

**UTHealth Northeast**  
**OFFICE of STUDENT FINANCIAL SERVICES**  
P.O. BOX 20036  
HOUSTON, TX 77225  
(713) 500-3860

## 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 Northeast. 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.

### **STUDENT ELIGIBILITY REQUIREMENTS**

- 1) To be considered for financial assistance, a student must be enrolled at least half-time, 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, if applicable, a student must be a U.S. citizen or eligible non-citizen
- 3) All applicants must be in good standing with UTHealth Northeast 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 that is in default on a student loan or owes a refund on a federal grant is not eligible to receive any federal, state or institutional funds

### **APPLICATION PROCEDURE**

All students wishing to apply for financial assistance through UTHealth Northeast must complete the [Free Application for Federal Student Aid](#) (FAFSA). Information provided on the student's FAFSA will be used to determine financial need.

Students must select the appropriate school code on the FAFSA to avoid delays in the award process:

UTHealth Northeast applicants should select School Code: **042439**

There is no priority deadline to submit the **FAFSA** application as awards are processed on a first come, first served basis.

The priority application deadline for **State Aid** is **March 15<sup>th</sup>** of each year. Funding is limited and awards are determined on a first come, first served basis

### **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 Northeast.

### **DETERMINATION OF A FINANCIAL AID AWARD**

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:

- Cost of attendance
- Expected student/family contribution

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 Expected Family Contribution (EFC) 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 EFC, 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 award can be made. The award 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 Coordinator, Winston Matranga, in the Registrar's Office at (713) 500-3351.

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 Northeast.

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 AWARD 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 award. A financial aid award notice is sent to the student via the student's school email when the award has been determined.

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

In accepting the award, 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 Aid.

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

## **FINANCIAL AID AWARD DISBURSEMENTS**

The release of financial aid funds typically occurs the week before the start of each semester. To determine whether a financial aid award will be available for the academic term, a student should refer to his/her award notice. The award notice will provide the disbursement schedule for the financial aid award.

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.

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 in the following ways:

- [Direct Deposit](#)
- Paper Check

All students must be registered for the number of hours necessary to maintain eligibility for financial aid, as determined by the student's program of study and type of funds awarded, be in good academic standing and have no outstanding HOLDS on record.

### **REVISION OR CANCELLATION OF A FINANCIAL AID AWARD**

UTHealth Northeast reserves the right to revise or cancel a financial aid award due to changes in a student's financial, enrollment and/or satisfactory progress status.

UTHealth Northeast reserves the right to revise an award should allocations of federal, state and/or external 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 Northeast participates 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: [StudentLoans.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** must complete Unsubsidized Loan Entrance Counseling prior to the disbursement of student loans. Entrance Counseling for Direct Loans is available through online services provided by the Department of Education: [StudentLoans.gov](#)

**Continuing Federal Direct Stafford Loan borrowers** are not required to complete Unsubsidized loan Entrance Counseling each year after the initial forms have been completed unless requested by the Office of Student Financial Services.

**Graduate PLUS Loan borrowers** must complete Entrance Counseling specific to the Graduate PLUS Loan prior to loan disbursement when applying for this type of loan. Entrance Counseling is available through online services provided by the Department of Education: [StudentLoans.gov](#).

### **THE VERIFICATION PROCESS**

In general, students selected for verification by the Department of Education are required to submit documentation to support information reported on the FAFSA. All documents required for verification must be submitted to Student Financial Services at:

**UTHealth · Office of Student Financial Services · P.O. Box 20036 · Houston, TX 77225**  
**Phone (713) 500-3860 · Fax (713) 500-3863**

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.

Documents received will be checked against the student's FAFSA application data within 30 days once the official review process has begun. If corrections are needed, the school will make the corrections and/or necessary updates. Students will receive a correction notice (paper or electronic SAR) from DOE. Any changes to your award will be reflected on your Award Notice. The updated information will be processed within 21 working days once the school receives the corrections from DOE.

Students may submit requested verification documents by April 15<sup>th</sup> of each year. If April 15<sup>th</sup> falls on the weekend, then the official day will be the Monday following the weekend. A student failing to submit requested documents by this date will have the processing of their application terminated.

Once processing begins for the current award year, students selected for verification will receive an email with instructions specifying the documents required for submission to the school. The documents must be completed in a timely manner to avoid processing delays.

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

1) **Verification Worksheet**

2) **Income Documentation**

**Tax Filers:**

- [IRS Data Retrieval Tool \(IRS DRT\)](#)
- [IRS Tax Return Transcript](#)

**Non-Filers:**

- W-2's and/or 1099's to confirm income earned from work, if applicable
- Verification of non-filing from the IRS, if requested

3) **Other Verification Documentation**

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

Additional items may include, but are not limited to:

**Proof of Citizenship**

- Birth Certificate
- U.S. passport
- Permanent Resident card
- Certificate of Naturalization/Citizenship

[Selective Service Registration](#)

[Social Security Card](#)

## **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**

Please visit the Student Financial Services web page for [scholarship](#) information and opportunities.

## **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 [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.

## WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAMS

### 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 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 (Graduate PLUS)

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.ed.gov](http://studentaid.ed.gov)

### FEDERAL DIRECT LOAN FEES

Borrowers pay a [loan origination fee](#) on all Direct 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).

### FEDERAL DIRECT LOAN INTEREST RATES & CALCULATION

[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.

### 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 national 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.R. 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 persons as coordinators to monitor compliance with these statutes as they relate to students and to resolve complaints of discrimination based on race, gender, age, or disability:

Araceli Alvarez  
Director Student Financial Services  
Phone: (713) 500-3871  
E-mail: [Araceli.Alvarez@uth.tmc.edu](mailto:Araceli.Alvarez@uth.tmc.edu)

Heather Beckles-Bright  
Assistant Director Student Financial Services  
Phone: (713) 500-3866  
E-mail: [Heather.M.Beachles@uth.tmc.edu](mailto:Heather.M.Beachles@uth.tmc.edu)