

## Student Financial Services

University of Texas Health Science Center Houston (UTHealth)  
University of Texas MD Anderson School of Health Professions

P.O. BOX 20036 • HOUSTON, TX 77225 • (713) 500-3860 • [Sfaregis@uth.tmc.edu](mailto:Sfaregis@uth.tmc.edu)

### Financial Aid Application Guide

The Office of Student Financial Services, serving all the component schools, provides assistance to students in locating financial assistance for payment of tuition and expenses associated with the academic programs at UTHealth and UT MD Anderson School of Health Professions. The information provided is designed to offer an overview of the financial aid process.

The Office of Student Financial Services recommends students utilize the [Financial Aid Checklist](#) (FAC) as a guide to assist with the financial aid process. The FAC also contains contact information for frequently used sources such as the Free Application for Federal Student Aid (FAFSA) and a navigation guide for myUTH.

#### GENERAL STUDENT ELIGIBILITY REQUIREMENTS

- 1) To be considered for financial assistance, a student must be enrolled at least half-time (with the exception of Pell grants), as determined by the appropriate component school, in a degree-seeking program.
- 2) With the exception of the Texas Public Education Grant and TEXAS Grant, a student must be a U.S. citizen or eligible non-citizen.
- 3) All applicants must be in good standing with UTHealth or MD Anderson and must maintain satisfactory progress as defined by this institution.
- 4) Students who first enroll in a program of study on or after July 1, 2012, must have a high school diploma or its recognized equivalent to be considered for financial assistance.
- 5) A student is ineligible for institutional, state and Federal Student Aid (FSA) funds if he/she is in default on an FSA loan, owes an overpayment on an FSA grant or loan and has not made a repayment arrangement for the default or overpayment. Additionally, a student is ineligible for FSA if his/her property is subject to a judgment lien for a debt owed to the United States. A parent of a dependent student is ineligible for a PLUS loan if either the student or parent is subject to such a lien.

#### APPLICATION PROCEDURE

U.S. citizens or eligible non-citizen students wishing to apply for financial assistance through UTHealth must complete the [Free Application for Federal Student Aid](#) (FAFSA). Information provided on the student's FAFSA will be used to determine financial need and establish financial aid eligibility.

Students must select the appropriate year FAFSA and school code to avoid delays in the award process.

Program	Term Begin Date	Complete this FAFSA	School Code
Cizik School of Nursing	Summer 2025 Fall 2025 Spring 2026	2025-2026 FAFSA	013956
McGovern Medical School	Fall 2025 Spring 2026	2025-2026 FAFSA	013956
MD Anderson UTHealth Houston Graduate School (GSBS)	Summer 2025 Fall 2025 Spring 2026	2025-2026 FAFSA	013956
McWilliams School of Biomedical Informatics	Summer 2025 Fall 2025 Spring 2026	2025-2026 FAFSA	013956
School of Dentistry	Fall 2025 Spring 2026	2025-2026 FAFSA	013956
School of Public Health	Summer 2025 Fall 2025 Spring 2026	2025-2026 FAFSA	013956
UTHealth MD Anderson School of Health Professions	Fall 2025 Spring 2026 Summer 2026	2025-2026 FAFSA	017249

While the FAFSA has a federal deadline of June 30th, the University does not have a priority deadline to submit the FAFSA application as awards are processed on a first come, first served basis. The priority consideration application deadline for **State Aid** is **January 15<sup>th</sup>** of each year. Funding is limited and awards are determined on a first come, first served basis.

Individuals who are classified as Texas residents under state law, but are ineligible for federal student aid (FAFSA) due to their non-citizen status may apply for the [Texas Application for State Financial Aid \(TASFA\)](#). For more information click [here](#).

### STATEMENT OF EDUCATIONAL PURPOSE

Federal student financial assistance a student receives should only be used for educational purposes and to pay the cost of attending UTHealth and component schools.

### DETERMINATION OF A FINANCIAL AID OFFER

The majority of financial assistance awarded to students is based on *financial need*. When a student demonstrates financial need, his/her personal and family resources are shown as insufficient in meeting the cost of attending the institution. In determining financial need, two items are viewed: Estimated [Cost of Attendance](#) (COA) and [Student Aid Index](#) (SAI).

The cost of attendance is represented in the form of a student budget. The budget consists of two main components: educational expenses and living expenses. The educational expense component is composed of tuition, fees, books and supplies and is based on the student's program of study and tuition rate (i.e., resident, nonresident). The living expense component is composed of allowances for room and board, transportation and personal expenses and is based on the student's expected period of enrollment for the academic year.

The financial aid COA and financial aid offers are estimated based on anticipated full-time [enrollment](#). For periods less than full-time, the budget and financial aid offers (Pell grants and loans) are adjusted according to the hours enrolled at the end of the [add/drop period](#) for each term. **You will be expected to resolve any overpayment of financial aid (Pell grants and loans) that resulted from a reduction in enrollment hours.** The outstanding balance will be reflected on your student account. Students must be enrolled at least half-time in order for loans to disburse. Academic students must be enrolled for both 6-week sessions at the beginning of the term to receive summer financial aid disbursements.

The Student Aid Index (SAI) is determined from the information provided on the Free Application for Federal Student Aid (FAFSA). The U.S. Department of Education analyzes the information on the FAFSA and performs a federal standardized needs analysis calculation. To arrive at the student's financial need, the SAI, as determined by the need analysis calculation, is subtracted from the student's budget. The remaining amount is the financial need of the student.

Once the student's need has been determined, a financial aid offer may be made. The offer is packaged based on the student's financial need, federal, state and institutional eligibility requirements governing each aid program and availability of funds.

### VETERANS AND SERVICE MEMBERS

To initiate the application process for Veterans Benefits such as Post 9/11 GI Bill, Vocational Rehab and Veterans Education Assistance Program (VEAP), we recommend all veterans contact the Veterans Affairs Coordinator in the Registrar's Office at (713) 500-3388 or email [Veteransbenefits@uth.tmc.edu](mailto:Veteransbenefits@uth.tmc.edu).

Veterans applying for federal financial aid funds are encouraged to contact their assigned financial aid counselor prior to the beginning of the award process. The [financial aid counselor](#) will explain the funding sources available to you while at UTHealth or UT MD Anderson School of Health Professions. Counselors/Veterans Coordinator will also assist the service member in using the following decision-making tools prior to enrollment:

Tuition Assistance (TA) DECIDE: <https://www.dodmou.com/TADECIDE/InstitutionDetails?opeidNumber=00495100>

Paying for College: <https://www.consumerfinance.gov/paying-for-college/>

College Scorecard: <https://collegescorecard.ed.gov/>

College Navigator: <https://nces.ed.gov/collegenavigator/>

The Financial Aid Shopping Sheet (Shopping Sheet) is available to self-identified veterans who apply for financial aid. The Shopping Sheet contains estimated figures that are meant to help veterans easily compare financial aid packages offered by different institutions, and ultimately make an informed decision on where to invest in their higher education. The information included in the Shopping Sheet is meant to supplement the financial aid award notice. For questions regarding the financial aid application process or the Shopping Sheet, contact the Office of Student Financial Services at (713) 500-3860.

## FINANCIAL AID OFFER NOTIFICATION

Once an applicant is accepted for admission and has completed all documents necessary in applying for financial assistance, the application is processed to determine a Financial Aid Offer. A Financial Aid Offer is sent to the student via the student's school email when the offer has been determined.

The Financial Aid Offer informs the student of: the student's budget, expected student/family contribution, financial need, the financial aid programs offered and the expected disbursement schedule. The student may accept or decline the financial aid offer using myUTH. The Financial Aid Offer Supplement referred to in the Financial Aid Offer is a must read to avoid disbursement delays.

In accepting the offer, the student should be aware of the conditions of the award agreement and the repayment terms on any loans awarded. If there are any questions regarding the terms or conditions of the agreement, the student should contact the Office of Student Financial Services at (713) 500-3860.

If the award is refused, the student must decline the offer on myUTH or submit a signed written request declining the offer.

## FINANCIAL AID DISBURSEMENTS

The release of financial aid funds typically occurs the week before the start of each semester or by the first day of class each semester. To determine whether financial aid funds will be available for the academic term, a student should refer to his/her Financial Aid Offer. The Financial Aid Offer will provide the disbursement schedule for the financial aid funds.

General conditions for the disbursement of federal, state and institutional aid:

- Must be [enrolled](#) at least half-time
- Must meet [Satisfactory Academic Progress](#) (SAP)
- Negative Service Indicators (HOLDS) must be cleared
- Master Promissory Note must be completed and current (loan borrowers only)
- Loan Entrance Counseling must be completed and current (loan borrowers only)

Exceptions to general rules:

- Pell Grant eligible recipients may receive Pell Grant disbursements while enrolled less than half-time.
- Students attending during the summer term must be enrolled at least half-time at the beginning of the term for *both* 6-week summer sessions in order to receive loans or grants other than Pell Grants.

Satisfactory Academic Progress is calculated annually after grades are posted at the end of the term as follows:

- UTHealth - Spring term
- UT MD Anderson - Summer term

Students receiving grants/scholarships are not required to complete any additional financial aid procedures for the awarding process as *all* grant funds are accepted on the student's behalf by the Office of Student Financial Services.

Students anticipating borrowing a federal student loan are required to complete the Master Promissory Note (MPN) and Entrance Counseling specific to Direct Loans prior to loan disbursement. More information pertaining to the Direct Loan MPN and Entrance Counseling requirements may be found in the MPN and Entrance Counseling sections of this guide.

Students accepting institutional loans are required to complete and submit to the Office of Student Financial Services the loan documents specific to that loan prior to loan disbursements.

All funds received will be applied against charges currently due on the student's account. If a credit balance exists after financial aid or other resources have been applied to outstanding tuition and fee charges, student refunds will be processed. Students may receive refunds by enrolling in Direct Deposit or via paper check mailed to the current address on file.

Note: Tuition and fees must be paid as well as emergency loan(s), and a picture ID must be shown before any financial aid paper check(s) will be released to students not enrolled in direct deposit.

Medical (MD) and Dental (DDS) Students using the installment plan to pay tuition and fees must request the payment plan through the Bursar's Office or log on to myUTH *prior* to disbursement of any financial aid funds. This will ensure the funds are applied to charges that are currently due rather than the full amount of tuition and fees. For more information on the installment plan, contact the Bursar's Office at (713) 500-3088.

### All Students:

In accordance with federal regulations, financial aid recipients attending UTHealth or UT MD Anderson may receive grant or loan funds from only one school during an academic period. Note: UTHealth will not award grant funds to dually enrolled students. Additionally, Direct Loan recipients may not exceed the [federal annual loan limits](#) established by the Department of Education.

Tuition accounts will reflect any outstanding balances caused by the reduction or revocation of aid, whether due to over awards, over payments, change in enrollment status, dual enrollment or when necessary to remain in compliance with state, federal and institutional guidelines.

### REVISION OR CANCELLATION OF FINANCIAL AID

UTHealth reserves the right to revise or cancel financial aid due to changes in a student's financial aid eligibility, enrollment status, satisfactory progress status, dual enrollment or when necessary to remain in compliance with state, federal and institutional guidelines. To that end, tuition accounts will reflect any outstanding balances caused by the aforementioned changes.

UTHealth reserves the right to revise an award should allocations of federal, state and/or institutional funds be reduced below anticipated funding levels. Every effort will be made to supplement the reduction in the student's award with other resources which may be available should this occur.

### DIRECT LOAN MASTER PROMISSORY NOTE (MPN)

UTHealth and MDA participate in the William D. Ford Federal Direct Loan Program. Direct loans help meet a student's cost of attending school. **Borrowing a student loan is optional.** All borrowers who anticipate borrowing a federal student loan are required to complete the Master Promissory Note (MPN) specific to Direct Loans. This MPN is available through online services provided by the Department of Education: [studentaid.gov](#).

**Note:** Continuing financial aid recipients who previously completed the MPN specific to Direct Loans within the last 10 years are not required to complete the MPN again unless requested by the Office of Student Financial Services.

### ENTRANCE COUNSELING

**First-time Federal Direct Stafford Loan borrowers** (Subsidized/Unsubsidized/PLUS) must complete financial aid Entrance Counseling prior to the disbursement of student loans. Entrance Counseling is *not required* for Parent PLUS loan borrowers unless the PLUS loan is approved by obtaining an endorser or through the reconsideration process. Entrance Counseling for Direct Loans is available through online services provided by the Department of Education: [studentaid.gov](#)

**Continuing Federal Direct Stafford Loan borrowers** (including transfer students) are not required to complete financial aid Entrance Counseling each year after the initial forms have been completed. However, we do encourage students to complete the Financial Awareness Counseling Tool (FACT) prior to accepting loan awards. This tool will provide students with repayment and financial planning strategies. FACT is available at [studentaid.gov](#).

**Department of Health and Human Services (DHHS) Loan borrowers** must complete the Entrance Counseling for your specific DHHS loan *annually*. These types of loans include: Health Professions Student Loan, Loans for Disadvantaged Students, and Nursing Student Loans. [Entrance Counseling](#) for DHHS loans is available through the University website.

### THE VERIFICATION PROCESS

#### Verification Process

Verification is the process used by the Office of Student Financial Services to confirm that the data reported on your Free Application for Federal Student Aid (FAFSA) is accurate. Students may be randomly selected for verification by the Department of Education (DOE) or the school. Those selected for verification are required to submit documentation to the Office of Student Financial Services to support information reported on the FAFSA. The school will send an email to students selected for verification with instructions specifying the documents required for submission when processing for the current award year begins. Documents must be submitted by the deadlines indicated to avoid processing delays. Generally, verification files are reviewed within 30 days of receiving all required documents.

If there are any discrepancies between the information on the FAFSA and the information on the verification documents, your FAFSA will be corrected and your financial aid package may be adjusted accordingly. Student Financial Services will notify the student via the myUTH portal whether there was a change to the Student Aid Index (SAI), and if so, what the changes were. Students can also view any changes by accessing their FAFSA Submission Summary (FSS) on [Studentaid.gov](#). Students should allow 21 working days for processing of aid once the school receives the corrections from DOE. Any changes to a student's aid will be reflected accordingly on the Financial Aid Offer.

## Required Documents

Student Financial Services will accept the following documents as support of the federal items selected for verification:

- 1) [Verification Worksheet](#)
- 2) **Income Documentation**

### U.S. Income Tax Filers:

- **FUTURE ACT Direct Data Exchange (FA-DDX)**  
The FA-DDX tool allows students and any contributors to consent for the transfer of Federal Tax Information (FTI) directly into the FAFSA from the Internal Revenue Service (IRS). Consent and approval to transfer data directly from the IRS to the FAFSA must be granted even if that information may not be available to be transferred to the FAFSA otherwise the student will not be eligible for federal student aid, including grants and loans.
- [IRS Tax Return Transcript](#)  
IRS Tax Return Transcripts may be obtained via mail, online or automated telephone request. Visit [www.irs.gov](http://www.irs.gov) or call 1-800-908-9946.

### Non-Filers:

- W-2's and/or 1099's to confirm income earned from work, if applicable
- Verification of Non-filing from the IRS or other relevant authority, if requested.
- Other supporting income information

It may be determined during the verification process, that a nontax filer meets the minimum income threshold for the applicable tax year and would have been required to file a tax return. This is considered conflicting information that must be resolved. In order to resolve the conflicting information, that individual is required to file a tax return for the applicable tax year, provide the school with a copy of the IRS Tax Return Transcript or a signed copy of the tax return with applicable schedules, submit any other necessary documentation and update the FAFSA accordingly. Otherwise, the school cannot complete verification or continue processing the student's Title IV financial aid and no Title IV disbursements can be made to the student or parent PLUS borrower.

### 3) Other Verification Documentation

Applicants and any contributors should be able to provide the financial aid office with income documentation and a reasonable explanation regarding their tax filing status.

Documentation specific to an individual's situation may be requested of certain applicants selected for verification. Applicants should review their myUTH To-Do List for a list of specific documents and instructions.

### Additional verification items may include, but are not limited to:

U.S. Income Tax Return with applicable schedules (signed)	Tax Account Transcript	Tax Filing Extension	Tax Return Database View (TRDB)
Amended Tax Return (1040X)	Identity Theft documents	IRS Schedules 1, 2, 3	IRS Schedule C
IRS Schedule K-1	W-2 form(s)	Wage and Income Transcript	1099-K form(s)
Non-Filer Form	Foreign Tax Return or equivalent	Asset Information	Personal Income and Expenses Statement (signed and dated)
Premium Tax Credit (IRS form 8962)	401(k) Rollover Worksheet (signed)	Tax-exempt interest income	Untaxed portions of IRA distributions
Untaxed portions of pensions	IRA deductions	Payments to self-employed SEP, SIMPLE, and qualified plans	Foreign Earned Income Exclusion
Proof of Federal Benefits (SNAP, Medicaid, TANF, SSI, etc.)	Proof of Child Support Received	Proof of Marital Status	Social Security Card

### Proof of Citizenship

Birth Certificate	U.S. Passport	I-94 Documentation
Permanent Resident Card	Certificate of Naturalization/Citizenship	Other documentation specific to your status

An applicant whose FAFSA information is selected for verification must complete the verification process before the institution can make changes based on professional judgment to the applicant's cost of attendance or values of the data required to calculate SAI.

## Document Submission

Required documents may be submitted in one of three ways:

- Online (preferred): Upload to myUTH To-Do List
- In Person: UTHealth, Office of Student Financial Services, 7000 Fannin, Suite 2220, Houston, TX 77030
- Mail: UTHealth, Attention: Office of student Financial Services, P.O. Box 20036, Houston, TX 77225

Please do not submit documents unless requested via your myUTH “To-Do List” or myUTH Communication.

When referring to your myUTH To-Do List, be sure to select the **correct award year** for financial aid information.

UTHealth 2026 aid year includes:
Summer 2025
Fall 2025
Spring 2026

MD Anderson 2025 aid year includes:
Fall 2024
Spring 2025
Summer 2025

It is the student’s responsibility to confirm the receipt of documents by Student Financial Services. Verification documents should not be sent to the Department of Education.

## Deadline

To allow time for accurate processing, below are the deadlines to submit verification documents to the Office of Student Financial Services.

UTHealth	
Summer 2025	July 11, 2025
Fall 2025	October 31, 2025
Spring 2026	March 27, 2026

MD Anderson	
Fall 2024	October 31, 2024
Spring 2025	March 20, 2025
Summer 2025	July 4, 2025

Failure to submit the requested documents will prevent awarding or result in the cancellation of existing financial aid offers.

**Warning:** *If you purposely provide false or misleading information, you will be reported to the Office of the Inspector General of the U.S. Department of Education, and may be subject to a fine, sentenced to jail or both.*

## FINANCIAL AID PROGRAMS

This is a comprehensive list of financial assistance programs available through the Office of Student Financial Services. However, it should be noted that this may not encompass all sources of aid which may be available to applicants.

## SCHOLARSHIPS

At UTHealth Houston, scholarships are awarded based on different criteria. Some scholarships are need-based, meaning they are awarded to students based on their financial need. Others are merit-based, which means they are awarded based on academic excellence or other outstanding achievements.

For detailed information on scholarships available at UTHealth Houston, including specific eligibility requirements, application procedures, and deadlines, you can typically find resources on your school’s website or through their academic or student affairs office.

## Office of Student Financial Services

Additionally, students may explore external scholarship opportunities outside of UTHealth Houston. These scholarships are offered by various organizations, institutions, and foundations and may have different eligibility criteria and application processes. The Office of

Student Financial Services offers a [Financial Aid Resource Page](#) providing students with these additional types of opportunities. This page is offered as a resource tool only and does not guarantee scholarship awards.

## FEDERAL PELL GRANT

The [Federal Pell Grant](#) is funded by the Federal government. Pell Grants are awarded to undergraduate students who have not earned a bachelor’s or professional degree. In some cases, however, a student enrolled in a post baccalaureate teacher certification program may receive a Pell Grant (Note: UTHealth does not participate in the teacher certification program). The Pell Grant does not need to be repaid (unless, for example, you withdraw from school and owe a refund or obtained it fraudulently).

**Students may only receive Federal Pell Grant funds from one school at a time during an academic period.**

Federal law limits the amount of Federal Pell Grant funds a student may receive over his or her lifetime to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%.

#### **FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT**

The [Federal Supplemental Educational Opportunity Grant](#) (FSEOG) is a federal grant program for undergraduate UTHealth students administered directly by the financial aid office of participating schools. Students who will receive Federal Pell Grants and have the most financial need will receive FSEOG first. Like the Pell Grant, FSEOG does not need to be repaid.

FSEOG awards are made on a first come, first served basis to those who qualify based on fund availability.

#### **DESIGNATED TUITION GRANT**

The Designated Tuition Grant is a need-based assistance program whereby the university is obligated under Texas Education Code §§ 56.011 and 56.012 to set aside a portion of resident tuition to be used as gift-aid for Texas resident students.

#### **TEXAS PUBLIC EDUCATION GRANT**

The [Texas Public Education Grant](#) (TPEG) is a grant provided to students with financial need and is administered directly by the financial aid office of participating schools. TPEG awards are made on a first come, first served basis to those who qualify based on fund availability.

#### **TOWARDS EXCELLENCE, ACCESS AND SUCCESS (TEXAS) GRANT**

The [TEXAS Grant](#), administered by the state of Texas, is a need-based grant provided to undergraduate students who have completed either a Recommended or Distinguished Achievement high school program at an accredited Texas High School.

The state priority deadline for applying for the Texas Grant is January 15<sup>th</sup> of each year. Funding is limited and the program is subject to change by the Texas Legislature.

#### **FEDERAL PERKINS LOAN**

##### **[Federal Perkins Loans](#)**

The Perkins program has been phased-out by Congress as of September 30, 2017. Borrowers of Perkins loans prior to the phase-out may contact the institution or the Department of Education regarding repayment information.

#### **WILLAM D. FORD FEDERAL DIRECT LOAN PROGRAMS**

##### **[Federal Direct Subsidized Loan \(Direct Subsidized\)](#)**

The Direct Subsidized loan is an optional loan offered by the Department of Education. These loans are available to *undergraduate* students who demonstrate *financial need* as determined by the Department of Education. Direct Subsidized Loans assist with educational expenses but may not exceed financial need. No interest is charged while a student is enrolled at least half-time in an eligible school, for the first six months after leaving school (referred to as a *grace period\**) and during deferment periods. The student is responsible for repaying the loan.

##### **[Federal Direct Unsubsidized Loans \(Direct Unsubsidized\)](#)**

The Direct Unsubsidized loan is an optional loan offered by the Department of Education. These loans are available to both *undergraduate* and *graduate* students and are *not* based on financial need as determined by the Department of Education. Interest is charged during all periods; even during the time a student is enrolled at least-half time in an eligible school, during grace and deferment periods. The student is responsible for repaying the loan.

##### **[Federal Direct PLUS Loan \(Parent PLUS\) - Dependent Students](#)**

Parent PLUS loans are interest-bearing loans for the parents of dependent students who are enrolled at least half-time in a degree-seeking program at an eligible school. This loan assists with educational expenses up to the student's cost of attendance minus all other assistance. Interest is charged during all periods beginning on the date of the loan's first disbursement. The parent is responsible for repaying the loan.

##### **[Federal Direct PLUS Loan \(Graduate PLUS\) - Graduate/Professional Students](#)**

Graduate PLUS loans are interest-bearing loans for graduate/professional students enrolled at least half-time in a degree-seeking program at an eligible school. This loan assists with educational expenses up to the student's cost of attendance minus all other

assistance. Interest is charged during all periods beginning on the date of the loan's first disbursement. The student is responsible for repaying the loan. For more information regarding Federal Direct Loans visit [studentaid.gov](http://studentaid.gov)

### FEDERAL DIRECT LOAN FEES

Borrowers pay a [loan origination fee](#) on all Direct Subsidized, Unsubsidized and PLUS Loans. The loan fee will be proportionately deducted from each loan disbursement.

### FEDERAL DIRECT LOAN LIMITS

The school uses information from the student's FAFSA to determine the type of loan(s) and actual loan amount a student qualifies for based on a student's financial need, dependency status and grade level. There are [loan limits](#) on the amount of Direct Subsidized and Unsubsidized funds a student may be eligible to receive each academic year (annual loan limits) and the total amounts a student may borrow for both undergraduate and graduate study (aggregate loan limits).

Graduate and professional students enrolled in certain health profession programs may qualify for additional Direct Unsubsidized Loan amounts each academic year. Please contact the Office of Student Financial Services for more information about annual and aggregate limits for health profession students.

### FEDERAL DIRECT LOAN INTEREST RATES & INTEREST FORMULA

[Interest rates](#) for Federal Direct Loans are set by Congress and are based upon formulas that use the equivalent rates of the 91-day Treasury bill plus a statutory add-on percentage. The calculated rate is capped by a maximum interest rate.

For more information regarding interest rates visit [studentaid.gov](http://studentaid.gov).

### INSTITUTIONAL LOANS

#### [Health Profession Student Loan \(HPSL\)](#)

The Health Professions Student Loan program provides long term, low interest rate (5%) loans to full-time students enrolled in the **Doctor of Dental Surgery (DDS)** program. When compared to other federal student loans and private loans, this loan provides a significant savings.

#### [Loans for Disadvantaged Students \(LDS\)](#)

The Loans for Disadvantaged Students program is a federal loan made available by the Department of Health and Human Services. This loan program provides long term, low interest rate (5%) loans to full-time, financially needy students from disadvantaged backgrounds enrolled in the **Doctor of Medicine (MD)** or **Doctor of Dental Surgery (DDS)** program. When compared to other federal student loans and private loans, the Loans for Disadvantaged Students provide a significant savings.

The Office of Student Financial Services is responsible for making reasonable determinations of need and providing loan awards. For more information regarding these loan programs, please call the Office of Student Financial Services at (713) 500-3860.

### REVISION REQUESTS

Although every effort is made to optimize financial options for students, we understand that extraordinary circumstances arise which may require a review of your situation. The Office of Student Financial Services offers some options to help alleviate the burden of these situations through the professional judgement of the financial aid counselors and/or the Financial Aid Appeals Committee (FAAC).

Students experiencing a situation requiring special consideration or attention, may apply for an **Unusual** or **Special** circumstances revision request depending upon their situation.

[Unusual circumstances](#) include dependency status overrides, victims of human trafficking, refugee or asylum status, parental abandonment/estrangement and student or parental incarceration.

[Special Circumstances](#) include computer purchase, child or dependent care, death of parent/spouse, medical/dental expenses, and involuntary employment loss.

Requests and accompanying documentation should be uploaded through the myUTH portal. Processing time for each type of request may vary and may be delayed during peak periods (e.g., semester starts). Submission of an Unusual or Special Circumstances request does not guarantee a change in dependency status or financial aid eligibility. An aid administrator's decision regarding adjustments is final and cannot be appealed to the Department of Education.

For more detailed information regarding Unusual or Special Circumstances, please visit [www.uth.edu/sfs/financial-aid/forms.htm](http://www.uth.edu/sfs/financial-aid/forms.htm).

## NON-DISCRIMINATION POLICY

### Non-Discrimination Policy

To the extent provided by applicable law, no person shall be excluded from participation in, denied the benefits of, or be subject to discrimination under, a program or activity sponsored or conducted by the Office of Student Financial Services on the basis of race, color, national origin, religion, sex, sexual orientation, age, veteran status or disability.

### Federal and State Laws:

- Title VI of the Civil Rights Act of 1964, 42 U.S.C. §2000d et seq., and its implementing regulation at, 34 C.F.R. Part 100, which prohibit discrimination on the basis of race, color or natural origin;
- Title IX of the Education Amendments of 1972, 20 U.S.C. §1618 et seq., and its implementing regulation at, 34 C.F.R. Part 106, which prohibit discrimination on the basis of sex;
- Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. §794 (amended 1992), and its implementing regulation at, 34 C.F.F. Part 104, which prohibit discrimination on the basis of disability;
- Title II of the Americans with Disabilities Act of 1990, 42 U.S.C. §12132, and its implementing regulation at, 28 C.F.R. Part 35, which prohibit discrimination on the basis of disability; and
- The Age Discrimination Act of 1975, 42 U.S.C. §6101 et seq., and its implementing regulation at, 34 C.F.R. Part 110, which prohibit discrimination on the basis of age.

The Office of Student Financial Services has designated the following person(s) as coordinator(s) to monitor compliance with these statutes as they relate to students and to resolve complaints of discrimination based on race, gender, age, or disability:

Heather Beckles-Bright  
Director, Student Financial Services  
(713) 500-3866  
[Heather.M.Beckles@uth.tmc.edu](mailto:Heather.M.Beckles@uth.tmc.edu)

Yennie Jimenez  
Assistant Director, Student Financial Services  
(713) 500-3868  
[Yennie.Jimenez@uth.tmc.edu](mailto:Yennie.Jimenez@uth.tmc.edu)

*Information contained in this document is subject to change at any time in accordance with state, federal and institutional regulatory updates.*