

RECEIVING YOUR AID

WHERE TO BEGIN

1

Review your **Financial Aid Offer** located on the "Awards" page under "Offered Aid" in the [Financial Aid portal](#), before accepting, reducing or declining aid.

2

Review your **estimated cost of attendance** on the "View My Cost of Attendance" page in the [Financial Aid portal](#), to determine if additional funding is needed.

3

Review this **Offer Guide** for factors affecting your aid, required next steps and additional resources.

4

Accept, reduce or decline your offered aid.

- Log in to Howdy at howdy.tamu.edu using your Texas A&M NetID
- Click the Financial Aid Portal card or search "Financial Aid Portal" in the search bar
- In the left menu, select "Academic Year 2026-2027" and click the "Awards" page
- Follow the instructions under "Offered Aid" to begin processing each type of aid

FINANCIAL AID OFFER ADJUSTMENTS

Adjustments to your Financial Aid Offer may result from one or more of the following situations:

- Additional awards or resources
- Enrollment changes
- Course(s) not counting toward your degree
- Residency status changes
- Financial aid eligibility changes
- Classification changes
- Cost of attendance changes
- Campus or major changes

If your offer is adjusted, we'll send a notification to your Texas A&M email. You can view your offer on the "Awards" page in the Financial Aid Portal in Howdy.



FEDERAL DIRECT LOANS

Your Financial Aid Offer shows your eligibility for the Federal Direct [Subsidized](#) and/or [Unsubsidized](#) Loan programs.

- If you have been offered loans, plan to accept them and it is your first time borrowing, you will need to complete a **Master Promissory Note** and **Loan Entrance Counseling**.
- Federal Direct Loan borrowers must complete **Loan Exit Counseling** upon graduating, dropping below half-time, withdrawing or not returning to Texas A&M University.

Please note, interest rates are set by the federal government each year and are subject to change.

OUTSIDE SCHOLARSHIPS & RESOURCES

Federal and state regulations require Texas A&M to consider all financial resources when determining financial aid eligibility. **You must report any scholarships or resources received from organizations outside of Texas A&M.**

- Report all outside awards using the *Report Outside Scholarships and Resources Form* on the "Status" page in the Financial Aid Portal in [Howdy](#).*

If you've received outside awards, changes to your Financial Aid Offer may be required depending on your eligibility. If you no longer qualify for aid you've already received, you may be required to repay it.

* This does not include military education benefits, TASSP, or ROTC scholarships.

QUESTIONS?
CONTACT US.

Visit our contact page to find an advisor at aggieonestop.tamu.edu/resources/contact-us



UNDERSTANDING YOUR OFFER

FINANCIAL AID DEFINITIONS

Cost of Attendance (COA)

The estimated cost to attend a university, including tuition and fees charged by the university and basic living expenses like housing, food, books, supplies, transportation and personal expenses. Your total financial aid cannot exceed the Cost of Attendance.

Financial Need

An equation that helps Texas A&M determine how much financial support you may need, calculated by subtracting your Student Aid Index (SAI) from the estimated Cost of Attendance (COA).

Student Aid Index (SAI)

A formula-based index number calculated from information provided on your financial aid application.

Net Cost

The estimated amount you and/or your family will need to pay for college expenses not covered by financial aid or other resources. This is calculated by subtracting gift aid from the estimated Cost of Attendance.

Gift Aid

Financial aid that does not need to be repaid, including grants, scholarships and other resources like waivers or exemptions.



REQUESTING OFFER CHANGES

Change in Financial Circumstances

If your financial situation has changed since you submitted your FAFSA® or TASFA, adjustments may be made to your financial aid offer. Visit the Financial Aid Portal, select "My FAFSA® Information has Changed" under Helpful Links, and follow the instructions.

Common changes in financial circumstances:

- Loss of income due to unemployment or loss of benefits
- Changes in marital status
- Death of parent or spouse of a student
- Excessive medical expenses

* Requesting a review does not guarantee you will qualify for changes to your financial aid application or receive additional aid.

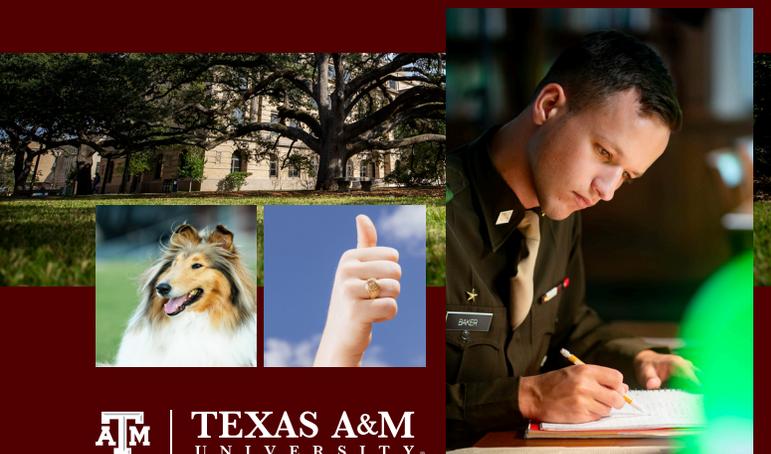
Unusual Circumstances

If your financial aid application (FAFSA® or TASFA) requires financial information from your parent(s) and you believe your circumstances may allow you to exclude it, contact Aggie One Stop for assistance. To learn more visit aggie.tamu.edu/financial-aid/apply-for-aid

All requests to review unusual circumstances will be treated with professionalism and confidentiality.

* Requesting a review does not guarantee you will qualify for changes to your financial aid application or receive additional aid.

Learn more about scholarships and financial aid at aggie.tamu.edu/financial-aid



NEED ADDITIONAL AID?

Learn more about additional aid, including Parent PLUS Loans, Alternative Loans and Work-Study at aggie.tamu.edu/financial-aid/types-of-aid