

\$en\$e on a Dollar



Summer 2021 Financial Aid Disbursements

Financial aid disbursements typically occur during the first week of classes for students meeting all financial aid eligibility and enrollment requirements and have no account holds.

First-time borrowers should log on to www.studentaid.gov to complete:

- Loan Entrance Counseling
- Master Promissory Note (MPN)

If you are anticipating a financial aid refund, please allow 2 business days after the date of disbursement for refunds to post to your direct deposit account. If you are not enrolled in direct deposit, a paper check will be mailed to the current address on file in 3-5 business days. Questions regarding the refund process may be directed to the Bursar’s Office at (713) 500-3088 or Bursar@uth.tmc.edu.

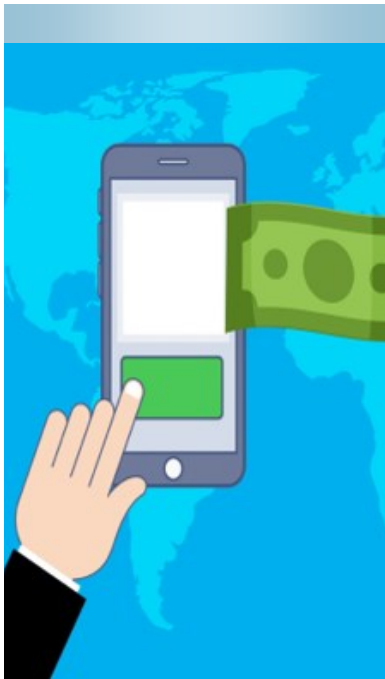
Financial aid awards are estimated based on anticipated full-time enrollment. Students must be enrolled at least half-time for the entire 12-week summer semester for loans to disburse. Financial aid eligibility will be re-evaluated and adjusted following the add/drop period to reflect your semester registration. If your financial aid eligibility has changed due to changes in enrollment, you may owe a balance. Outstanding tuition balances will be reflected on your university student account. The add/drop deadlines may be found on the [Registrar’s website](#).

Summer 2021 Disbursement Dates

Medical III	April 28, 2021	MD Anderson	May 10, 2021
Medical IV	April 28, 2021	Nursing	May 12, 2021
Medical I & II	July 26, 2021	GSBS	May 12, 2021
Dental Hygiene	May 24, 2021	GBMI	May 12, 2021
Post Graduate Dental	June 24, 2021	SPH	May 12, 2021
Dental (DDS) I - IV	August 9, 2021	UTHealth at Tyler	June 7, 2021

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Accepting a Financial Aid Student Loan 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 (pencil icon)

Contact the Office of Student Financial Services at (713) 500-3860 or Sfaregis@uth.tmc.edu with student loan questions or questions related to your Financial Aid Offer.

Installment Plan Enrollment

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

Installment plan: Medical and Dental (DDS) students are encouraged to sign up for an installment plan prior to financial aid disbursing. Contact Bursar@uth.tmc.edu with installment plan questions.

Enroll in Direct Deposit — 2 part process

Part 1:

1. Log on to myUTH Student Center
2. Select Account Inquiry
3. Choose Account Services
4. Click on Bank Accounts
5. Add Account

Part 2:

1. Log on to myUTH Student Center
2. Select Account Inquiry
3. Choose Account Services
4. Click on Direct Deposit

Follow instructions to enter your bank account information and complete enrollment. Please allow up to 48 hours for processing.

Contact Bursar@uth.tmc.edu with Direct Deposit questions.

Direct PLUS Loan

Direct PLUS loans are credit-based federal loans offered to parents of dependent students and graduate/professional students enrolled at least half-time in an eligible institution and are intended to assist with educational expenses. The PLUS loan application procedure is separate from the federal subsidized/unsubsidized student loan process as PLUS loans are subject to credit approval.

PLUS Loan key points

- Subject to credit approval.
- Department of Education is the lender.
- Interest accrues at the time of disbursement.
- Maximum amount you can receive cannot exceed the cost of attendance minus any other assistance.
- The PLUS loan borrower (parent of a dependent student or graduate/professional) is responsible for repaying the loan.

How to apply

- Log in to StudentAid.gov using your FSA ID and password
- Choose “Apply for Aid” tab
- Select the appropriate “Apply for PLUS Loan” tab (Parent or Graduate/Professional)
- Click on “Apply for PLUS Loan” and follow the application instructions
- Choose “Complete Aid Process” tab
- Select the appropriate PLUS Loan MPN (Parent or Graduate/Professional)
- Complete PLUS Loan Entrance Counseling (**Graduate/Professional applicants only**)

The MPN and Loan Entrance Counseling will be electronically transmitted to the school. **PLUS loans will be certified and accepted on the borrower’s behalf by the Office of Student Financial Services. Therefore, borrowers will not be able to accept the PLUS loan on myUTH.**



Student Financial Aid vs. Bursar

Job duties of Financial Aid and the Bursar’s Office are seemingly interchangeable and often times confusing. The truth is, these two departments serve different purposes. One office handles application and award processing while the other performs financial transactions and the handling of money.

Financial Aid

The Financial Aid office assists students and their families with obtaining the financial resources necessary to attend UTHealth and its component schools. Financial aid is responsible for determining student aid eligibility, administering grant and student loan awards and disbursing those funds.

Bursar’s Office

The role of the Bursar’s office is to bill student tuition and fees, and record payments. The Bursar’s office is also in charge of processing student refunds, direct deposit and the tuition installment plan.

Although Financial Aid and the Bursar perform different functions, the goal is the same... to assist students with meeting their financial obligations to the University.

For financial aid questions, contact [Office of Student Financial Services](#).

For bursar questions, contact Bursar@uth.tmc.edu or (713) 500-3088.

Direct Student Loan Interest Rates



Direct Subsidized, Unsubsidized and PLUS loan interest rates are determined annually for all loans first disbursed during any 12-month period beginning on July 1 and ending on June 30. Loans borrowed during different 12-month periods, may have different interest rates. The interest rate for each loan is fixed for the life of the loan and may not exceed the Maximum Rate specified according to the Higher Education Act of 1965 (HEA).

The chart below shows the interest rate for Direct Subsidized, Unsubsidized and PLUS loans first disbursed on or after July 1, 2021 and before July 1, 2022.

Loan Type	Fixed Interest Rate (July 1, 2021 — July 1, 2022)	Maximum Rate
Undergraduate Students Direct Subsidized/Unsubsidized Loans	3.73%	8.25%
Graduate and Professional Students Direct Unsubsidized Loans	5.28%	9.50%
Parents of Dependent Undergraduates and Graduate or Professional Students Direct PLUS Loans	6.28%	10.50%

Communication



The primary form of communication

between the Office of Student Financial Services and students is your university email account. Be sure to check it regularly for important messages regarding financial aid, registration, account information and graduation requirements.

Log on to myUTH to update any change in demographic information.



Got Questions?

Financial Aid:

Sfaregis@uth.tmc.edu

(713) 500-3860

Bursar:

Bursar@uth.tmc.edu

(713) 500-3088

Registrar:

Registrar@uth.tmc.edu

(713) 500-3388

COVID-19 Emergency Aid Grants

The Internal Revenue Service (IRS) issued guidance regarding COVID-19 emergency aid granted to students. Whereas emergency financial aid grants administered to students by a federal agency, state, Indian tribe, higher education institution, or scholarship-granting organization as a result of the Coronavirus pandemic, will not be considered in the student's gross income.



Likewise, an amount of qualified tuition and related expenses should not be reduced by the amount of an emergency financial aid grant. Students may be eligible to claim a tuition and fees deduction or the American Opportunity Credit or Lifetime Learning Credit if they used a portion of the emergency aid grant to pay for qualified tuition and related expenses on or before December 31, 2020.

NOTE: The information above provided by [IRS.gov](https://www.irs.gov) is intended for general purposes and should not be interpreted as legally binding. Please contact [IRS.gov](https://www.irs.gov) or refer to [Publication 970, Tax Benefits for Education](#) or [Higher Education Emergency Grants Frequently Asked Questions](#) for more information.



IRS Email Scam

The Internal Revenue Service (IRS) issued an alert to public and private higher education institutions, including staff and students warning them of an

email phishing scam targeting persons with “.edu” email addresses. The suspicious emails display the IRS logo and use various subject lines (“Tax Refund Payments” or “Recalculation of your tax refund payment”) attempting to lure people into clicking a fictitious link to claim their refund.

Persons receiving the scam email should not click on the link in the email. Instead, they should report it to the IRS. The phishing email may be forwarded as an attachment to phishing@irs.gov.

Taxpayers wanting to inquire about a pending IRS refund may check the status on [Where's My Refund?](#) at [IRS.gov](https://www.irs.gov).

Contact US



Sfaregis@uth.tmc.edu



(713) 500-3860



www.uth.edu/sfs/



[@uthealthfinaid](https://twitter.com/uthealthfinaid)



[AllAboutFinancialAid](#)



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