



OFFICE OF STUDENT FINANCIAL SERVICES

Financial Aid Disbursements

Financial Aid Disbursements typically occur during the first week of classes for students meeting all financial aid and enrollment requirements and for students without any active holds. Please check your student account for any holds or incomplete checklist items that may prevent your financial aid award from disbursing.

First-time borrowers must complete these documents on [Studentaid.gov](https://studentaid.gov):

- Federal Student Loan Entrance Counseling
- Master Promissory Note (MPN)/Loan Agreement

Existing borrowers can find a copy of completed MPNs and Entrance Counseling on [Studentaid.gov](https://studentaid.gov).

Financial aid awards are estimated based on anticipated full-time enrollment. Students must meet Satisfactory Academic Progress (SAP) and be enrolled at least half-time for loans to disburse.*

Financial aid eligibility will be re-evaluated and adjusted to reflect semester registration after the add-drop period. If you modified your enrollment, this may result in a balance owed. Outstanding tuition balances will be reflected on your University student account. Add-drop deadlines are available on the [Registrar's website](#).

*Students must be enrolled the entire 12-week period for loans to disburse during the summer semester.



Fall 2025 Disbursement Dates


GBHS	8/18/2025
GBMI	8/18/2025
GSBS	8/18/2025
MD Anderson	8/18/2025
Medical (I & II)	7/28/2025
MSA	8/18/2025
Nursing	8/18/2025
SBMI	8/18/2025
SPH	8/18/2025
Dental (DDS)	8/04/2025
Dental Hygiene	8/04/2025
Post Grad Dental	8/04/2025

Refunds

Allow 2 business days after the disbursement date for refunds to post to direct deposit accounts.

If you are not enrolled in direct deposit, a paper check will be mailed to the address on file in 3-5 business days.

Accepting a Financial Aid Offer

1. Log on to myUTH Student Center
2. Select Financial Aid
3. View Financial Aid
4. Choose Aid Year
5. Click Accept/Decline Awards 



Installment Plan Enrollment

1. Log on to myUTH Student Center
2. Select Account Inquiry
3. Click on Account Services
4. Enroll in Installment Plan

Medical (MD) and Dental (DDS) students are encouraged to enroll in the installment plan prior to financial aid disbursing.

2026-2027 FAFSA Now Open

The Free Application for Federal Student Aid (FAFSA) for the 2026-2027 award year launched early on September 24, 2025. This comes a week earlier than the expected October 1st launch date.

KEY CHANGES

- Quicker identity verification: Applicants with a Social Security number will have their accounts instantly verified.
- Simple contributor invitations: Applicants may now invite parents or spouses as a contributor via email.
- Asset exclusions: Financial assets from small businesses, family farms, and commercial fishing businesses are excluded from aid calculations.

NEW LEGISLATIVE CHANGES

Signed into law on July 4, 2025, the “One Big Beautiful Bill Act” (OBBA) introduces significant financial and program reforms. Many changes are scheduled for implementation starting in 2026.

Key impacts of the new law:

- New loan limits
- Graduate loan changes
- Pell Grant adjustments
- Repayment plan changes



How to apply for FAFSA

- Using your FSA ID, log on to [Studentaid.gov](https://studentaid.gov)
- Select “Start a 2026-2027 FAFSA form”
- Follow the prompts

Don't have an FSA ID? Create one [here](#).

For more information regarding FAFSA, click [here](#).

Fall 2025 Graduates

Federal and Institutional loan borrowers are must complete Loan Exit Counseling prior to graduation.

ACCESSING EXIT COUNSELING INSTRUCTIONS

STEP 1

Log on to myUTH

STEP 2

Select Student Services

STEP 3

Click on 'To Do' List

STEP 4

Go to Exit Counseling



LDS & HPSL Student Loans

Loans for Disadvantaged Students (LDS) and Health Professions Student Loans (HPSL) are long-term, low-interest loans for full-time students in certain health profession programs (MD & DDS). Interest accrues while in repayment, which begins after a one-year grade period.

Qualified applicants who have been offered an LDS or HPSL loan should follow these steps when accepting an offer:

1. Log on to myUTH to accept the offer
2. Complete, sign, and return the loan documents in person or via standard mail
3. There is a 7-10 day mandatory waiting period for loans to disburse after the office receives and processes the signed documents.



Right To Vote

In the United States, the right to vote is constitutionally protected but is also subject to varying regulations at the state and local levels. Eligibility is determined by U.S. citizenship and age, but laws concerning registration, voting methods, and voter identification differ by state.

Last day to sign up Oct. 6th for November elections. To sign up, log on to <https://www.votetexas.gov/>

WHO CAN VOTE

To vote in U.S. federal, state, and most local elections, you must be:

- A U.S. citizen.
- A resident of the state and county where you are trying to vote.
- At least 18 years old on or before Election Day.
- Registered to vote by your state's deadline (North Dakota is the only state that does not require voter registration)



Financial Aid Displacement Advisory

Financial aid displacement is when a student's financial aid award is reduced because they receive gift aid from an outside source, such as a private organization or employer. A student's need-based aid, grants, or loans may be reduced because the total financial aid they are receiving now exceeds their demonstrated need or the school's cost of attendance. This practice should be considered when applying for financial aid.

For more information regarding the University's practices regarding Gift Aid, visit <https://www.uth.edu/sfs/>





Add It Up

How do you rank in financial aid knowledge? “Add It Up” to find out.

1. What is financial aid?
2. What costs does financial aid cover?
3. What is the most common FAFSA mistake?

*3 points per question
9 point maximum*

1. Financial aid is funding available to qualified students attending U.S. post-secondary educational institutions.
2. Financial aid can cover tuition, fees, books, supplies, transportation and miscellaneous expenses.
3. Leaving blank fields.



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