You can file your 2020-2021 Free Application for Federal Student Aid (FAFSA) as early as October 1, 2019. FAFSA is available on the FAFSA website.

You will be using 2018 Federal Income Tax data to complete the FAFSA. Using prior-prior year income expedites the FAFSA process and increases applicants’ chances of priority consideration for grants.

Since most applicants have filed the 2018 Tax Returns, students and parents are encouraged to use the IRS Data Retrieval Tool when completing the FAFSA.
The 5 simple steps to receiving your Spring financial aid disbursement

**Step 1** Enroll at least half-time in a degree-seeking program (undergraduates - 6 hours; graduates - 5 hours).

**Step 2** Submit “To Do List” items. Log on to myUTH to view the list of requested documents.

**Step 3** Resolve outstanding holds on your account.

**Step 4** Complete and submit the federal loan Master Promissory Note (MPN) at studentloans.gov.

**Step 5** Complete Loan Entrance Counseling at studentloans.gov if you are a first-time loan borrower at UTHealth.

Financial aid funds will be disbursed and applied to tuition and allowable fee charges once all five steps have been completed. Excess funds will be directly deposited to your bank account or a check will be mailed to your current address listed on myUTH.

*Note: Pell grant eligible recipients may receive a Pell grant award if enrolled less than half-time. Some types of aid and scholarships require full-time enrollment.*
Financial Literacy

The Office of Student Financial Services invites you to attend one or more of the following scheduled Debt Management and Financial Literacy sessions. You will get a closer look and deeper understanding of the importance of a budget and student loan management strategies for finding the best repayment plan to fit your needs.

Please remember that individual counseling is available and encouraged. To schedule an individual session with a Financial Aid counselor, please call the Financial Aid Office at (713) 500-3860 or email us at sfaregis@uth.tmc.edu.

Debt Management Session

Topic: Responsible Education Funding and Repayment Strategies  
Date: November 4, 2019  
Time: 12:00 PM - 1:00 PM  
Location: 1200 Pressler St., Room: RAS W-102A, Houston, TX 77030

Session will be made available to regional SPH campuses and UTHSC at Tyler via WebEx connection as follows:

<table>
<thead>
<tr>
<th>Campus</th>
<th>Room/Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austin</td>
<td>UTA 6.362</td>
</tr>
<tr>
<td>Brownsville</td>
<td>N.2.202B</td>
</tr>
<tr>
<td>Dallas</td>
<td>V7.118</td>
</tr>
<tr>
<td>El Paso</td>
<td>109</td>
</tr>
<tr>
<td>San Antonio</td>
<td>1135</td>
</tr>
<tr>
<td>UTHSC at Tyler</td>
<td>Biomedical Research Auditorium</td>
</tr>
</tbody>
</table>

Coffee Talk Tuesday Sessions

October 22, 2019  
Debt Letter & Counseling

November 12, 2019  
Consolidation & Refinancing

December 10, 2019  
Repayment Plans (video & discussion)

Location for all sessions: 7000 Fannin, Room 2200, Houston, TX 77030  
Time for all sessions: 3:30-4:30 pm

All sessions are free ♦ No registration required to attend
Anticipated Graduates

Student loan borrowers are required to complete Loan Exit Counseling before graduation. Loan Exit Counseling provides important information that you will need as you prepare to repay your student loans.

Student loan borrowers can expect to receive information and instructions regarding Loan Exit Counseling November 11-13th via your UT email account.

Test Your Knowledge

1. Which website provides information regarding your federal student loans?
   A. NSLDS.ed.gov
   B. Studentloans.gov
   C. Both A and B

2. The federal undergraduate student loan interest rate is...
   A. Subsidized & Unsubsidized 4.53%
   B. Subsidized & Unsubsidized 6.08%
   C. Subsidized & Unsubsidized 7.08%

3. The federal graduate/professional student loan interest rate is...
   A. Unsubsidized 7.08%
   B. Unsubsidized 6.08%
   C. Unsubsidized 4.53%

Answers: 1C, 2A, 3B

Health Professions Loans

UTHealth offers Loans for Disadvantaged Students (LDS) and Health Professions Student Loan (HPSL) programs to eligible students who pursue a professional degree in medicine or dentistry. The LDS and HPSL loan programs provide long-term, low-interest loans to individuals from ‘disadvantaged’ backgrounds. For more information click here.

Register to Vote

All students are encouraged to participate in local, state and national elections.

For more information about registering to vote in Texas, click here.