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OFFICE OF STUDENT FINANCIAL SERVICES

Financial Aid Disbursements

Financial Aid Disbursements typically occur during the first week of classes for students meeting all financial aid and enrollment requirements and for students without any active holds. Please check your student account for any holds or incomplete checklist items that may prevent your financial aid award from disbursing.

First-time borrowers must complete these documents on [Studentaid.gov](https://studentaid.gov):

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

Existing borrowers can find a copy of completed MPNs and Entrance Counseling on [Studentaid.gov](https://studentaid.gov).

Financial aid awards are estimated based on anticipated full-time enrollment. Students must meet Satisfactory Academic Progress (SAP) and be enrolled at least half-time for loans to disburse.*

Financial aid eligibility will be re-evaluated and adjusted to reflect semester registration after the add-drop period. If you modified your enrollment, this may result in a balance owed. Outstanding tuition balances will be reflected on your University student account. Add-drop deadlines are available on the [Registrar's website](#).

*Students must be enrolled the entire 12-week period for loans to disburse during the summer semester.



Spring 2026 Disbursement Dates

Dental (DDS)	12/29/2025
Dental Hygiene	12/29/2025
Post Grad Dental	12/29/2025
Medical (III)	10/24/2025
Medical (IV)	11/14/2025
Medical (I & II)	12/29/2025
MD Anderson	12/29/2025
GBHS	1/05/2026
GBMI	1/05/2026
GSBS	1/05/2026
MSA	1/05/2026
Nursing	1/05/2026
SBMI	1/05/2026
SPH	1/05/2026

Refunds

Allow 2 business days after the disbursement date for refunds to post 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.



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.

OBBBA Demystified

The One Big Beautiful Bill Act (OBBBA) is a comprehensive U.S. federal law, signed on July 4, 2025, that significantly changes federal student aid beginning with the 2026-2027 award year.

KEY CHANGES FOR BORROWERS

- **Graduate PLUS Loans Eliminated:** No longer available for *new* borrowers after July 1, 2026, limiting graduate funding.
- **New Loan Caps:** New annual and lifetime limits for graduate and Parent PLUS loans are introduced.
- **Subsidized Loans:** The government subsidy on interest for undergrads ends July 1, 2026, meaning interest accrues immediately.
- **Repayment Plans:** The SAVE, PAYE, and ICR plans are being phased out, replaced by a standard plan and a new income-driven Repayment Assistance Plan (RAP).
- **Taxable Forgiveness:** Loan forgiveness becomes taxable after December 31, 2025.

IMPACTS ON STUDENTS AND PARENTS

- **Undergraduates:** Loan limits stay the same, but interest starts accruing immediately (no subsidized interest).
- **Graduate Students:** Access to funding is limited due to eliminated PLUS loans and new caps, impacting pricier programs.
- **Parents (PLUS):** Lower caps on Parent PLUS loans.



What to Do Now?

- **Check Your Status:** Understand if you're a new or continuing borrower and how these dates affect you.
- **Explore Options:** Look into the new RAP plan and how it compares to old plans if you're graduating soon.
- **Plan Ahead:** Graduate students especially need to explore funding beyond federal loans due to the PLUS loan elimination.
- **Contact Your Counselor:** Reach out to your financial aid counselor if you have any questions.



New Loan Changes

Annual and aggregate (lifetime) federal student loan limits will be imposed for the following:

- **Medical (MD)/ Dental (DDS):** \$50,000/year annual limit; \$200,000 lifetime limit
- **Graduate Students:** \$20,500/year annual limit; \$100,000 lifetime limit
- **Parent PLUS Loans:** \$20,000/year annual limit; \$65,000 lifetime limit per dependent student.

Loan Repayment and Other Changes

- **Graduate PLUS Loans:** Loan program slated for elimination. New applications will no be accepted starting July 1, 2026.
- **Repayment Plan Overhaul:** The SAVE, PAYE, and ICR income-driven repayment (IDR) plans are being phased out. For new loans after July 1, 2026, only a new standard plan and a new “Repayment Assistance Plan” (RAP) will be available.
- **Loan Repayment Continues:** Federal student loan payments and interest accrual resumed in the fall of 2023.

Pell Grant and Eligibility Changes

- **Asset Exclusions:** The net worth of small business (fewer than 100 employees) and family farms where the family resides is now excluded from Student Aid Index (SAI) calculations.
- **Eligibility Thresholds:** Students with full-ride scholarships or a Student Aid Index (SAI) twice the maximum Pell Grant amount will no longer qualify for additional Pell Grant funds.

Foreign earned income must now be reported as part of the Adjusted Gross Income (AGI).



Spring 2026 Graduates

Federal and Institutional loan borrowers must complete Loan Exit Counseling prior to graduation.

ACCESSING EXIT COUNSELING INSTRUCTIONS

STEP 1

Log on to myUTH

STEP 2

Select Student Services

STEP 3

Click on 'To Do' List

STEP 4

Go to Exit Counseling



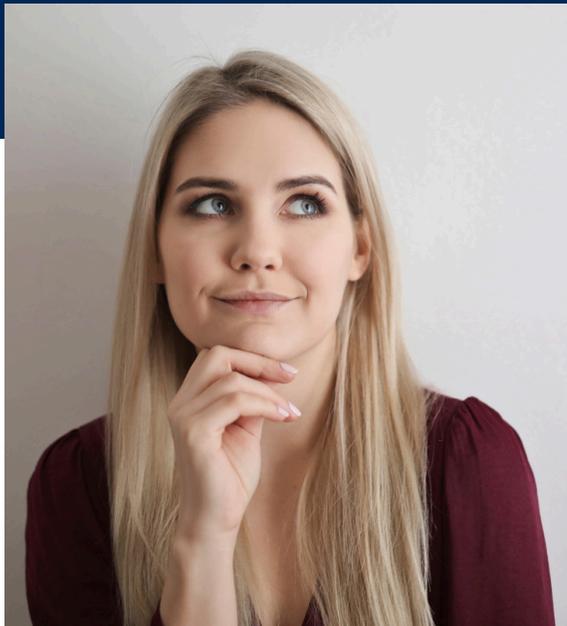
Public Service Loan Forgiveness (PSLF)

Final PSLF program regulations, effective July 1, 2026, primarily change employer eligibility by allowing the Department of Education to disqualify organizations with a “substantial illegal purpose,” targeting terrorism, illegal immigration aid, and certain gender-affirming care issues, rather than incidental acts.

KEY CHANGES AND IMPACTS ON BORROWERS

- **Effective Date:** July 1, 2026
- **New Disqualification Standard:** The rule allows the Department of Education to disqualify employers if they have a “substantial illegal purpose,” defined to include:
 - aiding/abetting federal immigration law violations
 - supporting terrorism
 - providing or assisting in gender-affirming minor care
 - a pattern of aiding/abetting illegal discrimination
- **Time Worked Credit:** Borrowers lose credit for time worked after an employer’s disqualification, though credit is preserved until the determination.

The core PSLF requirements (Direct Loans, qualifying plan, 120 payments, qualifying employment) remain the same, but employer eligibility is now subject to the new restrictions.



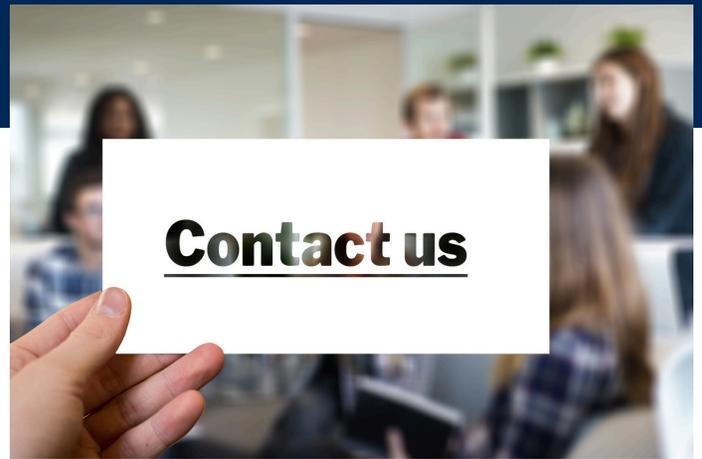
Add It Up

How do you rank in financial aid knowledge? “Add It Up” to find out.

1. What is the first step to apply for federal financial aid?
2. What does it cost to file the FAFSA?
3. What information is needed to complete the FAFSA?

*3 points per question
9 point maximum*

1. To apply for federal financial aid (grants and loans), you must complete the Free Application for Federal Student Aid (FAFSA®) form online at studentaid.gov or fafsa.gov
2. The FAFSA is free to fill out.
3. To fill out the FAFSA, you need personal and financial info, and a list of desired colleges.



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