

--	--	--	--	--	--	--	--

Our records indicate you declined or did not accept any of the Federal loan funds (Subsidized, Unsubsidized or PLUS loans) offered.

If you would like to borrow alternative or College Access Loans (CAL) loan funds in lieu of federal aid for the current award year, please thoroughly read the Loan Description Summary below and submit the completed form to our office.

Instructions: Complete and submit the Request to Decline Federal Loans form using **ONE of the following methods:**

1. Online: Log on to myUTH, click on To Do List item, select submit, and follow instructions.
2. In Person: UCT Building, 7000 Fannin, Suite 2220, Houston, TX77030

A. STUDENT INFORMATION

Student Last Name	First Name	Middle Initial	Program
Home Address			Student Phone Number
City	State	Zip Code	E-mail Address

B. LOAN DESCRIPTION SUMMARY

Federal Student Loans have many benefits such as fixed interest rates not typically offered with the private loans. The private loans are normally more expensive than the federal student loans.

Direct Subsidized Loans are offered to undergraduate students with financial need. They have a low fixed interest rate and **do not accrue interest** while the student is enrolled at least half-time in a degree program. In addition, students do not have to make payments until six months after they graduate or drop below half-time. Direct Subsidized Loans are available **only** to undergraduate borrowers.

Direct Unsubsidized Loans are available to undergraduate and graduate students with or without financial need. These loans **accrue interest** while the student is in school and during deferments and grace periods. Students may defer interest payments until after they graduate, but doing so will result in a higher loan payment over the life of the loan.

Direct PLUS Loans are federal loans that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education makes Direct PLUS Loans to eligible borrowers through schools participating in the Direct Loan Program. The US Department of Education is the lender; the borrower must not have adverse credit history; and it is based on credit.

Alternative/Private Loans typically require payments be made while you are in school. These loans can have **variable interest rates**, some with greater than 18%. The variable rates can substantially increase the total amount you pay. Alternative/Private loans may require established credit record, while Federal student loans do not. Finally, it is unlikely the lender will offer a loan forgiveness program.

COLLEGE ACCESS LOAN (CAL) program provides alternative education loans to students who are unable to meet the Cost of Attendance (COA). The minimum loan amount is \$100, the loan may not exceed the student's COA, and eligibility is calculated by subtracting all other financial aid --including scholarships, grants, and any federal or institutional loans-- from the cost of attendance even if federal loans are declined. Visit www.hhloans.com to for more information.

For more information, you can visit <https://studentaid.gov/understand-aid/types/loans/federal-vs-private>.

C. CERTIFICATION AND SIGNATURE

I/we, _____, acknowledge that I/we have read and understand the Loan Description Summary regarding federal loans, alternative and College Access Loans. I/we further acknowledge that, under the regulatory changes enacted by the One Big Beautiful Bill Act (OBBBA), effective July 1, 2026, students who decline federal student aid and did not borrow a federal student loan on or before June 30, 2026, may forfeit eligibility for legacy federal borrowing provisions. This applies to individuals who have never borrowed a federal student loan, as well as those whose prior federal loans were paid in full, cancelled, forgiven, discharged, or whose enrollment history includes a break that resets their borrowing status.

Initial the appropriate box below:

_____ Proceed with alternative or CAL loan funds only. I would like to DECLINE ALL Federal funds (Subsidized, Unsubsidized or PLUS).

_____ Proceed with only the following loan(s): ___ Subsidized ___ Unsubsidized ___ PLUS

_____ Accept the FULL federal loan offer and a portion of the alternative or CAL loan. [Alternative Loan Certification Request](#) also required.

\$ _____ Alternative or \$ _____ CAL loan amount requested.

_____ Accept a PORTION of the federal loans and a portion of the alternative or CAL loan. [Alternative Loan Certification Request](#) also required.

\$ _____ Alternative or \$ _____ CAL loan amount requested.

_____ Decline the alternative or CAL loan.

Student Signature

Date

Parent Signature (Dependent students only)

Date