



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):

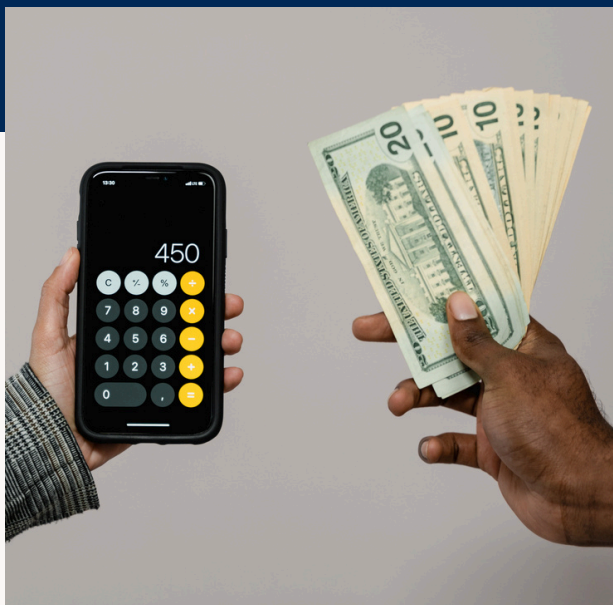
- Federal Student Loan Entrance Counseling
- Master Promissory Note (MPN)/Loan Agreement

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.



Summer 2025 Disbursement Dates

Medical (III & IV)	5/02/2025
MD Anderson	5/05/2025
GSBS	5/14/2025
MSA	5/14/2025
Nursing	5/14/2025
SBMI	5/14/2025
SPH	5/14/2025
Dental Hygiene	5/27/2025
Post Grad Dental	6/23/2025
Medical (I & II)	7/28/2025


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.

Federal Loans

Subsidized vs. Unsubsidized

Direct Subsidized Loans and Direct Unsubsidized Loans are federal student loans offered by the Department of Education to help eligible students cover the cost of higher education.

SUBSIDIZED LOANS

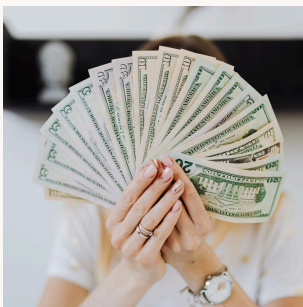
Direct Subsidized Loans are available to undergraduate students who demonstrate financial need as determined by FAFSA.

The government pays the interest on subsidized loans while the student is enrolled at least half-time, during grace periods (typically 6 months after graduation), and during deferments.

UNSUBSIDIZED LOANS

Unsubsidized loans are available to both undergraduate and graduate students

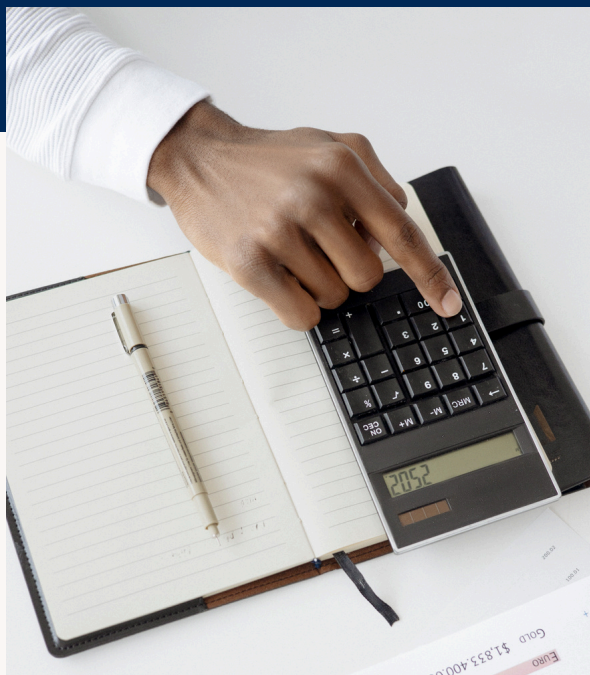
Borrowers are responsible for paying the interest on unsubsidized loans, even while in school, during grace periods, and during deferments.



How much can I borrow?

There are annual loan limits of the amount of subsidized and unsubsidized loans that you may be eligible to receive each academic year and the total amounts that you may borrow for undergraduate and graduate study. The actual loan amount you are eligible to receive each academic year may be less than the annual loan limit. These limits vary depending on whether you are a dependent or independent student and your grade level in school.

View the amount you may qualify for by clicking [here](#).



2025-2026 Direct Loan Interest Rates*

Student Loan Interest Rates

In accordance with formulas specified in the Higher Education Act of 1965, as amended (HEA), interest rates for Direct Subsidized, Direct Unsubsidized and Direct PLUS Loans are determined annually beginning July 1st and ending on June 30th.

Interest on student loans accrues daily. This means the interest amount you owe increases each day based on your outstanding loan balance.

Federal student loans typically use simple interest, meaning the interest is calculated only on the original loan principal and not on any accumulated interest.

For each loan, the calculated interest rate may not exceed the maximum rate specified in the HEA.

Loan Type	Grade Level	Fixed Interest Rate
Direct Subsidized and Direct Unsubsidized	Undergraduate	6.39%
Direct Unsubsidized	Graduate and Professional Students	7.94%
Direct PLUS	Parents of dependent students and Graduate or Professional students	8.94%

*Interest rate applies to loans first disbursed on/after 7/01/25

Find Your Student Loan Servicer

Find your Federal Student Loan Servicer at studentaid.gov

Obligation to Repay Federal Student Loans

When you borrow a federal student loan, you are entering into a legal agreement, by signing your promissory note and agreeing to repay the loan with interest. This obligation is binding, regardless of whether you complete your education, are able to find employment, or are satisfied with your education.

Most federal student loans offer a grace period after you graduate, leave school, or drop below half-time enrollment before repayment begins. This period is typically six months giving you time to prepare for repayment.

Your loan servicer will provide a repayment schedule detailing your first payment due date, the number and frequency of payments, and the amount of each payment.



Borrower Responsibilities

- You are obligated to repay any federal student loans that have not been repaid and are not in deferment or forbearance;
- You should review information on [StudentAid.gov](https://studentaid.gov) about repayment options;
- You are required to make payments timely and in full, even if you do not receive a billing statement or reminder from your loan servicer.
- It is your responsibility to stay in contact with your loan servicer and keep your contact information updated.



Delinquency and Default

When you are delinquent or fail to make payments timely and in full on your loan for a specified period, generally 270 days for federal student loans, you are considered to be in default.

Failure to make on-time payments in full or defaulting on your student loan repayment obligation can result in serious consequences with long-lasting, negative consequences.

CONSEQUENCES OF DEFAULT

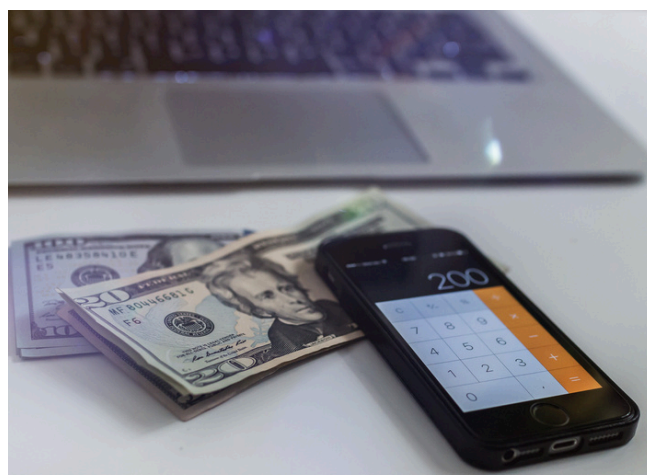
- Late fees and collection costs
- Damage to your credit score for up to 7 years
- Withholding of tax refunds and part of your Social Security benefits
- Wage garnishment
- Loss of eligibility for future federal student aid and certain benefit programs
- Loss of eligibility for deferments and subsidized interest benefits
- Ability to renew a professional license or enlist in the Armed Forces may be impacted



Avoid Default, Act Now

If you're having trouble making payments or think you may be in default on your federal student loans, take action now.

1. Log in to view your *My Aid* page on studentaid.gov using your StudentAid.gov username and password.
2. Make sure to update your profile with current contact information and ensure that your loans are in good standing.
3. Contact your federal student [loan servicer](#) or call the Federal Student Aid Information Center at 1-800-433-3243.



Summer 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 Counesling



Health Professions Student Loans

The Office of Student Financial Services is offering Health Professions Student Loans (HPSL) and Loans for Disadvantaged Students (LDS) to qualifying Doctor of Dental Surgery (DDS) and Medical (MD) students.

HPSL and LDS are long-term, low interest loans for full-time students in certain health profession programs. Interest accrues while in repayment which begins after a one-year grade period.

TO APPLY COMPLETE & UPLOAD
THE FOLLOWING TO MYUTH:

- [2025-2026 FAFSA](#)
- [Parent Income Resource Certification](#)
- [Financial Aid Transcript Request](#)



Add It Up

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

1. Name three types of financial aid?
2. What is the purpose of an FSA ID?
3. When does the Free Application for Federal Student Aid (FAFSA) process open?

3 points per question
9 point maximum

1. Loans, grants, scholarships
2. Login and password used to gain access to the U.S. Department of Education’s online systems.
3. October 1st each year



Contact US

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SOCIAL

[ALLABOUTFINANCIALAID](#)

