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Master of Real Estate Program

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This handbook is designed to serve as a quick reference guide for Master of Real Estate graduate students in the Department of Finance in Mays Business School at Texas A&M University and their advisors. This handbook contains information about the program and Finance Department policy and procedures. Specific references are also made to the TAMU Graduate Catalog for those who desire more details. This handbook is not meant to substitute for the TAMU Graduate Catalog. Except in cases where variation is allowed by TAMU’s Office of Graduate and Professional Studies, information in the TAMU Graduate Catalog takes precedence over information contained in this handbook. A current version of this handbook may be available on the MRE website.

Mays Business School, Texas A&M University
341 Wehner
College Station, Texas 77843-4218
Telephone: (979) 845-4858
FAX: (979) 845-3884
http://mays.tamu.edu/mre/
INTRODUCTION

Howdy! Welcome to the Department of Finance and the Master of Real Estate Program (MRE) at Texas A&M University (TAMU). We hope that your course of study here is rewarding and productive as you proceed toward an advanced degree in Commercial Real Estate.

Please become familiar with this handbook and refer to it when you need information on departmental policies. To maintain standards in graduate education, the University has several mechanisms for monitoring your progress. Failure to adhere to University rules can delay your graduation and become costly.

This handbook provides much of the information you need, but it is not exhaustive and may not cover all circumstances. Specific requirements change frequently. Current information is always available from the Office of Graduate and Professional Studies (OGAPS). To contact OGAPS, visit http://ogs.tamu.edu or call 979-845-3631.

Current Department of Finance and Master of Real Estate program information is always available from the MRE Office. To contact the main MRE Office, visit us in 341 Wehner or call us at 979-845-4858. You may also obtain additional information at http://mays.tamu.edu/mre

THE TAMU GRADUATE CATALOG

The TAMU Graduate Catalog provides information about the academic programs of Texas A&M University to students, prospective students, faculty, and staff of the University. You may view the catalog online at http://catalog.tamu.edu/

THE TAMU GRADUATE HANDBOOK

The TAMU Graduate Handbook is a guidebook of University rules and procedures published by the Office of Graduate and Professional Studies. Copies may be obtained from OGS (http://ogs.tamu.edu).

STUDENT RESPONSIBILITIES

You came to Texas A&M University to gain advanced knowledge in your area of interest and to complete your Master of Science in Real Estate (MRE) degree. The Finance Department, Mays Business School, and TAMU faculty/staff are here to guide and support you through this process, but ultimately your education is your responsibility.

Consult with your graduate advisor regarding your degree plan and course selection. Find out what your degree requirements and deadlines are and meet them. Ask questions if you need further explanation. It is your responsibility to know the requirements for your degree and to meet all deadlines.

In addition to course work, students are strongly encouraged to be involved in other student opportunities and activities by joining professional associations (Aggie Real Estate Network, CREW, REA), attending career fairs, involving yourself with graduate student groups, participating in enrichment activities, etc. In short, students should be conscientious in gaining as much from their time at Texas A&M University as they can.
Mays Business School

The Department of Finance is housed in the Mays Business School. The business school educates over 5,000 undergraduate, masters and doctoral students in accounting, finance, information management and marketing. Mays and its five departments: Accounting, Finance, Information and Operations Management, Management, and Marketing -- are in a period of dynamic growth and development. The college maintains a strong commitment to quality instruction, research, and publication as well as a commitment to achieve national prominence among collegiate schools of business for all of its programs.

The Department of Finance

The Department of Finance enjoys a national reputation for the quality of its academic programs and faculty. Degree offerings include: Bachelor of Business Administration in Finance, Master of Real Estate, Master of Finance, as well as PhD program. Recently, the MSF was made open to all students interested in pursuing a Masters in the area of finance, with some restrictions. More information on this new program can be found on the web site at:


Real Estate Profession

The real estate field is abundant with a variety of career possibilities. No matter your interests, you are likely to find a profession with great potential. Our program is designed to produce real estate professionals with certain distinctive competencies. The Master of Real Estate degree focuses on finance skills because accessing capital is as vital as the knowledge of real estate specific issues. To address the latter, we supplement finance skills with a curriculum that exposes the student to real property law, the art of negotiations, as well as construction and architectural issues such as site planning and feasibility.
Master of Real Estate Program and Course Information

Core Courses & Descriptions
Students who have completed the prerequisite courses (or their equivalent) are expected to complete the following core courses:

**AGEC 603-Land Economics** - Economic, financial, legal, & related concepts & tools for decision making in land management, real estate development, and appraisal of land & attendant resources; public & private property rights & current land & resource management issues; real estate valuation methods & use of electronic information systems.

**FINC 670-Real Property Analysis** - Commercial real estate decision-making; real economic factors & financial tools used to analyze proposed real estate investments, new property developments, & the re-development of existing properties.

**FINC 672-Real Property Finance** - Primary & secondary mortgage markets; mortgage markets' institutional organization, alternative mortgage instruments, creative financing techniques, loan underwriting factors, and risk hedging strategies.

**FINC 673-Real Property Valuation I** - Procedures used to estimate the market value of real property; market analysis & valuation techniques most appropriate for appraising income-producing properties; demonstration appraisal report.

**FINC 674-Real Property Valuation II** - Continuation of Finance 673-Real Property Valuation I; opportunity to develop advanced competencies in real property valuation & analysis involving more complex assignments & properties; draws upon previous coursework including real property valuation, market analysis, real estate investment analysis, & real property finance; most of the course devoted to case studies.

**FINC 675-Analysis of Real Estate Decisions** - Exploration of the real estate capital markets and issues affecting the financing of institutional real estate. Topics covered include impact of securitization, public versus private capital sources, cost of capital, asset allocation, impact of technology, fiduciary responsibilities, product analysis, & business strategies.

**FINC 676-Commercial Real Estate Law** - Commercial real estate law including legal ownership interests in oil and gas law, real estate sales contact, financing, instruments & closings, commercial leases, & real estate regulations & taxation.
FINC 677-Real Estate Development Analysis - Financial aspects of real estate development; project investment characteristics & merits; special attention paid to the developer’s role in coordinating the work of the various specialists involved in the development process; the need for the developer to have accurate marketplace information; the omni-present role of the public sector as a partner in any development project; the applicability of the discounted cash flow analytical tool in the developer’s decision-making process; & several risk management strategies available to the developer.

FINC 684-Professional Internship - A directed internship in an organization to provide students with on-the-job training with professionals in organizational settings appropriate to the student's professional objectives.

FINC 685-Directed Studies - Directed study of selected problems using ARGUS; weekly real estate speaker series.

Master of Real Estate Program Available Electives

In addition to core courses, students will normally complete three elective courses. Suggested electives include the following courses:

AGEC 605-Rural Real Estate Appraisal and Organization - Concepts of property rights and their valuation; factors affecting the value of these rights are related to general economic theory to explain real estate market process; specific applications of appraisal techniques in valuing urban and rural real properties. Prerequisite: AGEC 422 Land Economics.

AGEC 634-Rural Financial Markets – Rural Financial Markets and Financial Planning. (3-0). Credit 3. Organization, structure, conduct, and regulation of lending institutions serving commercial agriculture and rural borrowers; financial statement analysis; cash management; investment planning; loan portfolio analysis; management of the lending function of lenders serving rural businesses.

COSC 601-Construction Practices - Construction materials and processes from inception to completion; alternative construction delivery processes; code standards and safety aspects related to buildings; various contemporary/innovative building systems.

FINC 632-Investment Management - Introductory course in investments; nature and functioning of securities markets; various investment media and tools for analysis of these media; analysis of debt and equity securities. Alternative trading strategies evaluated.

FINC 642-Analysis of Money and Capital Markets - U.S. money and capital markets; changes in the supply of and demand for money and capital as they influence the policies of financial intermediaries, fiscal and monetary authorities, and non-financial firms. Interest rates; factors affecting their level and structure; flow of funds in the U.S. economy.
LDEV 661-**Development and the Environment** - Land development in the context of environment sustainability, human well-being, and business profitability to foster a restorative economy; environmental easement and site analysis; state, federal, and international regulatory issues; and human ecology and the future of land development.

LDEV 664-**Market Analysis for Development** - Techniques and data sources for market analysis for development; analysis for housing development; trade area analysis and market analysis for retail development; analysis for office, industrial parks and for specialized development.

MGMT 639 – **Negotiations** - Understanding prescriptive and descriptive negotiation theory as it applies to dyadic and multi-party negotiations, to buyer-seller transactions, dispute resolution, development of negotiation strategy and management of integrative and distributive aspects of the negotiation process.

LDEV 667-**Design and Development Economy** - Interface between the physical and financial dimensions in the design and development process to achieve building and project economics; creating a physical product and a financial venture that responds to social and environmental concerns and to market economy and feasibility analysis.

LDEV 668- **Residential Land Development Practices** - Strategies, methods and techniques of land development including: site selection criteria, urban infrastructure: market evaluation; conceptual arrangement of land uses and structures; conceptual design and regulatory considerations; lending institutions; location theory; value theories; regulatory agencies. Prerequisite: LDEV 667.

MGMT 639-**Negotiations** - Understanding prescriptive and descriptive negotiation theory as it applies to dyadic and multi-party negotiations, to buyer-seller transactions, dispute resolution, development of negotiation strategy, and management of integrative and distributive aspects of the negotiation process.

Note: These are merely ‘suggested’ electives. If the student has a broader interest or desires certain coursework, he/she may speak to the MRE Advisor or Director for guidance or recommendations on courses that might be the most helpful or beneficial for career aspirations. Keep in mind; it is the director’s right to deny course requests based on relevance to study or other certificate/license regulations. **Look into elective requirements early in the program!**
Career Options and Placement

The Master of Real Estate degree opens career doors. Recruiters, from throughout the state, across the nation and sometimes international, visit Texas A&M each semester seeking to hire Real Estate program graduates. In addition, faculty members and former students take an active role in placing Real Estate program students into attractive internship and career opportunities.

Varied career options result from the program’s interdisciplinary curriculum and its unique combination of business and real estate theory and practice presented both in the classroom and during a 12-week internship. Both recent graduates of the Master of Real Estate program and summer interns have obtained challenging positions with firms engaged in a variety of real estate activities.

Internship

As part of the Master of Real Estate degree program, student experience in the real estate industry is important. An internship requires 40 hours-per-week over 10 to 12 weeks of the summer in the real estate industry. Students earn a maximum of three semester credit hours for FINC 684 (Internship) towards their degree and as a General Elective. Students are urged to use the Graduate Business Career Services office within Mays Business School, Career Fairs, and the Career Center at the University level to obtain an internship with a real estate organization. Ms. Lois Carter, Associate Director, is a good source for information on internship companies.

You will be charged regular summer tuition for your internship so plan your finances accordingly!

Directed Studies

Students must take a minimum of 2 credit hours in FINC 685 Directed Studies.

Contact Information

It is very important that our office be able to contact you. Please be sure to have complete, accurate, and up-to-date information on file. You can use the “Howdy“ web site at

https://howdy.tamu.edu/cp/home/displaylogin

to update your permanent, local, and billing addresses. If your contact information is incorrect after you graduate from Texas A&M University, you will not be able to receive college transcripts or receive your diploma.

Degree Plan

The degree plan sets forth the selection of courses graduate students must complete to satisfy the requirements for their degree. After a student’s submitted degree plan is approved by OGS, the degree plan represents the student’s contract
with TAMU for completing the degree. The student agrees to take the courses
specified on the degree plan and the University agrees that after the student has
fulfilled the requirements of the degree plan, the degree will be awarded.

Each student must develop a formal degree plan in consultation with Ms. Lois
Carter, Associate Director for the MRE program or Dr. Russ Peterson, MRE Program
Advisor. The proposed degree plan must be submitted online at the Office of

The completed plan must be filed with the Office of Graduate and Professional
Studies (OGS) before registering for classes towards the end of the student's
second semester. We will send reminders but it is ultimately the student's
responsibility to complete individual degree plans. Students should always remain
conscientious of deadlines.

While it may only take 3-5 days for our office to process your degree plan, it can
take up to 90 days for the Office of Graduate and Professional Studies to process.
If your degree plan is not submitted by the time the next registration period occurs,
you will be blocked from registering for classes for your third semester until the
degree plan is submitted. Follow the rules given on the next page to complete your
degree plan.

It is important that graduate students stay on top of deadlines for their
degree requirements as they matriculate through their program. You must also
understand that there are both university and program requirements.
Master of Real Estate Degree Planning Worksheet

[Submit Degree Plans Online: https://ogsdpss.tamu.edu/]

Students will submit their online degree plans before the start of their final semester. You will receive notice and be instructed in the completion and final submission of your degree plan.

The Automated Degree Plan Submission System is a web based system which allows a graduate student to complete, audit, and submit his or her degree plan on-line. The student’s chair (Cydney Donnell) is notified by e-mail that she will need to go on-line to review your degree plan. If the chair approves the degree plan, the other department members are notified by e-mail to review the degree plan.

Upon approval of Professor Donnell, the degree plan is ready to be reviewed by a departmental representative, and then the department head. Once approved within the department, it is ready to be reviewed by the Office of Graduate and Professional Studies.

Upon OGS approval, the student will receive an e-mail notification of approval or denial. At any step along the way the degree plan may be rejected and sent back to the student for changes. If the degree plan is rejected at any point, the approval process begins anew.

<table>
<thead>
<tr>
<th>Dept. Abbr.</th>
<th>Course No.</th>
<th>Course Title</th>
<th>Credit Hours</th>
<th>Final Grade</th>
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<tbody>
<tr>
<td>AGE C</td>
<td>603</td>
<td>Land Economics</td>
<td>3</td>
<td></td>
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<tr>
<td>FIN C</td>
<td>670</td>
<td>Real Property Analysis</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>672</td>
<td>Real Property Finance</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>673</td>
<td>Real Property Valuation</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>674</td>
<td>Real Property Valuation II</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>675</td>
<td>Analysis of Real Estate Decisions</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>676</td>
<td>Commercial Real Estate Law</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>677</td>
<td>Real Estate Development Analysis</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>FIN C</td>
<td>684</td>
<td>Professional Internship</td>
<td>3</td>
<td></td>
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<tr>
<td>FIN C</td>
<td>685</td>
<td>Directed Studies</td>
<td>1</td>
<td></td>
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<tr>
<td>FIN C</td>
<td>685</td>
<td>Directed Studies</td>
<td>1</td>
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Elective
One Elective will be FINC 642 or FINC 635 if you do not have business degree and/or the required Finance Pre-requisite. 3

Elective 3
Elective 3

Total hours listed for credit 38

PREREQUISITES OR OTHER COURSES
Not applicable for Graduate credit

I understand that additional course work may be added to this proposed course of study by my Advisory Committee, if such additional work is needed to correct deficiencies in my academic preparation.
The Office of Graduate and Professional Studies has extensive academic calendars with important dates and deadlines listed on the following web site. We have included a copy of the calendar for Fall 2014 and Spring of 2015 on the next page, but please familiarize yourself with the online version and bookmark them for later use, making note of EACH DATE LISTED:

http://ogs.tamu.edu/current-students/dates-and-deadlines/

Locate these dates on the OGAPS calendar and make it a point to keep track of them:

- Class registration dates
- Last day to file a degree plan
- Deadlines to apply for degree
- Thesis/Dissertation proposal deadline
- Dates for preliminary exam or final examination
- Last date for thesis/dissertation corrections
- Commencement/graduation dates

Please note that failure to meet deadlines may result in the postponement of receipt of the degree. Students should check with their graduate advisors concerning deadlines for submitting materials to departments.

The following is a summary of the tasks (TEN) that are required to submit your degree plan online:

2. Login under the 'student' heading using your netID and password.
3. Select "Create a new degree plan".
4. Select "Add" and then in Step 1, complete the necessary General Information section. Select "Continue" when you have completed filling in the form.
5. Step 2 allows you to add courses to your degree plan. Once you choose your course, click "Add Course". **You are not required to fill in the Final Grade, Year Taken, or Semester Taken fields**, but you may do so for planning purposes. Select "Continue" when finished.
6. Step 3 allows you to add any Prerequisite Courses required by your department or committee. You may skip this step if you do not have any prerequisites to list. Select "Continue" when finished.
7. Step 4 allows you to add committee members. You will need to enter Cydney Donnell as your chair, "Add Member" after the entry and select "Continue" when finished:
   - **Master of Real Estate students will have no additional chairs.**
   - **The department you should enter for your degree plan is FINANCE (not the College of Business!).**
8. The next step allows you to view, edit, delete, audit, or release a draft of the degree plan you have created and shows its current status. **You must audit the degree plan before it can be submitted.** Select "Audit" on the Degree Plan page.
Releasing a draft does NOT mean you are submitting the degree plan for approval. If you choose to release a draft of your degree plan to the committee for their input, you must notify the members that the draft degree plan is available for review. The draft then must be retracted before you can submit it for the approval process.

9. The audit checks the degree plan against a set of rules outlined in the Graduate Catalog for degree requirements and limitations. The student is notified if any rule violations occur. If a violation occurs, the student must correct the degree plan and perform another audit. If the student receives a warning message, the student can correct the degree plan or opt to request an exception by completing a petition that will be submitted as part of the degree plan, prior to performing another audit.

10. When you are ready to submit the degree plan, return to the Degree Plan page and select "Submit". Your degree plan will be sent to your committee members, department head, and the Office of Graduate and Professional Studies for approval.

**The Petition**

In the event that the student wishes to make a change in the degree program, change a course on the degree plan, a petition must be submitted. Petition forms and instruction sheets can now be submitted online: [http://ogsdpss.tamu.edu](http://ogsdpss.tamu.edu).

**Student Academic Performance – Grade Requirements**

A graduate student must maintain a cumulative and degree plan grade point ratio (GPR) ≥3.0 with no grade of D, F, or U for any course on the degree plan. Further, students must earn a cumulative GPR of at least 3.0 for all courses taken at Texas A&M University.

If/when a student falls below a 3.0 GPR he/she will be considered to be on scholastic probation (see "Scholastic Requirements" in the Graduate Catalog). A student whose cumulative or degree plan GPR falls below the specified minimum will be allowed the next semester in which he/she is enrolled to raise the GPR to at least 3.0. Any student on probation is permitted to register only for courses on his/her degree plan or for required courses if no degree plan has been filed.

For students on assistantships or scholarships, funds will be terminated immediately after the probation is invoked since graduate students on probationary status are not eligible for graduate assistantships, fellowships, or scholarships.

If deemed to be scholastically deficient after the probationary period, the FINC Department will recommend the student’s dismissal from the MRE degree program.
Expectations for Graduate Studies at Texas A&M University

The major goals of graduate education at Texas A&M University are to instill in each student an understanding of and a capacity for scholarship, independent judgment, academic rigor, and intellectual honesty. Faculty and graduate students have a shared obligation to work together to foster these goals through relationships that advance freedom of inquiry, demonstrate individual and professional integrity, and encourage common respect.

MRE graduate student progress is guided and evaluated by an advisor and a graduate committee chair. These individuals give direction and support for the appropriate developmental and learning goals of graduate students. The advisor (Dr. Russ Peterson) and the graduate committee chair (Cydney Donnell), as well as the assistant director (Lois Carter) also have the obligation of evaluating a graduate student's academic performance. The graduate student, the advisor, and the graduate committee constitute the basic core of graduate education. It is the quality, scope, and extent of interaction in this group that determine the significance of your individual graduate experience.

High quality graduate education requires professional and ethical conduct of the participants. Faculty and graduate students have mutual responsibilities in ensuring academic standards and quality graduate programs. Excellence in graduate education is achieved when faculty and students are inspired, have the academic and professional backgrounds essential to function at the highest level, and are genuine in their mutual desire to see one another triumph. Any action that negatively affects this interaction—from either faculty member or student—destroys the whole relationship. Mutual respect is critical to the successful process. With these goals in mind, these imperatives are put forth.

Expectations for Graduate Students

- Exercise the utmost integrity in all facets of the graduate program.
- Behave in a professional and mature nature in all interactions with faculty, staff, and fellow students, both graduate and undergraduate.
- Accept the chief responsibility to be knowledgeable of the rules and regulations governing graduate education, including those promulgated by Texas A&M University, the respective college, and the degree program.
- Enroll in the appropriate course work to complete the degree plan.
- Maintain the appropriate standards to continue graduate studies.
- Understand that the faculty advisor and the committee members sustain the intellectual and instructional surroundings in which the student develops competencies.
- Understand that faculty members have the right to allocate their own professional time and other resources in diverse forms that are academically effective.
- Understand that the faculty advisor and the committee members are accountable for monitoring the accuracy, validity, and integrity of all facets of the student’s program. A well-conceived program reflects positively on the student, the faculty advisor, the advisory committee, and the University.
- Acknowledge, as appropriate, the contributions of the faculty advisor and others in the student's publications and conference presentations.
- Maintain appropriate confidentiality concerning the creative activities and research of faculty, staff and fellow students prior to presentation or
publication, in accordance with existing practices and policies of the discipline and of Texas A&M University.

- Submit documents (proposal, thesis, dissertation, etc.) that are the original work of the student. Plagiarism will not be tolerated.

**Student Responsibility**

Every graduate student has a responsibility to:

1. Know your specific degree requirements as established by the University or the student’s department, college or school.
2. Enroll in the appropriate course work to complete the degree plan.
3. Maintain the appropriate standards to continue in graduate studies.
4. Be acquainted with the Texas A&M university Student Rules (refer to the Web site [http://student-rules.tamu.edu](http://student-rules.tamu.edu))

**Foreword from the University Student Rules:**

“Texas A&M University is a community that is dedicated to personal and academic excellence. Choosing to join the community obligates each member to a code of civilized behavior. The purpose of this handbook is to present the rules that govern student conduct and student activities at Texas A&M University and that describe faculty and staff obligations in their work with students. These rules result from years of experience and are the products of student, staff and faculty thought.

Each individual student, faculty member and staff employee is expected to read this handbook carefully and observe its requirements. Particular attention should be given to the Aggie Code of Honor, the University Statement on Harassment and Discrimination and the Students’ Rights and Responsibilities.

No rule, no matter how carefully worded, can cover all eventualities completely. Beyond specific rules, we should all aspire to conduct ourselves with respect for others, the highest ethical standards and personal integrity. That is what the Aggie Spirit is all about.”

**Computer Resources**

The masters’ computer lab in Wehner is available 24 hours a day 7 days a week. Access is by “swiping” your student ID card at the door.

If you wish to work from home and use a modem connection to access university computer resources, you will need to go to one of the open access computer labs for instructions. (The closest is in the West Campus Library.)
Create a neo account at http://neo.tamu.edu. These accounts may be used by faculty to send e-mails to their entire class roster, to check the balance on your Aggie Bucks, as well as to access your registration dates and times for future semesters. In addition, this account will continue to be available to you after graduation.

It is extremely important to check your e-mail on these accounts or to forward the e-mail that is sent to these accounts to an e-mail account that you check regularly (for example, a Hotmail account). The MRE office often sends out important announcements and this is our only way to contact you. We WILL NOT maintain a list of alternative accounts for students. Be aware that if you do not check your e-mail from the college or department, you may miss important news about deadlines, scholarships, recruitment, internships and job opportunities, etc.

If you create an alias, any e-mail sent to your Texas A&M e-mail accounts will be forwarded to the e-mail account of your choice for a full year after graduation. This would allow your fellow students or potential employers to contact you.

**Graduation**

In order to graduate, first do a degree audit to ensure that you have completed all the course requirements according to your degree plan. This can be done by logging onto the Howdy system and choosing My Record to view the student information system. Be sure to check your degree audit in case you need to submit any petitions for course changes or other issues. At the beginning of your last semester, you must pay a diploma fee. The fee code can be added during pre-registration. At the beginning of the last semester, the student must file for the degree. The Application for Degree information is available at this URL:

http://graduation.tamu.edu/

Masters graduates wear a special hood at graduation. You may either purchase or rent one from the MSC bookstore. Go to the customer service booth in the upstairs bookstore. Don’t wait until the last minute to do this; do this when you pay your graduation fees.
MAYS RESOURCES AND FACILITIES

Mays and Finance Offices and Services

Wehner Building

The E.L. Wehner Building houses Mays Business School. The Wehner Building provides classrooms, computer labs, lounge areas, meeting areas, etc. for all business students.

The Wehner Building is open according to the following schedule:

Fall/Spring
- Monday – Thursday 6:45 a.m. – 9:30 p.m.
- Friday 6:45 a.m. – 6:00 p.m.

Summer
- Monday – Friday 6:45 a.m. – 6:00 p.m.

The building is not open on weekends or during school holidays or closures. Graduate students are given “swipe” access via their TAMU ID cards to open the doors after hours or on weekends. This allows students to access and work in the computer labs after hours. A student who has access to the building when it is closed should not prop open doors.

Finance Department

The Finance Department offers courses and research which focus in the areas of Bachelor of Business Administration in Finance.

Our Bachelor in Business Administration in Finance program is designed to insure that students understand the finance function as it is practiced within all organizations. For more information about the undergraduate degree, visit the web site at

http://mays.tamu.edu/degrees-and-majors/undergraduate-degrees/finc-bba/

Master of Real Estate

The Master of Real Estate (MRE) program is a 38-hour, non-thesis, graduate program which develops the advanced competencies and skills needed for a successful career in the real estate industry.

Master of Science in Finance

The Master of Finance program recently opened applications for students outside the university. Fall 2014 will see the first class matriculate.
PhD in Finance

The PhD program in Business Administration is the highest achievement in the field of finance.

The Finance faculty and staff have office space in three office suites located in the West wing of the Wehner building. Directory information for locating faculty is located on the bulletin board outside of the main department office (room 360 Wehner) and outside the main door to each office suite.

Department offices are open from 8:00 a.m. to noon and from 1:00 p.m. to 5:00 p.m. during weekdays. Department offices are not open on weekends.

Contact Information:

Finance Department  
360 Wehner  
979-845-3514  
http://mays.tamu.edu/finc/

MRE Program Office

The MRE Program Office is available to assist all MRE students. The MRE faculty and staff are available to answer questions from potential, current, and former students about our program and the University. Our office is also a resource for other academic, course or department scholarship inquiries and needs as well.

While walk-ins are welcome, scheduling an appointment will ensure that one will have time to address all of his/her questions. MRE offices are open from 8:00 a.m. to Noon and from 1:00 p.m. to 5:00 p.m. during weekdays. Offices are not open on weekends.

The MRE faculty and staff communicate regularly with students via the MRE Communications portal in eLearning. Important announcements regarding departmental/Mays events, internship and full-time job openings, scholarship opportunities, etc. will be posted to folders within eLearning. In addition, the information will be sent out to students via e-mail through eLearning. It is advised that students set the auto-forward option in eLearning to forward all messages from the MRE to their tamu.edu e-mail accounts, and that students make it a point to check this e-mail several times daily.

Contact Information:  
MRE Office  
341 Wehner  
979-845-4858  
http://mays.tamu.edu/mre

Services Provided:

At times students need letters to document their status at Texas A&M University. In most cases, such letters must be obtained by the student from either OGAPS (http://ogs.tamu.edu) or the TAMU Registrar’s Office (http://registrar.tamu.edu/).
Two common requests (Letter of Completion and Enrollment Verification) are detailed below.

The MRE Program will issue special request letters upon approval of the Department Head (or representative). To obtain a special request letter from the MRE Program, please submit your request in writing (e-mail not acceptable) to Angie Degelman in the MRE Program Office (341 Wehner). Please allow 3-5 days for processing. Requests will be reviewed by the Director of Student Services and you will be notified whether your request was approved.

**Letter of Completion**

Prior to receiving his/her diploma, a student may obtain an official letter of completion from the Office of Graduate and Professional Studies. Letters of completion cannot be issued by the MRE Program or any Finance Department Faculty/Staff member.

This letter may be issued as a courtesy, to individual students upon receipt of a written request from the student. In addition, students must obtain a clearance from the Student Debt Management Office (GSC, Suite 2801) before receiving the letter of completion. A form to request a letter of completion is available from the OGAPS website (http://ogs.tamu.edu).

To be eligible for this letter, a student must have fulfilled all degree requirements. In addition, all grades for course work must have been reported as official and final by the Office of the Registrar. Grades for course work not on the degree plan also may be required to determine their effect on a student’s graduate GPR. From the day OGS receives the request, a letter of completion may take a minimum of five working days to be processed. Requests for letters of completion will be accepted up to five working days prior to commencement. After this time, a student may request an official transcript from the Office of the Registrar. OGAPS requires a student’s signature in order to process a request for a letter of completion.

**Enrollment Verification**

Enrollment verification is handled by the TAMU Office of the Registrar through the National Student Clearinghouse. For instructions on obtaining enrollment verification, please visit:


**Graduate Business Career Services**

Mays Business School’s Graduate Business Career Services (GBCS) specializes in one-on-one collaboration with Mays graduate students (MBA and MS), recruiters, and hiring managers.

GBCS creates a relationship with each of our corporate partners to meet their hiring needs. We provide traditional career services, including position postings, online resume books, career fairs, and off- and on-campus recruiting support. By working individually with our students and employers, the GBCS staff can also directly refer highly qualified MBA and masters candidates that are the right fit for specific positions.
GBCS uses a market realistic approach that emphasizes our students’ personal responsibility to manage their careers. We are career consultants and management advisors committed to the success of our students and our corporate partners.

**Contact Information:**

**GBCS**
Jessica Newcomb, Assistant Director – Career Education and Services
383M Wehner
979-845-0143
jnewcomb@mays.tamu.edu
http://hiremays.com

This section outlines various resources and facilities that are available to support one’s graduate education. The following resources are grouped according to those offered by the University and those offered by Mays Business School and the Finance Department.

**University Offices and Services**

**The Office of Graduate and Professional Studies**

The Office of Graduate and Professional Studies (OGAPS) maintains the official record for each graduate student. It serves as the primary administrative body and overarching source of information for graduate student education at TAMU. Once a graduate student is accepted by an academic department or college, OGAPS assists and facilitates progression toward completion of a graduate degree through maintenance of all official documents.

The Office of Graduate and Professional Studies has final approval on all degree plans, petitions to change degree plans, and final clearance for graduation. Failure to comply with OGAPS regulations and deadlines will delay a student’s graduation (and likely cost him/her money!).

Each semester the Office of Graduate and Professional Studies (OGAPS) sets deadlines for graduate students preparing to complete their degrees. The Office of Graduate and Professional Studies deadline calendar can be accessed from their web site. Failure to meet OGAPS deadlines will delay a student’s graduation until the next semester.

**Petitions**

During the course of a student’s graduate career it may become necessary for him/her to make requests of OGS which must be submitted, with the required approvals, on an OGS petition form. Petition forms may be submitted online via the OGS Degree Plan Web site (https://ogsdpss.tamu.edu/). Each petition will be considered on its own merit by the Dean of Graduate and Professional Studies.

The Finance Department is an academic unit within Texas A&M University. The purpose of the Department is to assist students in obtaining undergraduate, master’s and doctoral degrees. As a general rule, petitions and requests received from students attempting to alter their degree plan or graduation date for
immigration purposes will not be approved by the Department. For example, a student has fulfilled the requirements of his/her degree plan and petitions to cancel graduation as he/she has not yet obtained a job and wants to remain in status with a student visa. In this case, the request to cancel graduation will not be approved by the Finance Department or the Office of Graduate and Professional Studies (OGAPS).

Contact Information:
Office of Graduate and Professional Studies
302 Jack K. Williams Administration Building
979-845-3631
ogs@tamu.edu
http://ogs.tamu.edu

Department of Student Financial Aid
The Department of Student Financial Aid offers guidance to students seeking financial aid, provides resources for locating scholarship and fellowship opportunities, and administers short-term, emergency tuition loans.

Contact Information:
Department of Student Financial Aid
2nd Floor Pavilion 979-845-3236
financialaid@tamu.edu
http://financialaid.tamu.edu

Offices of the Dean of Student Life
The Offices of the Dean of Student Life provide programs and services for graduate students and other students living off campus, including special resources and programs for women.

The Offices of the Dean of Student Life also support many other services for students. For a complete list, please visit their website http://studentlife.tamu.edu/.

The General Services Complex (GSC)
The GSC is located at 750 Agronomy Road, and houses the cashier’s office, the MyAggieCard office, the Office of the Registrar, and Measurement and Research Services (MARS).

The Memorial Student Center (MSC)
The Memorial Student Center (MSC) – Rudder Tower complex is designed to be the focal point of campus activity in College Station. It houses many dining areas, the TAMU Bookstore, performing arts theaters, lecture halls, a copy center, a post office, a craft center, an art gallery, several lounge areas, and more.

Campus committees affiliated with the MSC organize student groups and special events, including performance arts series, film festivals, a distinguished
lecturer series, and more. For more information about the MSC and its affiliated activities and organizations, please visit http://msc.tamu.edu.

Evans Library

The Sterling C. Evans Library is the largest library on campus and serves the departments on Main Campus. The building is comprised of two additions to the original library building (Cushing Memorial Library and Archives), one in 1968 and one in 1979. In 1975 it was dedicated as the Sterling C. Evans Library to honor the Library's major benefactor and his service to the University.

The majority of the University Library’s 3.6 million volumes and 46,000 serial titles are housed in the stacks in Evans Library. The Library departments residing in Evans are Main Circulation, Interlibrary Services, Instructional Services, Reference Services, Course Reserves & Current Periodicals Department, the Map/GIS Room, and the Library Administrative Offices. Evans Library also accommodates services that are not overseen by the Library Administration, including the University Writing Center and the Thesis Office.

Graduate students may schedule individual tours of the library to learn about the resources which pertain to their specific research interests. To schedule a tour contact Evans Library Tours at 979-862-1060 or http://library.tamu.edu.

West Campus Library (WCL)

The West Campus Library is a branch of Evans Library and provides library resources and services to Mays Business School. It offers limited, specialized collections of current periodicals, reference works, and monographs in business and agriculture.

The main reference service point at the WCL is where students and faculty can ask questions, use print reference works, and use electronic research databases, electronic journals, and Internet resources at the R.C. Barclay Reference and Retailing Resources Center.

The WCL Circulation Desk is the library service point for book check-out, reserve material check-out, and the deliverEdocs service, which includes interlibrary loan service for materials not owned by the University Libraries.

The three-story building seats 1,000 students, with computer workstations on the 1st and 3rd floors. The upper two floors contain study space, circulating books, and bound journal volumes. On the 2nd and 3rd floors, seven group study rooms, each equipped with a CIS computer, are available by reservation by phoning 979-862-1983.

WCL houses an Open-Access Computer Lab (OAL) operated by Computing and Information Services (CIS), with 250 computers connected to the campus network. The entire building has wireless connectivity to the campus-computing network.

The University Writing Center also has an office in room 205 of the West Campus Library. Students may use the writing center as a resource in completing term papers and research projects.
Computing & Information Services (CIS)

Computing & Information Services (CIS) provides the students, faculty, and staff of Texas A&M University with access to a vast array of computing resources, facilities, and support. In addition to Internet access, e-mail accounts, and Web servers for University use, CIS also operates seven generally accessible computer labs equipped with top-of-the-line computers, software, printing systems, and peripherals including scanners, digital video editing suites, CD/DVD-burners, and projectors.

Students pay a computer fee with their tuition bill each semester which entitles them to full access to all the University computer resources. The graduate program maintains its own computer labs which are networked with the University system. Graduate students in MRE may use the University or departmental systems (or both) for their computing needs.

CIS provides students, faculty, and staff with 24-hour per day telephone computer support, offers professional training courses and free short courses on a number of topics, and develops/supports Web sites and applications for Texas A&M use. CIS maintains the campus network infrastructure as well as acts as the point of contact for information security related issues.

The TAMU Open-Access Computer Labs (OALs) are available for faculty and students of the University. Five Open-Access Labs, six supported locations, and one dedicated Printing Center provide access to e-mail accounts as well as Web navigation, image-manipulation, desktop Publishing, spreadsheet applications, computer-to-computer communications software, programming languages, and a number of course-specific programs. Lab access is twenty-four hours per day when classes are in session in the Student Computing Center (SCC) in order to better serve the needs of the students and faculty.

Contact Information:
Computer Information Services
1112 Computing Services Center
979-845-4211
Help Desk: 979-845-8300
helpdesk@tamu.edu http://cis.tamu.edu

Beutel Health Center

Beutel Health Center is the on-campus health-care facility for students. Graduate students who are not eligible for a TAMU employee health plan (students who are not at least half-time employees) and have no dependents may use Beutel Health Center.

All TAMU registered students who have paid the Student Health Center Fee with their tuition are eligible to receive care at the Beutel Health Center. Students’ dependents may not receive health care at Beutel Health Center unless they are TAMU students.

The Health Center Fee covers most services that the center provides, but does not provide comprehensive health insurance. If a student is not listed as a dependent on someone’s health insurance or if he/she has dependents who are not
TAMU students, he/she should purchase student health insurance for him/herself and/or his/her family.

Beutel Health Center offers out-patient services such as physician appointments, basic laboratory tests, physical therapy, nutrition counseling, some types of specialist care, and a pharmacy that provides in-stock medications at discount prices.

Appointments and most services are available at no charge, but nominal fees are charged for some tests, x-rays, and medications. Beutel Health Center is not equipped to provide highly specialized care or in-patient care. Some patients may be referred to a specialist off-campus or to one of the Bryan/College Station hospitals.

**Contact Information:**
**Beutel Health Center**
A. P. Beutel Health Center Building
Appointments: 979-458-8250
Emergencies: 9-911 (on campus)
Emergencies: 911 (off campus)
Dial-A-Nurse: 979-458-8379
[http://shs.tamu.edu](http://shs.tamu.edu)

**Student Health Insurance**

You may purchase any health insurance plan for which you are eligible. Please visit [http://shs.tamu.edu](http://shs.tamu.edu) to learn about insurance plans that are available to you. **All** international students are automatically enrolled in the System Student Health Insurance Plan (SSHIP) unless a waiver is approved. Individually purchased plans from vendors other than TAMU will not be eligible for the waiver of enrollment in SSHIP (see [http://international.tamu.edu](http://international.tamu.edu) for details).

**International students will be blocked from registration until they present proof of adequate insurance coverage at the Beutel Health Center**

While Graduate Assistants hired by the Department who work at least ½ time are eligible for benefits, there is a mandatory 90-day waiting period before the state will pay any insurance premiums for newly hired employees. During the 90-day waiting period, a student may pay the entire premium him/herself or obtain insurance during this time from some other source.

**Student Recreation Center**

The Student Recreation Center (located on West Campus) provides sports facilities for students. The cost of the recreation center is covered by student fees paid with tuition; therefore, currently enrolled students will not be charged to visit the center.

The Student Recreation Center is open 7 days per week, with the exception of University holidays. A wide variety of intramural sports teams compete throughout the year, including softball, volleyball, soccer, and much more. For more information contact: Rec Sports at 979- 845-7826.
For a full list of facilities and programs offered by the Student Recreation Center, please visit [http://recsports.tamu.edu](http://recsports.tamu.edu).

**HOWDY.TAMU.EDU**

The howdy.tamu.edu website is part of Texas A&M’s student information management system, known as Compass, and is provided to students by the Office of the Registrar. This computer-based system can be used to update one’s local and permanent addresses, to check one’s class schedule, to view the availability of course sections, to view one’s billing statement, to conduct an academic degree evaluation, or to check for registration and transcript blocks. Students should be sure to update their permanent, local, and billing addresses, e-mail addresses, and phone numbers at [http://howdy.tamu.edu](http://howdy.tamu.edu). It is very important that the MRE office be able to contact all MRE students. If a student’s contact information is incorrect after he/she graduates from Texas A&M, he/she will not be able to receive college transcripts or receive his/her diploma.

**AGGIE RING**

One of the greatest moments in the life of any Aggie is the day that he/she receives his/her Aggie Ring. This moment began with the Class of 1889. The ring worn by all Aggie graduates is the same except for the class year. This serves as a common link for former students. When an Aggie sees the ring on another Aggie’s hand, a spontaneous reunion occurs.

The Aggie Ring is one of the most symbolic of our traditions. Everything seen on the ring represents a value that an Aggie should hold. Please visit the following websites for additional information about the Aggie Ring.

[http://aggietraditions.tamu.edu/symbols/aggiering](http://aggietraditions.tamu.edu/symbols/aggiering)
[http://www.aggienetwork.com/ring](http://www.aggienetwork.com/ring)

The following information outlines some details regarding how to obtain an Aggie Ring.

**Qualifications for Graduate Students**

A graduate student in a non-thesis program must meet the following requirements to qualify for an Aggie Ring.

- 75% of coursework (9/12 courses) completed for degree program at TAMU
- Must not be on academic probation, suspension, dismissal, expulsion, or on honor violation probation from the University
- *For MRE students, coursework will be 75% complete when you have made your final oral presentation in your third semester and your FINC 684 Internship grade is changed from an “I” to and “S”.*
How to Get an Aggie Ring

Please visit http://www.aggienetwork.com/ring for instructions about how to complete an Aggie Ring Audit and how to order an Aggie Ring. This site also provides specific instructions, requirements, dates, and times for picking up an Aggie Ring.

If you have other questions, please ask Angie Degelman in the MRE office.
Tuition and Required Fees

NOTE: Fees change all the time. The fees listed in this printed material were correct at the time of printing. Always check your fee statement and the TAMU Business Services Web site to double check the accuracy of your fees.

Tuition-Resident

Tuition can vary from semester to semester. We urge students to use the Division Finance Student Business Services “Cost of Attendance” calculator found on their website at: https://tamusbs.custhelp.com/app/answers/detail/a_id/1333

Master of Real Estate Program Fee

The fee structure is $2,000 per semester for each fall and spring semester for continuing MLER majors. These monies are used to further enhance the program through the support of career services, student advising, curriculum development, and enrichment activities and experiences.

Mays Masters’ Programs Fee

The fee structure is $1700 for continuing students for each fall and spring semester. The fee supports the Graduate Business Career Services office and other placement and admission resources for Mays Masters students.

New Graduate Student Orientation

A non-refundable new graduate student orientation fee of $50 is charged to all new graduate students.

University Advancement Fee

The University Advancement Fee is a required fee charged to all Texas A&M University students. The Advancement fee funds services such as advising, the Career Center, Writing Center, technology and libraries as well as administrative services such as ID services, the campus bus system, billing and refunds, access for students to discounted software and many of the services provided through the Division of Student Affairs.

Health Center

This fee is required of all students for the purpose of operating, maintaining and equipping the University Health Center and entitles the student to its services. These services do not include surgical operations or charges for consultations with outside physicians requested by parents.

Late Penalties

Students who fail to pay fees and installments when due are assessed a $25.00 late payment fee for each payment or installment paid late.
Late Registration/Add Penalties

Students who register on or after the first day of classes, but before the thirteenth day of classes (before the 4th class day for summer sessions) are assessed a $100 late registration fee. Students who register after the twelfth class day are assessed a $200 late registration penalty (4th class day for summer sessions). Students who add classes after the Census Date (12th class day for fall and spring term and 4th class day for summer sessions) that result in a net increase in hours enrolled are assessed a $50 late add fee. This includes students who do not pay by these dates.

Note: The University reserves the right to cancel registrations not paid by their due date, or by the official census date for semester or summer term, to comply with state laws requiring payment of tuition and fees. The late registration fee and late add fee will be applied to student accounts that are required to reenroll because their registrations were cancelled for non-payment. Registrations are subject to cancellation and/or financial penalties if sufficient payment is not received before 5:00 p.m. on the last business day before classes begin and on the Census Date (12th class day for fall and spring term and 4th class day for summer sessions), to free the classroom spaces for other students, and to ensure the most efficient use of University resources. Because students are charged In Absentia tuition for Internships taken for course credit, you WILL NEED to BUDGET for this! Though the fees vary each year, plan for at least $1,200 +/-, as well as living expenses.

Student Recreation Center

This per semester fee is assessed to all students enrolled at Texas A&M University to provide funding for operation and maintenance of the Student Recreation Center.

Student Center Complex

This $100.00 per semester fee ($50.00 per summer five week term) is required of all students for operating, maintaining, improving, and equipping the Student Center Complex.

Please Note: There may be some fees that appear on your tuition statement may not be listed in this document. Please be sure to review your statements each semester for accuracy and if you have questions, contact Student Business Services at: 979-847-3337.

Returned Check Penalty

If a check or electronic check accepted by the university is returned by the bank on which it is drawn, the person presenting it will be required to pay a returned check service charge of $30.00. If the check is for tuition or fees, the student registration for that semester or term may be canceled.
Optional Services

**Athletic Events**

**Football Tickets Only** ($varies) Student tickets for home football games. (fall only)
**All Sports with Football** ($varies) Student tickets for all home sports. (fall & spring)
**All Sports Pass without Football** ($varies) (fall & spring)

For more information, please go to [http://mysportspass.tamu.edu](http://mysportspass.tamu.edu).

**Meal Plans**

For Meal Plans Rates, please go to the Department of Food Services Meal Plans Semester Options website at [http://diningservices.tamu.edu/](http://diningservices.tamu.edu/) and click on Help Me Choose My Plan.

Meal plans and rates are per semester.

**Note:** For information please call (979) 845-2313.

* *Members of the Corps of Cadets are required to purchase one of the two Corps meal plans and dine in accordance with Corps regulations.* Corps meal plan meals do not carry forward to the next semester and are not refundable.

**MSC OPAS Tickets**

See the best of Broadway, music, dance and more for only $200 per year! By adding this service option to your registration, MSC OPAS will provide you with vouchers to claim your six tickets. For more information, please contact MSC OPAS at (979) 845-1661 or logon to [www.mscopas.org](http://www.mscopas.org). Due to seating capacity, limited number of students will be able to purchase this option.

**Parking Permit**

Required of all students who park motor vehicles on campus. (Rates are subject to change.) Permits may be purchased online. For further information regarding parking or transportation at Texas A&M, please visit Transportation Services website at [http://transport.tamu.edu/](http://transport.tamu.edu/), call (979) 862-PARK, or email parking@tamu.edu.

**Refund Policy**

**Fee Adjustments for Courses Dropped and Added**

A student may drop courses during the first five days of a fall or spring semester (first four days of a summer term). Students also may drop classes with special permission of the dean between the 6th and 12th class days. Full refunds will be given for courses dropped during these periods provided the student remains enrolled in at least one class. Refunds will not be issued for classes dropped after the 12th class day. Any credit balance on a student account as a result of dropping...
courses will not be refunded until after the fifth class day. As of the first day of the semester, students may not drop all of their courses through the drop/add process, but instead must go to the office of their Dean to officially withdraw. A student may add courses during the first seven days of a fall or spring semester. **FYI – if you drop a required course – this can delay your graduation.**

**Withdrawal from the University**

Once the University has accepted payment for tuition and fees, a student is considered officially enrolled unless otherwise restricted from enrolling.

Stopping payment on a check for fees or allowing the check to be returned unpaid by the bank for any reason does not constitute official withdrawal. The withdrawal process is done in the Dean's Office of the college in which a student is registered. A withdrawal form will be issued in the Dean's Office that will explain exactly what the student needs to do. Failure to follow procedures for withdrawing from the University may result in financial penalties and delays with future enrollment in the University. Once a student registers, he or she is responsible for the total fees assessed regardless of whether the installment option is used. Refund percentages are applied to total fees assessed and not the amount paid. This means that students who withdraw before paying all installments may, in the event of withdrawal, still owe the University.

International students must go by the [International Student Services Office](#) before withdrawing to determine if doing so will affect their visa status.

Financial Aid Recipients should talk to a Financial Aid Counselor before withdrawing. Students receiving funds awarded by the [Scholarship and Financial Aid Department](#) should be aware of policies regarding withdrawal from the University. These policies are consistent with Federal regulation. Calculation of tuition and fee refunds due to withdrawal are based on all charges the University has assessed the student. When a student has elected various optional services charged to their fee statement, the total dollar value of these optional services will also be used to determine whether repayment of any grant or Federal Perkins Loan will be required. Federal regulations require a pro-rata refund calculation for all first time students who receive Title IV and certain State student aid at a post-secondary institution of higher education who withdraw during a payment period (semester). The length of time during which a refund must be calculated is up to 60% of the payment period. First time students include freshmen and transfers.

Athletes should see their academic advisor in the Athletic Department before initiating the withdrawal process.

Any credit balance on a student account as a result of officially withdrawing from the university will be held for 30 days after the official withdrawal date. The reason for the delay is so that all charges and fines may be totaled from the various departments and applied to the refund.
Tuition and Fee Adjustments

*Tuition and fee adjustments shall be made to students officially withdrawing from the University for charges listed below according to the following refund schedule: Tuition and required fees, resident hall rent, and meal plans.

Fall and Spring Semester and 10 Week Summer Session

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to 5:00 pm on the last business day before classes begin</td>
<td>100 percent</td>
</tr>
<tr>
<td>During the first five class days</td>
<td>80 percent</td>
</tr>
<tr>
<td>During the second five class days</td>
<td>70 percent</td>
</tr>
<tr>
<td>During the third five class days</td>
<td>50 percent</td>
</tr>
<tr>
<td>During the fourth five class days</td>
<td>25 percent</td>
</tr>
<tr>
<td>After the fourth five class days</td>
<td>None</td>
</tr>
</tbody>
</table>

5 Week Summer Term

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to 5:00 pm on the last business day before classes begin</td>
<td>100 percent</td>
</tr>
<tr>
<td>During the first, second or third class day</td>
<td>80 percent</td>
</tr>
<tr>
<td>During the fourth, fifth or sixth class day</td>
<td>50 percent</td>
</tr>
<tr>
<td>After the sixth class day</td>
<td>None</td>
</tr>
</tbody>
</table>

Parking

Customers wanting to park only for a portion of the year may return the permit any time before July 31 for a prorated refund. NOTE: Customers who return their permit lose their priority as a previous customer. See Assignment Process.
Aggie Code of Honor:

Aggies do not lie, cheat, or steal, nor tolerate those who do.

http://student-rules.tamu.edu/aggiecode

This handbook is designed to serve as a quick reference guide for Master’s graduate students in the Master of Real Estate Program and the Department of Finance in Mays Business School at Texas A&M University and their advisors. This handbook contains information about Finance Department/MRE policy and procedures. Specific references are also made to the TAMU Graduate Catalog for those who desire more details. This handbook is not meant to substitute for the TAMU Graduate Catalog. Except in cases where variation is allowed by TAMU’s Office of Graduate and Professional Studies, information in the TAMU Graduate Catalog takes precedence over information contained in this handbook. A current version of this handbook will always be available at http://mays.tamu.edu/mre
On Becoming a Graduate Student in a Professional Program

You are graduate students, but you must rid yourselves of the undergraduate mentality.

How do you do this?

First, recognize that you are aspiring to be a professional.

- Professionals are judged on their output, not on their input.
- To achieve the desired level of output, you might have to work at night and on weekends. You might have to plan several weeks ahead to achieve the desired level of output.
- Allow enough time to master your material. If you don’t understand it, schedule an appointment with your professor.

Second – ATTEND YOUR CLASSES –

- You should not miss a class unless you are ill, have a scheduled job interview or a significant personal problem.
- Do not cut one class because you have an exam in another class and need more time to study. Again, you might have to plan several weeks ahead so that you can be properly prepared. You might have to work at night and on weekends.
- If you must miss a class, inform your instructor (*in advance, if possible*).

Third, develop a professional attitude toward your academic program.

- Finish what needs to be done before leaving for a weekend, Thanksgiving or Spring Break. Don’t plan to finish your case analysis on Sunday night if it is due Monday.
- Have a serious attitude toward your final examinations. Don’t pack up and leave town (either literally or figuratively) before your finals.
- You are required to attend Master of Real Estate activities, *but no one should have to tell you that they are required*. You should attend them because of the benefits that they provide. You should not miss an activity unless you are ill, have a job interview or a significant personal problem. Do not say that you will be there and then not show up.
- Develop your knowledge about all areas of real estate. This industry is changing at a rapid pace – make sure that you know what is happening.

Fourth, always do your best!