

LOANS FOR DISADVANTAGED STUDENTS (LDS)

Medical and Doctor of Dental Surgery (DDS)* students only.
Must be eligible for Federal Aid

Applications are open!

Deadline to apply: November 17, 2023

The Office of Student Financial Services is offering LDS funds to qualifying Medical and DDS students. The LDS is a long-term, low interest loan for full-time Medical and DDS students. Interest accrues while in repayment which does not begin until after a 1-year grace period.

To apply for the LDS:

- Complete the 2023-24 [Free Application for Federal Student Aid](#) (FAFSA)
- Complete and upload the [Parent Income & Resource form](#)
- Complete and upload the [Financial Aid Transcript Request](#)
- REQUIRED--Add Parent's personal data and **2021** tax information on FAFSA**

Choose only **ONE** option to supply parent tax data:

Option 1: (preferred method)

Use the IRS Data Retrieval Tool (IRS DRT) prompted on FAFSA

Option 2:

Upload SIGNED parent 2021 IRS Tax Return Transcript and schedules (from IRS <https://www.irs.gov/individuals/get-transcript>)

Awards will be determined on a first come, first served basis for qualifying applicants. Proper documentation is required for applications to be considered complete.

*DDS applicants that do not qualify for LDS will automatically be considered for HPSL. Unless requested by the Office of Student Financial Services, additional application documents do not need to be submitted.

**Parent personal data and income on the FAFSA is used to determine eligibility for certain institutional loans. This does not affect independent graduate/professional students' eligibility to receive federal aid.

5% Interest Rate

**Interest begins to
accrue after a 1-
year grace period**

**Significant
Savings!**

**From Public
Health Service
(PHS)**

**Higher interest
rate loans may be
reduced/cancelled**

STUDENT FINANCIAL SERVICES

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Monday-Friday