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Office of Student Financial Services

7000 Fannin Suite 2220 | Houston, TX 77030
 (713) 500-3860 | uth.edu/sfs/



Fall 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 Studentaid.gov to complete:

- ⇒ [Loan Entrance Counseling](#)
- ⇒ [Annual Student Loan Acknowledgement](#) (ASLA)
- ⇒ [Master Promissory Note](#) (MPN)

Existing borrowers should log on to Studentaid.gov to complete:

- ⇒ [Annual Student Loan Acknowledgement](#) (ASLA)



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 [here](#).

Fall 2021 Disbursement Dates

Dental Hygiene	August 9, 2021	GSBS	August 23, 2021
Post Graduate Dental	August 9, 2021	SBMI	August 23, 2021
Dental (DDS) I - IV	August 9, 2021	SPH	August 23, 2021
MD Anderson	August 16, 2021	Medical III	October 22, 2021
Nursing	August 23, 2021	Medical IV	November 12, 2021

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Refunds



Anticipating a financial aid refund? Allow 2 business days after the date of disbursement 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. Refund questions should be directed to the Bursar's Office at (713) 500-3088 or Bursar@uth.tmc.edu.



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.

Click [here](#) for Federal Student Loan Interest Rates.

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.

Ready, Set, Apply

READY to apply for FAFSA? Beginning on October 1, 2021 students may apply for financial aid using the 2022-2023 Free Application for Federal Student Aid (FAFSA) at [Studentaid.gov](https://studentaid.gov). Applicants are encouraged to apply early as some state and federal funds are offered on a first come, first served basis to those who qualify.



SET up a [FAFSA ID](#) and gather the documents you'll need:

- Social Security Number for you and your parents (if you are a dependent student)
- **2020** federal tax information for you (and your spouse, if married), and your parents if you are a dependent student.
- Untaxed income information (child support, interest income, etc.)
- School code:
UTHealth 013956
UT MD Anderson 017249

APPLY for the **2022-2023 FAFSA** at [Studentaid.gov](https://studentaid.gov)

Applicants planning to accept federal loan offers can get a head start by completing these steps now:

- [Complete Loan Entrance Counseling](#)
- [Complete the Annual Student Loan Acknowledgment](#)
- [Complete the Master Promissory Note \(MPN\)](#)

These documents will be electronically transmitted to the school by the Department of Education, so there's no need to send them to the school.



Pell isn't everything!

The Pell Grant is a type of federal need-based financial aid offered by the Department of Education to undergraduate students who demonstrate an exceptional financial need. The Pell Grant typically does not have to be repaid as it is a means to assist eligible low-income students pay for college costs including tuition, fees, room and board and other educational expenses. For this reason, the Pell Grant is highly desired by students.

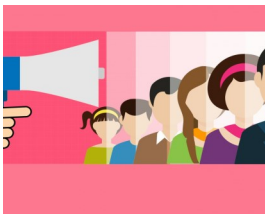
But what about students ineligible to receive the Pell Grant? Simply put: Pell isn't everything!

The federal Pell Grant is not the only form of aid a student with or without exceptional financial need can expect to receive. The Pell Grant should be viewed as a substantial source of aid, but students should understand it is a component of financial aid not the only type of aid available.

Other forms of financial aid may include internal and external [scholarships](#), [federal](#), [state](#) and [institutional](#) aid including grants and loans. It is recommended students explore the variety of financial aid resources available to them when financing their education. To that end, students are encouraged to apply for financial aid by completing the [Free Application for Federal Student Aid](#) (FAFSA).

More information regarding the types of aid may be found at uth.edu/sfs/ or Studentaid.gov.

Changes Are Coming to FAFSA



As part of the [Consolidated Appropriations Act 2021](#), the Department of Education (ED) announced that it will begin making significant changes to the Free Application for Federal Student Aid (FAFSA) and the federal methodology formula used to determine aid eligibility.

The FAFSA system will be modernized in phases to ensure applicants remain the center of focus by allowing students to apply for and receive federal aid during the transition period. Some of the expected provisions are the simplification of the FAFSA application, removal of the Selective Service and drug conviction questions and the repeal of limitations on subsidized loan eligibility for undergraduate Direct Loans.

The statutory deadline for the changes is the 2023-2024 award year, with several provisions having early implementation options. Remaining reformatations are slated for completion by the 2024-2025 award year.

The modernization of the FAFSA and the federal aid system is expected to have a positive impact on students by streamlining the process and improving the financial aid experience.

Note: Consolidated Appropriations Act 2021 changes are specific to federal aid eligibility. Thus, some requirements remain in effect to receive state financial aid.

For more information regarding FAFSA and financial aid system changes visit [Consolidated Appropriations Act 2021](#).

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 changes in demographic information.



Got Questions?

FINANCIAL AID

Sfaregis@uth.tmc.edu

(713) 500-3860

Financial aid eligibility, grant and student loan awards, disbursements, emergency loans

BURSAR

Bursar@uth.tmc.edu

(713) 500-3088

Tuition and fee charges, student refunds, direct deposit, tuition installment plan

REGISTRAR

Registrar@uth.tmc.edu

(713) 500-3388

Annual Student Loan Acknowledgement

Beginning with the **2022-2023** award year, the Department of Education is requiring federal student loan borrowers to complete an [Annual Student Loan Acknowledgement](#) (ASLA) as part of the Master Promissory Note (MPN) confirmation process for the following loans:



- * Direct Subsidized Loan
- * Direct Unsubsidized Loan
- * Direct PLUS Loans (graduate/professional students and parents)

The Annual Student Loan Acknowledgement is a *yearly* requirement and is meant to assist borrowers in making an informed decision when financing their education. The Annual Student Loan Acknowledgement requirement is *in addition to* the MPN process and *does not replace* existing loan entrance counseling requirements.

Borrowers must complete the Annual Student Loan Acknowledgement process *before* the school may disburse the first disbursement of a new loan that a *student or parent* accepts for a particular award year. Student and parent borrowers failing to complete the ASLA process beginning with the 2022-2023 award year will **not** receive their federal subsidized, unsubsidized, graduate or parent PLUS loans for the award year.

Complete the [Annual Student Loan Acknowledgement](#) on [StudentAid.gov](#).



Debt and Strategy

College is expensive and often times students fail to realize the amount of debt incurred

until its too late. Below are some simple strategies you can implement now to minimize student loan debt and adopt a sensible repayment plan.

Step 1: Create a budget

Make conscious spending decisions by creating a realistic budget. Every penny counts including savings.

Step 2: Minimize debt

Complete your FAFSA early and adapt the *free money first practice*: accept grants and scholarships first and reserve loans as a last resort. When accepting loans, borrow the amount you need to cover tuition and basic living expenses.

Step 3: Explore repayment options and incentives

Contact your [Federal Student Loan Servicer](#) to find the debt pay-off method that best suits your budget. Take advantage of federal loan repayment incentives (i.e., early repayment, reduced interest rates, loan forgiveness).

Step 4: Stay informed

Know what you owe. View your federal loan borrowing history on [Studentaid.gov](#) and request your credit report on [AnnualCreditReport.com](#) to gauge your credit history, detect inaccurate information, and stop identity theft and credit card fraud.

With proper planning and effective use of strategies, student loan debt can be reduced or avoided entirely.

Contact US



Sfaregis@uth.tmc.edu



(713) 500-3860



www.uth.edu/sfs/



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



[AllAboutFinancialAid](#)



**Office of Student
Financial Services**
7000 Fannin
Suite 2220
Houston, TX 77030



All students are encouraged to participate in local, state and national elections.

For more information on registering to vote in Texas click [here](#).