Tuition Waivers

A student who is awarded a competitive university scholarship of at least \$1,000 for the academic year or summer of which the student is enrolled and who is either a non-resident or an international student may pay the tuition and fees required of Texas residents without regard to the length of time the student has resided in Texas. This scholarship must be awarded by a TAMIU scholarship committee officially recognized by the Texas A&M International University Administration, and each waiver must be approved as the competitive slots are limited.

### WAIVERS

#### Educational Aide Exemption Program

The purpose of the Educational Aide Exemption Program is to encourage certain educational aides to complete full teacher certification by providing need-based exemptions from the payment of tuition and certain mandatory fees at Texas public institutions for higher education.

Eligibility Requirements:

- Be a Texas resident.
- Be registered for the Selective Service or be exempt from this requirement.
- Be employed in some capacity by a public school district in Texas during the full term for which the student receives the award.
- Submit FAFSA/TASFA by the first-class day and show financial need.

- Have been employed by a public school district in TEXAS working full-time in a classroom directly with students in a teaching capacity as an educational aid for at least one school year or a substitute teacher for 180 days of the past five school years preceding the term or semester for which the student is awarded their initial exemption.
- Meet satisfactory academic progress policy (SAPP); and
- Be enrolled in courses required for teacher certification in one or more areas that the Texas Education Agency has determined to be experiencing a critical shortage of teachers at public schools in Texas per Texas Administrative Code, 21.1083 (6).

The deadline to submit the Educational Aide Exemption Application to the Office of Financial Aid is by the twelfth-class day of the semester for which you are applying, as this program's funding is limited. Please allow at least two weeks for processing.

#### Good Neighbor Program Exemption

The Good Neighbor Exemption Program provides tuition assistance to students from an eligible country(s), of the Western Hemisphere other than Cuba or the United States. Applicants must have been born in and are current residents of the nation. Applicants must be admitted to TAMIU and meet the Satisfactory Academic Progress (SAP) policy requirements. The application will be available from January through March 10 of each year. For more information click here and/or email [scholarships@tamui.edu](mailto:scholarships@tamui.edu)

#### Mexican Tuition Waiver Program

The purpose of the Mexican Tuition Waiver Program is to permit a small number of individuals with financial needs, who are citizens of Mexico, to enroll in a Texas public university and pay the resident tuition rate. Students must apply on an annual basis. The last day to apply is the first-class day of the semester they are applying. Application is available online: <https://wvlfirms.tamui.edu/Forms/MexTuitionWaiver>

Eligibility Requirements:

- Must be a citizen of Mexico and reside in Mexico,
- Must show financial need,
- Must attend an eligible Texas public university and enroll full-time.

#### STUDENT EMPLOYMENT PROGRAM

The Office of Financial Aid coordinates student part-time employment. Students may visit the online job database for applications, eligibility requirements, and current postings at [Workday for Student Employment](#).

**Student employees** are paid bi-weekly and earn at least minimum wage. Student employees are not eligible for fringe benefits, paid holidays, retirement, vacation, or sick leave. Federal and state work-study programs provide part-time employment for U.S. citizens, permanent residents, and eligible non-residents, within fund limitations, who have an established financial need and desire campus employment.

To qualify for the **Federal/Texas State College Work-Study Programs**, a student must have submitted a FAFSA, have financial need, be enrolled, or accepted for enrollment, and be making satisfactory academic progress. The Texas College Work-Study program has two additional requirements: a student must be a Texas resident not receiving an athletic scholarship.

The **Federal Community Work-Study Service Program** allows students who qualify to work part-time as part of the No Child Left Behind initiative. Based on the philosophy that children are our nation's greatest asset. It calls on all Americans to support teachers and help ensure that every child can read well by the end of third grade. Eligible and dedicated college students are called to serve as reading and math tutors, as well as mentors and role models in our community.

All work-study students are paid at least minimum wage, work an average of 10 to 19 hours per week, and do not receive fringe benefits.

The Office of Financial Aid has the right to discontinue employment if a student employee does not meet and/or maintain the registration and/or grade point average requirements. For more information call (956) 326-2165 or email [campusjobs@tamiu.edu](mailto:campusjobs@tamiu.edu).

## LOAN PROGRAMS

The **William D. Ford Direct Student Loan Program (Federal Subsidized and Unsubsidized Loan Programs)**, a Title IV Program, is offered through the FAFSA. To qualify a student must meet satisfactory academic progress, have eligibility based on the cost of attendance, and enroll for a minimum of 6 hours each semester as an undergraduate student or a minimum of 3 hours each semester as a graduate student. Students are notified of their eligibility for the Direct Loan program(s) through a financial aid offer based on classification. Graduate students qualify for the Direct Unsubsidized Loan program only.

The **Federal Parent Plus Loan**, a Title IV Program, is available through the FAFSA. This loan is available to parents of enrolled dependent students. Parents can apply by signing into the <https://studentaid.gov/> website. Approval of the loan is based on the borrower's credit history. The amount of the loan cannot exceed the student's cost of attendance. Students must meet satisfactory academic progress and enroll for a minimum of 6 hours each semester.

The **Federal Graduate Plus Loan (FGPLUS)**, a Title IV Program, is offered through the FAFSA. This loan is available to graduate students. Students can apply by signing into the <https://studentaid.gov/> website. Approval of the loan is based on the borrower's credit history. The amount of the loan cannot exceed the student's cost of attendance. A student should apply for the Direct Unsubsidized Loan program before the FGPLUS. Students must meet satisfactory academic progress and enroll for a minimum of 3 hours each semester.

The **College Access Loan Program**, a state program, is available through FAFSA or TASFA. This loan is available to Texas resident students who are meeting satisfactory academic progress, have eligibility based on cost of attendance, and enroll for a minimum of 6 hours each semester as an undergraduate or a minimum of 3 hours each semester as a graduate. Approval of the loan is based on the borrower's credit history or co-signer's credit history. Students can apply by signing into the <http://www.hhloans.com/> website.

**Private Alternative loans** are for students who have exhausted all other avenues of financial aid. The amount of the loan cannot exceed the student's cost of attendance. Approval of the loan is based on the borrower's credit

history. Although not limited to, students can apply by signing into the <https://www.elmselect.com/> website.

## Types of Financial Aid

Students and their families can choose from many different types of financial aid. Some are based on financial need, and some on academic performance. Others are tied to a student's or family's ability to borrow. Not all colleges and universities participate in all programs, but the more you know about financial aid, the better prepared you will be. This resource will provide you with information on different types of financial aid available to students attending Texas colleges and universities. These include.

- Exemptions
- State and Federal Grants and Scholarships
- Private/Corporate Grants and Scholarships
- Loans
- Loan Repayment Programs
- Tax Credits and Other Programs
- Waiver Programs
- Work Study Programs
- \$1000 Tuition Rebate Program

## Gainful Employment Program

At TAMIU, additional certificate programs are offered, however, Title IV assistance is currently **NOT** approved for such programs by the U. S. Department of Education. Following current guidelines, financial aid can be offered to students in a 'certificate program' only if the SCHOOL is awarding the certificate. At TAMIU, the certificate is not awarded by the SCHOOL but rather from the State of Texas; the student completes all required coursework at TAMIU which allows the student to 'sit' for certification at the State level, but students NOT certified by the State of Texas will not be allowed to 'practice/work' in Texas. Therefore, TAMIU's 'certificate programs' do not fall under the purview of a Gainful Employment program and the student is not eligible to receive financial aid.

## PURCHASING BOOKS USING FINANCIAL AID

Students who are receiving financial aid can purchase their books and supplies at the University Bookstore by charging them to their student account. Students must have a complete financial aid folder, and have enrollment, and their amount of aid must exceed the total tuition and fee charges for the semester. You will need to present your TAMIU ID card to the University Bookstore. Please visit [www.tamiubookstore.com](http://www.tamiubookstore.com) for more information.

Bookstore purchases begin on:

- Fall semester: July 25th.
- Spring semester: December 1st.
- Summer terms: one week before first class day

By charging your books and supplies, you agree to adhere to the policies of TAMIU's Office of Financial Aid, Bursar's Office, and Bookstore. These policies include, but are not limited to, refunds, returns, and exchanges.

## PAYMENT OF TUITION AND FEES

Financial aid funds are credited to a student's account balance after the census date of each semester. A student must have all financial aid requirements complete and enrollment for the current term.

Students are responsible for making timely payments on their accounts to avoid late fees if their financial aid requirements are not complete or their aid is not enough to cover the entire balance.<sup>1</sup>

The following grants will automatically get credited to the current semester\* account when students enroll for the required number of hours for which they were awarded and have met all requirements:

- Federal Pell Grant (FPELL)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Texas Public Educational Grant (TPEG)
- Texas Resident Success Grant (TAMIU Grant)
- DUSTY Texas Resident Grant (TAMIU Grant)
- Towards Excellence, Access, and Success Grant (Texas Grant)
- All Scholarships awarded by TAMIU.
- Other grants awarded by TAMIU.

Students are responsible for payment of all past-due balances at the University.

**IMPORTANT NOTE:** Since financial aid awards are automatically applied to your account, your classes, or a portion thereof, you will **NOT** be dropped for non-payment. If you change your mind about attending TAMIU, you **MUST** officially notify the University Registrar's Office to drop your classes and the Office of Financial Aid to cancel your financial aid awards.

## FINANCIAL AID AUTHORIZATIONS, DISBURSEMENT, AND REFUNDS

Financial aid will be authorized (credited) into the student account after the census date of each semester.

If a student received financial aid above their tuition and fees and other on-campus expenses (such as bookstore purchases, campus housing, and meal plan) for a given semester, a disbursement (sometimes referred to as a refund) will be issued by the Bursar's Office at TAMIU. Disbursements are released on Friday afternoons. Students will receive their disbursement by direct deposit to the account of their choice.

For courses that begin after the regular semester date, disbursements will be issued until approximately a week after the census date for that course(s).

Pending financial aid will not be disbursed (aid that has not been confirmed). If you have questions regarding pending financial aid, please contact the Office of Financial Aid. Under no circumstances will financial aid be released before the designated disbursement date.

Generally, a student ceases to be eligible for aid once he/she has finished the term and is no longer enrolled. An otherwise eligible student becomes ineligible to receive FSA funds on the date that the student:

- for a loan made under the Direct Loan program, is no longer enrolled at least half-time.
- for purposes of the Pell Grant and FSEOG Grant, is no longer enrolled at the school for the award year.

However, if certain conditions are met, a student might be considered for a disbursement after the date they became ineligible. These disbursements are called "late disbursements." The student may submit verification documentation

and receive a late disbursement after they cease enrollment if the Department of Education processed a FAFSA with an official EFC while he/she was still enrolled and eligible. In addition, for a Direct Loan program student loan, the loan must be originated before the date the student became ineligible.

The student must complete verification no later than 120 days after the last date of enrollment. A school may not make a late disbursement later than 180 days after the date the student becomes ineligible.

## WITHDRAWAL FROM ALL COURSES & RETURN OF FEDERAL STUDENT AID

*Students receiving federal financial aid who withdraw from or stop attending all courses may be required to return a portion of the financial aid received.*

Federal regulations [HEA Section 484B, 485(a)(1)(F), 34 CFR 668.22], referred to as the Return of Title IV Funds policy, require TAMIU to calculate a refund and repayment of federal aid received by students who withdraw before the 60% point of a term for which he/she has received federal aid. The Title IV (federal) programs under this policy are the Federal Pell Grant, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Educational Assistance for College and Higher Education (TEACH) Grant, and Federal Direct Loans (Subsidized, Unsubsidized and PLUS). According to the Return of Title IV (R2T4) Funds policy, the student is allowed to retain only the amount of Title IV financial aid that was earned. If a student withdraws or stops participating in classes, a portion of the aid received is unearned and must be returned to the Title IV programs from which it was received. If the R2T4 calculation results in unearned aid that must be returned, both the school and the student are responsible for returning funds.

Students wishing to withdraw from the University must initiate the withdrawal process in the Office of the University Registrar (ZSC 121).

A student who fails all their classes in a term may be subject to the R2T4 calculation. If a student "earned" at least one of their F's (i.e. they participated in class until the end of the semester and received an F for poor performance), then no calculation is required. However, if the student failed all classes because they stopped attending at some point in the semester, then an R2T4 calculation is required based on the last documented date of attendance. If a last date of attendance cannot be determined, the 50% point of the term will be used as the withdrawal date, and the unearned aid will be 50%. At the end of the term, the Office of Financial Aid will notify students who have received all Fs of the requirement to perform the R2T4 calculation.

Additional information concerning financial aid can be found at the Federal Student Aid website, [studentaid.gov](http://studentaid.gov) (<http://studentaid.gov>).

Undocumented students can use the college guide for undocumented students (<http://www.onlinecolleges.net/for-students/undocumented-student-college-guide/>) to find information on the DREAM Act and DACA, How to find and apply for colleges, and financial aid for undocumented students.

Texas A&M International University and the Office of Financial Aid are committed to conducting business in an ethical manner and with the highest level of integrity. To this end, our office adheres to the Texas A&M University System Ethics Policy 07.01 (<http://policies.tamus.edu/07-01.pdf>) and Texas Higher Education Fair Lending Practices 07.02 (<http://policies.tamus.edu/07-02.pdf>) as indicated in our Code of Conduct for Financial Aid Professionals at Texas A&M International University (<https://www.tamui.edu/finaid/Documents/Other/code-of-conduct-for-financial-aid-professionals-at-tamui-2023.pdf>). In addition, as a member

of the National Association of Student Financial Aid Administrators, we comply with their Statement of Ethical Principles ([https://www.nasfaa.org/Statement\\_of\\_Ethical\\_Principles/](https://www.nasfaa.org/Statement_of_Ethical_Principles/)) and Code of Conduct for Institutional Financial Aid Professionals. ([https://www.nasfaa.org/Code\\_of\\_Conduct/](https://www.nasfaa.org/Code_of_Conduct/))

The Office of Student Financial Aid  
Texas A&M International University  
5201 University Boulevard  
Zaffirini Student Success Center, Suite 214  
Laredo, Texas 78041-1900

Telephone: (956) 326-2225

Fax: (956) 326-2224

Office Emails:

General Financial Aid: [financialaid@tamiu.edu](mailto:financialaid@tamiu.edu)

Appeals: [appeals@tamiu.edu](mailto:appeals@tamiu.edu)

Scholarships: [scholarships@tamiu.edu](mailto:scholarships@tamiu.edu)

Student Employment: [campusjobs@tamiu.edu](mailto:campusjobs@tamiu.edu)

**FAFSA School Code: 009651**