OFFICE OF STUDENT
FINANCIAL SERVICES

FALL 2026

ENE 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 StudentAid.gov:

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

2027-2028 FAFSA Is Now Open!

Log in to studentaid.gov and complete your FAFSA for next year.

Students should make a habit for setting calendar reminders every October for filling out the new years FAFSA. It is important to complete your FAFSA early to avoid any delays in your processing and be notified of any possible corrections you might need to make.

Existing Borrowers

Borrowers can review copies of completed Entrance Counseling and MPN documents on 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 student loan borrowers enrolled less than full-time. Loan amounts may be reduced in direct proportion to enrollment intensity. Any outstanding balances resulting from a reduction or revision of aid due to a change in enrollment, overaward, or overpayment will be reflected in the student account.

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



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

Spring 2027 Disbursement Dates

Dental (DDS)	12/28/2026
Dental Hygiene	12/28/2026
Post Grad Dental	12/28/2026
Medical III	10/23/2026
Medical IV	11/13/2026
Medical I	12/28/2026
Medical II	12/28/2026
MD Anderson	12/28/2026
GBHS	01/04/2027
GBMI	01/04/2027
GSBS	01/04/2027
MSA	01/04/2027
Nursing	01/04/2027
SBMI	01/04/2027
SPH	01/04/2027

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 who remain continuously enrolled in the same program at the same institution may qualify under a limited exception.
- Eligible legacy borrowers may continue borrowing under prior loan limits for a limited period, subject to the federal exception rules.
- Borrowers generally cannot opt out of the legacy provision and 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 paid in full, may be subject to new provisions.

New Loan Limits

Graduate Degree Programs

- Annual Direct Unsubsidized Loan limit: $20,500.
- Aggregate limit for graduate study: $100,000 for borrowers who have never been professional students.

Professional Degree Programs (including eligible MD/DDS programs)

- Annual Direct Unsubsidized Loan limit: up to $50,000.
- Aggregate limit: up to $200,000, subject to applicable program classification and prior graduate borrowing.

Parent PLUS Loans

- For borrowers not covered by the limited exception, the limit is $20,000 per dependent student per year and $65,000 in aggregate per dependent student.

Lifetime Borrowing Limit

- A $257,500 lifetime maximum aggregate limit generally applies to a student's federal loans, subject to exceptions and exclusions.

Important: Exact eligibility, program classification, and transitional exceptions depend on federal rules and the student's borrowing and enrollment history. Confirm individual circumstances with Student Financial Services.

Notable Changes Continued



Less-than-Full-Time Enrollment

Beginning with applicable loan periods on or after July 1, 2026, annual federal loan limits may be reduced for students enrolled less than full-time. Review your anticipated credit hours and contact Student Financial Services if your enrollment changes.

Graduate PLUS Loans Eliminated for Most New Borrowers

Beginning July 1, 2026, Graduate PLUS Loans are no longer available to most new graduate and professional student borrowers. A limited exception may apply to certain students who were enrolled in the same program at the same school by June 30, 2026, borrowed a Direct Loan for that program before July 1, 2026, and remained continuously enrolled.

Repayment Plans

Federal repayment options are changing. The federal government has announced a new Tiered Standard repayment plan and a Repayment Assistance Plan (RAP), alongside changes to existing plans. Eligibility and transition rules vary by borrower and loan type; use StudentAid.gov for current details before making repayment decisions.

Program Continuity

Changing programs or schools, or having a break in enrollment, may affect eligibility for the limited exception. Contact Student Financial Services before making a program or enrollment change if federal borrowing eligibility is a concern.

Forbearance and Delinquency

If you are having difficulty making payments, contact your loan servicer early and review current federal options. Do not assume that a deferment, forbearance, or repayment-plan change is automatic.



Financial Aid Questions?
Contact SFAregis@uth.tmc.edu

This page is informational and is not a determination of an individual student's eligibility. Federal rules and implementation guidance can change.

FALL 2026 Graduates

Federal and institutional loan borrowers are required to complete Loan Exit Counseling before graduation, when applicable.



Accessing Exit Counseling Instructions

1 Step 1:
Log on to myUTH

2 Step 2:
Select Student Services

3 Step 3:
Click on "To Do" List

4 Step 4:
Go to Exit Counseling



Contact Us

(713) 500-3860

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All About Financial Aid

Loan Exit Counseling Questions? **Contact StudentLoanCollections@uth.tmc.edu**