Alternative Loan Certification Request

Office of Student Financial Services
P. O. Box 20036 • Houston, TX 77225
(713) 500-3860 phone • (713) 500-3863 fax
https://www.uth.edu/sfs/

Student ID

☐☐☐☐☐☐

ALTERNATIVE (private) LOAN APPLICANTS:

Alternative loans are loans offered by banks or other agencies that help pay for educational expenses when all other financial aid options have been exhausted. These loans typically carry a higher risk in comparison to Federal student loans primarily because of higher interest rates, repayment obligations and credit approval requirements.   UTHealth has partnered with ELMSelect to connect students with alternative loans. Alternative loan applicants may apply to any lender regardless if the lender is listed on the ELMSelect platform.   Alternative loan requirements are based on the lending institution's discretion.

COLLEGE ACCESS LOAN (CAL) APPLICANTS:

The CAL program provides alternative education loans to Texas resident students who are unable to meet the cost of attendance. Visit www.hhloans.com to apply.

U.S. citizens/eligible non-citizens:
- o   May apply for either an alternative or College Access Loan (CAL)
- o   *Must* complete FAFSA prior to applying for alternative or CAL loans
- o   *Must* complete a Request to Decline Federal Loans form when accepting ONLY alternative or CAL loans

Ineligible non-citizen, Texas residents:
- o   May apply for either an alternative loan or College Access Loan (CAL)
- o   *Must* complete a TASFA prior to applying for the CAL loan

International students:
- o   May apply for only an alternative loan; Not eligible for College Access Loan (CAL)
- o   *Not required* to complete the FAFSA application for alternative loan certification

If you have applied and been approved for an alternative or College Access Loan, complete and submit this form to the Office of Student Financial Services or upload to myUTH for loan certification.

Submit forms using ONE of the following methods:

1. **Online:**   Log on to **myUTH**, click on the **Document Center**, locate the **Additional Document** section, select **Type of Document**, choose the type of document from the **Options List** and follow the upload instructions.
2. **In Person:** UCT Building, 7000 Fannin, Suite 2220, Houston, TX 77030

A.   STUDENT INFORMATION

Last Name	First Name	Middle Initial

Street Address (include apt. no.)

Program

(_____)_____
Phone Number

☐ U.S. Citizen   ☐ Ineligible non-citizen; Texas resident
☐ Eligible non-citizen   ☐ International Student
A _____

City	State	Zip Code

B.   INFORMATION AND INSTRUCTIONS

ALL APPLICANTS: Read and initial the statements below.

_____   I understand the alternative or CAL loan cannot exceed my Cost of Attendance (COA).

_____   I understand the alternative or CAL loan may be certified for less than the amount requested on my application.

_____   I understand the alternative or CAL loan will be accepted on myUTH by the Office of Student Financial Services for the amount approved by the lender not to exceed my Cost of Attendance.

_____   I understand the alternative or CAL loan will disburse equally among all terms enrolled for the current award period unless otherwise indicated by the Office of Student Financial Services.

_____   I understand the alternative or CAL loan may be reduced or cancelled to prevent an over award of funds and that I am responsible for repaying any balance that exceeds my COA.

C.   LOAN DATA

Please complete loan certification information below.   I have applied and been approved for:

☐ Alternative Loan: _____   ☐ College Access Loan   ☐ Other: _____
                     Lender Name   Lender Name

_____   _____   _____   _____
Date Credit Check Completed   Amount Requested   Award Period   Expected Graduation Date

D.   CERTIFICATION AND SIGNATURE

Signing below certifies that all of the information reported is complete and correct. I understand that I am requesting certification of a credit-based alternative or College Access loan that will be included in my financial aid award for the current award period.

_____   _____
Student Signature *(no electronic signatures accepted)*   Date