The Office of Student Financial Services, serving all the component schools, provides assistance to students in obtaining financial assistance for payment of tuition and expenses associated with the academic programs at UTHealth Houston, UTHealth Northeast and UT MD Anderson Cancer Center (UTMDACC). The information provided is designed to supplement the Financial Aid Award Notice and offer important information regarding the financial aid award process.

**AWARD NOTIFICATION**

Financial Aid Counselors are available Monday – Friday from 8:00 am – 5:00 pm to assist you with questions regarding the financial aid process. Counselors are assigned to applicants based on your last name. Any counselor may assist you on a walk-in basis; therefore, making an appointment is not necessary. If you prefer to contact your specified counselor, please refer to the chart below for contact information:

<table>
<thead>
<tr>
<th>FIRST LETTER OF YOUR LAST NAME</th>
<th>FINANCIAL AID COUNSELOR</th>
<th>E-MAIL</th>
<th>PHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A – F</td>
<td>Jennifer Giap</td>
<td><a href="mailto:Jennifer.Giap@uth.tmc.edu">Jennifer.Giap@uth.tmc.edu</a></td>
<td>(713) 500-3869</td>
</tr>
<tr>
<td>G – O</td>
<td>Yennie Jimenez</td>
<td><a href="mailto:Yennie.Jimenez@uth.tmc.edu">Yennie.Jimenez@uth.tmc.edu</a></td>
<td>(713) 500-3868</td>
</tr>
<tr>
<td>P – Z</td>
<td>Chaneen Perez</td>
<td><a href="mailto:Chaneen.Perez@uth.tmc.edu">Chaneen.Perez@uth.tmc.edu</a></td>
<td>(713) 500-3867</td>
</tr>
</tbody>
</table>

**MAIN OFFICE CONTACT INFORMATION**

<table>
<thead>
<tr>
<th>Phone</th>
<th>(713) 500-3860</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fax</td>
<td>(713) 500-3863</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:Sfaregis@uth.tmc.edu">Sfaregis@uth.tmc.edu</a></td>
</tr>
</tbody>
</table>

| Physical Address        | UTHHealth                |
|                        | Office of Student Financial Services |
|                        | 7000 Fannin, Suite 2220 |
|                        | Houston, Texas 77030    |

**AWARD NOTICE**

After your application has been processed, you will receive a Financial Aid Award Notice e-mail directing you to view your award notice online via myUTH. The award notice will detail the types and amounts of aid you are eligible to receive and it will display the disbursement schedule.

Accept, decline or reduce your financial aid award electronically via myUTH. You may print a paper copy of your award notice for record keeping purposes should you decide to do so.

- **Accepting or Declining your Financial Aid Award Offer**
  - Log on to myUTH > Student Center > View Financial Aid > Select Aid Year > Accept/Decline/Reduce Award>Submit

Additional steps may be required for certain types of aid. To determine which, if any, loan materials you need to complete, check your “To Do” list items.
Federal Direct Loan borrowers are required to complete a Master Promissory Note (MPN) specific to Direct Loans.

Continuing financial aid Direct Loan recipients (including transfer students) who previously completed the MPN specific to Direct Loans within the last 10 years are not required to complete the MPN again.

ENTRANCE COUNSELING

First time Direct Loan borrowers are required to complete Federal Entrance Counseling available on www.studentloans.gov.

Continuing financial aid Direct Loan recipients (including transfer students) are not required to complete Subsidized/Unsubsidized Direct Loan entrance counseling each year after the initial forms have been completed.

Graduate/Professional students may need to complete Federal Entrance Counseling if they did not borrow federal aid as an undergraduate student or if this is your first time borrowing the Direct PLUS Loan as a graduate/professional student.

Parent PLUS Loan borrowers are not required to complete Federal Entrance Counseling unless the U.S. Department of Education has informed the applicant that PLUS Entrance Counseling must be completed. Typically, this is the case when the PLUS loan is approved by obtaining an endorser or through the reconsideration process.

Perkins borrowers are required to complete Perkins Entrance Counseling, available on www.mappingyourfuture.org.

Department of Health and Human Services (DHHS) loan recipients 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.

All federal loan recipients are encouraged to complete Financial Awareness Counseling (FAC) prior to accepting loan awards. This tool will provide students with repayment and financial planning strategies. FAC is available at www.studentloans.gov.

FEDERAL DIRECT LOAN FEES & INTEREST RATES

Most federal student loans have fees that are a percentage of the total loan amount. These fees are referred to as Federal Direct Loan Origination Fees. Origination fees are imposed by the lender on all Federal Direct Subsidized, Unsubsidized and PLUS loans to process the loan and will be proportionately deducted from each loan disbursement. Federal Direct Loan origination fees change annually on October 1st.

Federal student loans carry an interest rate. Interest is money paid to the lender in exchange for borrowing money. Interest is calculated as a percentage of the unpaid principal amount (loan amount) borrowed. The interest rate varies depending on the loan type and the first disbursement date of the loan for most types of federal student loans. Federal student loan interest rates change annually on July 1st.

Please refer to the Student Financial Services website for more information regarding current federal loan origination fees and interest rates.
If you are receiving funds administered by UTHealth Houston, UTHealth Northeast or UTMDACC they will be applied against any charges that are currently due on your account (tuition/fees). Financial aid received from outside sources (i.e., outside scholarships, alternative loans) may need to be endorsed if received as a paper check to pay any charges that are currently due. If funds are received from outside providers via Electronic Funds Transfer (EFT), they will be directly applied against your student account, no endorsement will be required.

All academic students please be advised you must be enrolled for both 6-week summer sessions at the beginning of the summer term in order to receive financial aid.

Awards are typically scheduled to disburse the first day of classes of each semester unless otherwise indicated on the award notice.

**IMPORTANT:** Pell Grants are disbursed on the first day of classes based upon your current enrollment status for all eligible programs. At the “census date” (which is the last day students are permitted to add/drop a course with a full tuition refund), the Office of Student Financial Services will verify your enrollment. If you increase or decrease your enrollment between the disbursement date and the census date, your financial aid will be adjusted accordingly to ensure that it is the appropriate amount for your enrollment on the census date.

Should your enrollment status change (e.g., full-time to half-time, etc.) you will be responsible for returning the amount of Pell Grant funds for which you may no longer be eligible.

Students **MAY NOT** receive Pell Grant disbursements from two schools at once. Students receiving Direct Loan funds cannot exceed the federal annual loan limits established by the Department of Education.

**NOTE:** Beginning with the 2011-2012 award year, 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%.

### INSTALLMENT PLAN AND REFUNDS

**Installment Plans** are available on myUTH to assist students in paying tuition and fees. There is a non-refundable Installment Plan fee to enroll.

**Academic Students** participating in the installment plan should enroll *only* if they expect to have an extended lapse in receiving financial aid payments. Once financial aid has been disbursed for the term, *all tuition for the current term* will be paid regardless of the installment agreement.

**Medical (MD) and Dental (DDS) Students** are encouraged to enroll in an installment plan *prior to the disbursement of financial aid funds* to ensure funds are applied to current charges rather than the full amount of tuition and fees. This will ensure a more equalized refund amount for each term, if applicable.

- **Installment Plan**
  - Log on to myUTH > Student Center > Account Inquiry > Account Services > Enroll in Payment Plan

**Refunds** will be processed after your financial aid has been applied to the current account balance and will be made in the manner in which you authorize.

- **Direct Deposit**
  - **Step 1:** Log on to myUTH > Student Center > Account Inquiry > Account Services > Bank Accounts > Add Account
  - **Step 2:** Student Center > Account Inquiry > Account Services > Direct Deposit
Paper Checks

- If you do not specify a refund option, a paper check will be mailed to your current address on file. For this reason, it is important to keep your local address current on myUTH.

For more information on the installment plan or refund process, contact the Bursar at (713) 500-3088.

ADDITIONAL INFORMATION

To obtain a historical list of most Federal loans borrowed, please visit www.nslds.ed.gov.

Students who have borrowed private loans may want to request a credit report to obtain a comprehensive list of loans.

Loan repayment plans and a loan Repayment Calculator may be accessed by visiting https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven. When utilizing the calculator, please remember to add any loans accepted on the award notice to your historical list.

To peruse a public glossary of standard loan terms and definitions, please visit https://studentaid.ed.gov/sa/types/loans/interest-rates.

College Navigator is a free consumer information tool provided by the National Center for Education Statistics (NCES) designed to help students, parents, and others obtain information and statistics related to a college’s accreditation, enrollment, tuition/fees, financial aid and graduation rates. College Navigator also offers tools allowing users to compare assorted data from various institutions.

Click the appropriate link below to view data from your institution:

UTHealth

UTMDACC

UTHealth Northeast

STUDENT RIGHTS & RESPONSIBILITIES

1. You must accurately complete all application and/or verification forms and submit in a timely manner to the appropriate office.
2. The deadline for processing the 2016-2017 FAFSA is April 17, 2017.
3. You must provide correct information. Misreporting information on financial aid forms is a violation and may be considered a criminal offense which could result in an indictment under the U.S. criminal code.
4. You must accept full responsibility for all agreements that you sign.
5. You should be aware of your school’s refund policies and procedures which may be found at http://www.uthouston.edu/sfs/.
6. You must keep the Office of Student Financial Services and the Department of Education informed of any changes in name, marital status (if applicable), address or school status while in school, after graduation and while any loans are outstanding.
7. This office may assume, based on information received from the student, schools and outside sources, that you may be receiving other financial resources (e.g., tuition/fee sponsorship, stipends, and internal/external scholarships). However, if this information is incorrect, please notify the Office of Student Financial Services so that your award may be adjusted.
8. You must complete a Master Promissory Note (MPN) and Entrance Counseling for Direct Loans to receive federal student aid.
9. You must complete an Exit Interview upon graduation, withdrawal or less than half-time enrollment.
10. For more information regarding Direct Loans visit http://www.direct.ed.gov/applying.html.