

**COLLEGE ACCESS LOAN**  
**INTERNET INSTRUCTION SHEET**

You have been awarded a College Access Loan (CAL) administered by the Texas Higher Education Coordinating Board. This is a credit-based loan and a credit check will be conducted by the THECB. Interest starts accruing upon disbursement at 5.25% fixed, simple interest with a 3 or 5% origination fee deducted from the disbursement. While a cosigner is not mandatory, a 3% origination fee is deducted if both the borrower and the cosigner have good credit. Cosigners may not be a spouse. CAL borrowers no longer need to have their cosigner signatures notarized. If the borrower chooses not to have a cosigner, a 5% origination fee will be deducted if the borrower has good credit. You are eligible to apply for up to the yearly amount offered on your award.

To apply, go to <http://www.hhloans.com>

**If you are a new borrower, you are required to register.** If you experience any problems or have questions about registration, please contact THECB directly at 1-800-242-3062 ext 6404. Under school name, select UTSWMC Dallas. **Once you complete the online application, it is important to e-sign your promissory note.** Applicants and prospective cosigners who do not have a Texas driver's license will be directed to print, sign and date the promissory note, which must be mailed directly to THECB as soon as possible.

**It is NOT necessary to bring your application to the Financial Aid Office to complete the School Certification section of the application. When you have submitted your online application, you MUST inform your Financial Aid Counselor so the counselor can perform the certification online via THECB's website.**