The 2019-2020 Free Application for Federal Student Aid (FAFSA) is available for filing at [fafsa.ed.gov](http://fafsa.ed.gov). Applicants are encouraged to utilize the IRS Data Retrieval Tool (IRS DRT), the most accurate and efficient way, to transfer 2017 tax data onto the FAFSA.

Ready to apply? Create your [FSA ID](https://fsaid.ed.gov/FSAId/HelpCenter/)

### Important disbursement facts:

- Students must be enrolled at least half-time in a degree-seeking program. Eligible Pell grant recipients may receive a Pell grant award if enrolled less than half-time.
- The 12th class day denotes the end of the add/drop period for fall/spring.
- All HOLDs, including Transcript Holds, must be resolved prior to loan disbursement.
- Entrance Counseling and Loan Agreement (MPN) must be completed on [studentloans.gov](http://studentloans.gov)

### SPRING DISBURSEMENT DATES

<table>
<thead>
<tr>
<th>School</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post Graduate Dental</td>
<td>12/27/18</td>
</tr>
<tr>
<td>Dentistry 1st - 4th years</td>
<td>12/27/18</td>
</tr>
<tr>
<td>Dental Hygiene</td>
<td>12/27/18</td>
</tr>
<tr>
<td>Medical 4th year</td>
<td>12/27/18</td>
</tr>
<tr>
<td>Medical 1st - 3rd years</td>
<td>12/31/18</td>
</tr>
<tr>
<td>MD Anderson School of Health Professions</td>
<td>12/31/18</td>
</tr>
<tr>
<td>MD Anderson UTH Health Graduate School</td>
<td>1/07/19</td>
</tr>
<tr>
<td>School of Public Health</td>
<td>1/07/19</td>
</tr>
<tr>
<td>Cizik School of Nursing</td>
<td>1/07/19</td>
</tr>
<tr>
<td>Biomedical Informatics</td>
<td>1/07/19</td>
</tr>
<tr>
<td>UTH Health Tyler</td>
<td>1/07/19</td>
</tr>
</tbody>
</table>
Financial Aid Application Timeline

The financial aid process can be overwhelming. The Office of Student Financial Service offers a Financial Aid Application Timeline (the “Timeline”) to provide an overview of the process including a general timespan when each step in the process occurs. The Timeline takes the guess work out of the type of applications to complete, procedures to follow and deadlines to meet.

Coffee Talk Tuesdays

Join the Office of Student Financial Services for Coffee Talk Tuesdays, our new financial aid literacy program. Learn and discuss how decisions you make today, can affect you for many years after you graduate, especially the amount you borrow in student loans. Coffee Talk Tuesdays will give you a closer look and deeper understanding of the importance of a budget, student loan management and strategies for finding the best repayment plan to fit your needs.

November 6, 2018
9:00 AM
FAFSA and the Application Process
UCT Conference Room 2200

November 13, 2018
3:30 PM
Consolidation and Refinancing
UCT Conference Room 2200

December 4, 2018
3:30 PM
Repayment Plans
UCT Conference Room 2200

January 29, 2019
3:30 PM
Federal Updates
UCT Conference Room 2200

Free admission to all students • No registration required

All students are encouraged to participate in local, state and national elections. In order to vote in the State of Texas, students must register at least 30 days prior to an election.

For more information about registering to vote in Texas, including additional ways to register, where to register and other frequently asked questions, visit http://www.votetexas.gov/.

Financial Wellness

5 tips to help achieve Financial Wellness

- **Budgeting**
  - Spend smart
  - Ask yourself, do I really need this?

- **Savings**
  - A penny saved is a penny earned
  - Start an emergency fund

- **Eliminate Debt**
  - Live within your means
  - Borrow what you need, not what you want

- **Plan for Retirement**
  - Invest early
  - Start small and increase contributions annually

- **Protect your Credit**
  - Request a free annual credit report
  - Pay bills on time

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**Did you know...?**

**Satisfactory Academic Progress**

Financial aid eligibility is dependent upon a student meeting Satisfactory Academic Progress (SAP) guidelines. SAP is evaluated at the end of every spring semester after all grades are posted. Visit the Financial Aid website to review the [SAP policy](#) for your school.

**Student Withdrawal Refund and Repayment Policy**

Financial aid recipients that withdraw from the institution are subject to the Return of Title IV calculation to determine the unearned portion of financial aid. Unearned aid must be returned to the Department of Education. Review the [Student Withdrawal Refund and Repayment Policy](#) on our website.

**Delegated Access**

The [Family Educational Rights and Privacy Act](#) (FERPA) protects the privacy of student education records. In so doing, schools must have the student’s written permission to release any information from a student record. Students may grant permission to an outside individual or agency by signing up for [Delegated Access](#).

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**UTHealth**

Office of Student Financial Services

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