

CAREER TRAINING FINANCIAL AID OPTIONS – TEXAS A&M INTERNATIONAL UNIVERSITY

Several options are available for funding your career training course. The major funding sources are listed below. Please note that because these programs are non-credit certificate courses, financial aid options provided through the FASFA (Federal Application for Student Financial Aid) are not applicable to these programs. Funding may be available also through local charitable and philanthropic organizations, such as Rotary Club, Veterans of Foreign Wars, AmeriCorps, Native American tribal organizations, and certain civic organizations. Prospective students are encouraged to contact these organizations directly for information about funding. For additional information about financial aid options, please contact one of our student counselors at 888-824-6667.

Lender	Sallie Mae Financial										
Loan Type	Career Training Smart Option Student Loan										
Description	Sallie Mae is one of the largest lending institutions for career training programs in the nation. Please note that Sallie Mae will not accept loan applications until 60 days before the first day of class.										
How to Apply	<p>You may submit your application online by completing the following steps:</p> <ul style="list-style-type: none"> You must follow the following link below to generate the proper school code: www.salliemae.com/tamiucontedu Click on the “Apply Now” button Read the Terms of Use and select “I Accept” Fill in your Personal Information then Address Information If you followed the link correctly, the school code will automatically generate. The school code should read 00965198. Please be aware, this code may not be available on the drop down menu. You must follow the above link to access the code. Select “Certificate” as degree type Select “Continuing Education” as Major Select “Less than Half Time” as Enrollment Status Select “Certificate/Continuing Ed” for Grade Level Enter your High School Cumulative GPA in the box provided Academic Period of the Loan and Anticipated Graduation Dates: <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">MEDICAL ADMINISTRATION</td> <td style="width: 33%;">June 2013 to August 2013,</td> <td style="width: 33%;">GRAD DATE: AUGUST 2013</td> </tr> <tr> <td>PHARMACY TECHNICIAN</td> <td>February 2013 to July 2013,</td> <td>GRAD DATE: JULY 2013</td> </tr> </table> <p>Calculate your Loan Amount:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">MEDICAL ADMINISTRATION</td> <td style="width: 50%;">Cost of Attendance: 2995.00</td> </tr> <tr> <td>PHARMACY TECHNICIAN</td> <td>Cost of Attendance: 4295.00</td> </tr> </table> <ul style="list-style-type: none"> Enter Estimated Financial Assistance. This is any money you have to put toward the tuition. If you have no money to put toward the tuition, enter \$0. Enter Employment Information Enter Additional Financial Information Enter Personal Contacts Information for 2 References At this point you will be able to choose to apply with a cosigner. Select “Apply With A Cosigner” for the best interest and approval rate. If you are unemployed, make less than \$12,000 annually, or have poor or no credit, you should seriously consider applying with a co-signer. If you do not have a cosigner, but you are employed with good to excellent credit, you may select the other option. Select the “Next” button and continue your application. <p>Sallie Mae will review your application and email you regarding their decision. This could take up to 72 hours. To check on the status of your loan, please call Sallie Mae at 888-272-4665. If you need assistance regarding this option please feel free to contact our office at 956-326-2737 or email ContinuingEducation@tamiu.edu. Please let us know as soon as you are approved so that we can certify your loan.</p>	MEDICAL ADMINISTRATION	June 2013 to August 2013,	GRAD DATE: AUGUST 2013	PHARMACY TECHNICIAN	February 2013 to July 2013,	GRAD DATE: JULY 2013	MEDICAL ADMINISTRATION	Cost of Attendance: 2995.00	PHARMACY TECHNICIAN	Cost of Attendance: 4295.00
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Lender	NCP 0% Interest Payment Plan
Description	Some students may be able to pay for the tuition and fees in eight months or less and can take advantage of an interest-free payment plan.
How to Apply	Students must complete and sign a payment plan agreement.
Plan Details	<ul style="list-style-type: none"> • Students must place a credit or debit card on file • There is a \$50 processing fee with the payment plan • If payment is 3 days past due, there will be a \$25 late fee charged • If payment is 10 days past due, the student will be suspended from the program until fees are paid. • Payments are made directly to National Collegiate Partners. • No refunds are given after the class begins. • Students are still responsible for paying the tuition and fees if they drop out of the course. <p>Cost breakdown for the Payment Plan-</p> <p>For EKG or Phlebotomy Technician Training (\$1,995):</p> <ul style="list-style-type: none"> • \$997.50 initial payment; \$997.50 paid the following month <p>For Medical Administration or Medical Billing and Coding Training (\$2,995):</p> <ul style="list-style-type: none"> • \$900 initial payment • \$419.00 paid each month for five months <p>For Pharmacy Technician Training (\$4,295):</p> <ul style="list-style-type: none"> • \$1200 initial payment • \$515.84 paid each month for two months followed by \$515.83 paid each month for four months

Lender	NCP Long-Term Loan- A limited number of these loans are available per class.
Description	Students who do not qualify for one of the conventional loans listed above may apply for this loan program. Approval is contingent upon a satisfactory credit and background check.
How to Apply	Students must complete an interview, submit the loan application form, and, if approved, sign a promissory note. There is a \$25 credit check fee that must be paid with the application in order for it to be processed.
Plan Details	<ul style="list-style-type: none"> • Interest rates vary from 6-14%, based upon credit history and re-payment terms. • An initial down payment of at least \$1000 is required. • The loan must be paid off within two years at the most. • If payment is 3 days past due, there will be a \$25 late fee charged • If payment is 10 days past due, the student will be suspended from the program until fees are paid. • Payments are made directly to National Collegiate Partners. • No refunds are given after the class begins. • Students are still responsible for paying the tuition and fees if they drop out of the course. • Delinquent loans will be sent to collections.

WIA Program	Workforce Investment Act- Government Sponsored Financial Aid
Description	Some students may qualify for federal funding through the Workforce Investment Act program. This grant targets unemployed and underemployed workers, although various factors are considered when awarding funding. To find out if you are eligible for this grant, please contact your local Workforce Connection office for more information. Please note that not all programs are eligible for funding.
Contact Info	Workforce Solutions for South Texas 2389 East Saunders Street Laredo, TX 78041 Phone: (956) 794-6500

VA	Veterans Affairs Related Programs
Description	Various forms of tuition assistance for qualified military veterans, their spouses and dependants.
How to Apply	To determine your eligibility and find out which VA education benefit is best suited for you, please visit the VA website at www.va.gov/ . Once your benefit is determined, contact your local Veterans Office for assistance with the funding process.

MyCAA	Military Spouse Career Advancement Accounts
Description	The Department of Defense's expanded Military Spouse Career Advancement Accounts (MyCAA) program offers up to \$4,000 to military spouses who are interested in pursuing degree programs, licenses or credentials leading to careers in high growth, high demand portable career fields.
How to Apply	Eligible spouses can establish a MyCAA Account by visiting the MyCAA website at https://aiportal.acc.af.mil/mycaa . Once spouse profile information is provided, MyCAA will verify spouse DEERS benefit eligibility. Eligible spouses will be allowed to create their Career and Training Plan and request financial assistance when they are within 30 days of the course start date.

GoArmyEd	Tuition Assistance (TA) Program
Description	The TA program provides financial assistance for voluntary off-duty education programs in support of a soldier's professional and personal self-development goals. In addition to degree programs, TA is available to Soldiers to complete certificate programs. TA will not be approved to pursue a lower educational level.
How to Apply	Soldiers must request tuition assistance through www.GoArmyEd.com