**IMPORTANT INFORMATION ABOUT YOUR AWARD!!**

Office of Financial Aid and Scholarships

ONE STOP SHOP ● P.O. Box 3011

Commerce, Texas 75429-3011

➤ **ACCEPTING YOUR FINANCIAL AID**

Once you have received your award notification, you must accept or decline your financial aid package. Log on to your My Leo at: [https://leo.tamu-commerce.edu](https://leo.tamu-commerce.edu)

**Step 1:** Under the myLeo section select Financial Aid  
**Step 2:** Main Menu select Financial Aid, Award, Award for Aid Year, Select Aid Year  
**Step 3:** Select the **Resources/Additional Information** Tab and answer the question(s) and then click on the **Submit Information** button at the bottom of the page. You will only have to answer this question once per aid year.  
**Step 4:** Select the **Terms and Conditions** Tab to accept or decline the terms and conditions. You will not be able to accept your awards unless you accept the Terms and Conditions. You will only accept the Terms and Conditions once per aid year.  
**Step 5:** Select the **Accept Award Offer** tab to accept or decline the financial aid awards. *All unaccepted aid will be cancelled within 14 days of the offer of the award.*

➤ **LOAN Information**

**First-time borrowers at A&M Commerce:**
You will need to complete the Loan Entrance Counseling and a Master Promissory Note (MPN) otherwise the funds will not credit to your student account.

- Please complete Loan Entrance Counseling on line at: [www.studentloans.gov](http://www.studentloans.gov)  
- Please complete the (MPN) at: [www.studentloans.gov](http://www.studentloans.gov)

**First time freshman:**
There is a 30 day delay on Direct Loans prior to crediting to your student account. If you are attending only one semester within the academic year, your loan will be credited in two (2) disbursements.

**All student borrowers of Direct Loans:**
If you are attending only one semester within the academic year, your loan will be credited in two (2) disbursements.

➤ **PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)**

If your award includes a PLUS and your parent is interested in applying, your parent must complete a PLUS on line at [www.studentloans.gov](http://www.studentloans.gov)

(over)
Please note: Your parent must be able to pass a credit check or obtain a ‘co-signer’ who is able to pass the credit check. The funds from the Plus Loan will first be applied to any university charges. **If any funds remain, your parent will receive the amount as a check or direct deposit, unless your parent authorizes the amount to be released to you by contacting Pat Talley (Bursar’s Office) 903-886-5993 in writing or by email at pat_talley@tamu-commerce.edu**

*If the PLUS is denied, you will be awarded an unsubsidized Direct Stafford loan when we receive the PLUS denial from the lender.*

➢ Work-Study

If you accept work-study, it is your responsibility to secure a work-study position for the term. Work permits will be available 10 days prior to the start of the semester. Students with accepted work-study who have not secured employment within 14 days of receipt of their work permit will forfeit their work-study award. **Please go to the following link for more information.**


➢ Need to know

► Grant and scholarship awards are based on full-time enrollment. Your grant award is pro-rated and scholarships and some grants are cancelled if you do not enroll full-time. Please contact the Office of Financial Aid and Scholarships for more information on how a change in enrollment will affect your award.

► Accepted awards are automatically credited to your student account for the purpose of paying your tuition and fees based on the estimated dates listed below.

<table>
<thead>
<tr>
<th>Types of Aid</th>
<th>Fall semester</th>
<th>Spring semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants (Pell, ACG, Smart, and Teach)</td>
<td>08/21/2010</td>
<td>01/10/2011</td>
</tr>
<tr>
<td>Perkins Loan</td>
<td>08/21/2010</td>
<td>01/10/2011</td>
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<tr>
<td>Texas Be-On Time Loan and Texas Grant</td>
<td>09/01/2010</td>
<td>01/10/2011</td>
</tr>
<tr>
<td>Stafford Loan - 1st Yr Freshman</td>
<td>09/28/2010</td>
<td>02/16/2011</td>
</tr>
<tr>
<td>Stafford Loan – All other classifications</td>
<td>08/23/2010</td>
<td>01/10/2011</td>
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<tr>
<td>Students attending one semester have 2 Loan payments</td>
<td>08/23/2010</td>
<td>01/10/2011</td>
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<tr>
<td></td>
<td>10/25/2010</td>
<td>03/16/2010</td>
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► If you decide not to attend A&M-Commerce, you must notify the Office of Financial Aid and Scholarships to cancel your financial aid awards.

► Please contact the Registrar’s office to officially withdraw from the university. You can reach the Registrar’s Office via phone at 903-886-5070. Information on withdrawing and the withdrawal form can be found on line at the following web site address:

http://web.tamu-commerce.edu/admissions/registrar/forms/default.aspx