

SUMMER 2026

# \$EN\$E ON A DOLLAR

VOLUME 1 ISSUE 1



## Financial Aid Disbursements

Financial aid is typically released during the first week of classes for students who meet all financial aid and enrollment requirements and have no active holds on their account. Please check your myUTH account for any outstanding items that may prevent your financial aid award from disbursing.

### First-Time Borrowers

First-time borrowers must complete the following documents on [www.studentaid.gov](http://www.studentaid.gov):

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

### Existing Borrowers

First-time borrowers can find a copy of completed Entrance Counseling and MPNs on [www.studentaid.gov](http://www.studentaid.gov):

Financial aid awards are estimated based on anticipated full-time enrollment. Beginning July 1, 2026, under the One Big Beautiful Bill Act (OBBBA), federal loan proration applies to all federal student loan borrowers (undergraduate and graduate) enrolled **less than full-time**. Loan amounts will be reduced in direct proportion to enrollment intensity. Any outstanding balances resulting from the reduction or revocation of aid due to a change in enrollment, overaward, or overpayment will be reflected in your tuition account.

Students must be enrolled the entire 12-week period for summer disbursements to pay out.



## Summer 2026 Disbursement Dates

Dental (DDS)	8/10/2026
Dental Hygiene	5/26/2026
Post Grad Dental	6/24/2026
Medical III	5/01/2026
Medical IV	5/01/2026
Medical I	7/27/2026
Medical II	7/27/2026
MD Anderson	5/04/2026
GBHS	5/13/2026
GBMI	5/13/2026
GSBS	5/13/2026
MSA	5/13/2026
Nursing	5/13/2026
SBMI	5/13/2026
SPH	5/13/2026

### 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

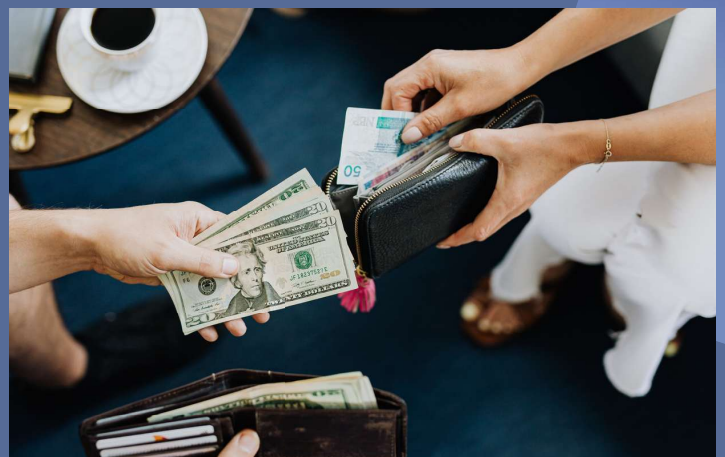
Medical (MD) and Dental (DDS) students are encouraged to enroll in the installment plan prior to financial aid disbursing.

Refund or Installment Plan Questions?  
Contact [Bursar@uth.tmc.edu](mailto:Bursar@uth.tmc.edu)

### Refunds

Please allow 2 business days after the disbursement date for refunds to be posted directly 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.



# The Impacts of the One Big Beautiful Bill Act

The One Big Beautiful Bill Act, signed into law on July 4, 2025, introduced major changes to the federal student aid program beginning with the 2026-2027 award year.

## Notable Changes

### Legacy Provision (grandfathering):

- Borrowers whose federal loans were first disbursed before July 1, 2026, and remain continuously enrolled in the same program at the same institution, may qualify under the legacy provision.
- Legacy borrowers may continue borrowing under pre-July 1, 2026 loan limits for up to three academic years or until completing their program at UTHealth/MDAnderson, whichever comes first. After that, new lifetime limits apply.
- Borrowers cannot opt out of the legacy provision and must use pre-July 1, 2026, limits unless they withdraw or otherwise stop enrollment after receiving the legacy exception.

### • New Borrower:

- A student with no federal loans borrowed or disbursed before July 1, 2026, or all federal loans borrowed during that time were paid in full; Subject to new provisions.



### New Loan Limits

- **Graduate Degree Programs**
  - Annual Limit: \$20,500
  - Lifetime (Aggregate) Limit: \$100,000
- **Professional Degree Programs (MD/DDS)**
  - Annual Limit: \$50,000
  - Lifetime (Aggregate Limit): \$200,000
- **Parent PLUS Loans**
  - Annual Limit: \$20,000
  - Lifetime (Aggregate) Limit: \$65,000 per dependent student

### Lifetime Borrowing Limit

- **Maximum Lifetime Cap:** \$257,500
  - Includes all undergraduate, graduate, and professional studies debt combined; excludes Parent PLUS loans.
  - Applies to the full amount borrowed, regardless of repayment, forgiveness, discharge, or cancellation.



## Notable Changes Continued

### Repayment Plans (New borrowers)

- **Standard plan**
  - Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).
- **Income-Based Repayment Assistance Plan (RAP)**
  - Structured to connect payments to total Adjusted Gross Income (AGI) and requires 1% to 10% of that income, with the remaining debt forgiven after 30 years.

### Graduate PLUS Loans Eliminated

- No longer available for *new* borrowers beginning July 1, 2026

### Program Continuity

- Borrowers who were enrolled before July 1, 2026, but changed their program of study (degree credential), may be considered a new borrower and are subject to the new limits.

### Schedule of Reduction (SOR)/ Loan Proration

- Federal loan proration applies to all federal student loan borrowers enrolled **less than full-time**. Loan amounts will be reduced in direct proportion to enrollment intensity.

### Forebearance Limitations

- After July 1, 2027, new borrowers will be limited to only 9 months of forbearance over 2 years.



Financial Aid Questions?  
Contact [Sfaregis@uth.tmc.edu](mailto:Sfaregis@uth.tmc.edu)

# Summer 2026 Graduates

Federal and institutional loan borrowers are required to complete Loan Exit Counseling before 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 Counseling



Loan Exit Counseling Questions? Contact [StudentLoanCollections@uth.tmc.edu](mailto:StudentLoanCollections@uth.tmc.edu)



## Contact Us



(713) 500-3860



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