

THE UNIVERSITY OF TEXAS  
SOUTHWESTERN MEDICAL CENTER  
AT DALLAS

## STUDENT LOAN INFORMATION CHART

*OFFICE OF STUDENT FINANCIAL AID*

LOAN TYPE	QUALIFICATIONS	INTEREST RATE	CAPITALIZED	INTEREST ACCRUAL DATE	GRACE PERIODS	FEES	DEFERMENTS	REPAYMENT PERIOD	MIN. PAYMENT	CONSOLIDATION	MAXIMUM LOAN AMOUNTS
<b>Federal Perkins Loan *#</b>	Financial need	5%	No	When loan enters repayment	9 mos.- new borrower (after 7/87); 6 mos.- post deferment	None	Full-time study; no intern/residency deferment on loans received after 7/93; fellowship deferment	10 years maximum	\$40	Yes	\$27,500 undergrad aggregate; \$60,000 grad/professional study aggregate
<b>Loans for Disadvantaged Students (LDS) *#</b>	Medical student; financial need	5%	No	When loan enters repayment	12 months	None	Full-time study in medical school; all intern/residency; fellowships	10 years maximum	\$15	Yes	Annual tuition plus \$2500. No aggregate maximum
<b>Primary Care Loan (PCL) *#</b>	Medical student; financial need; primary care commitment	5%	No	When loan enters repayment	12 months	None	Full-time study in medical school; all <u>primary care</u> intern/residency; some fellowships	10 years maximum	\$15	No	Annual tuition plus \$2500. No aggregate maximum
<b>Federal Direct Subsidized Stafford Loan (FSL) +#</b>	1/2-time student; satisfactory progress;	var., capped at 8.25%	Possible	When loan enters repayment	6 months.	0-3%	Full-time study, intern/residency only if outstanding balance prior to 7/93; fellowship deferments	10 years maximum	\$50	Yes	\$5500 (3rd & 4th yr undergrad); \$8500 (grad/prof); \$65,000 grad aggregate; \$23,000 ug aggregate;
<b>Federal Direct Unsubsidized Stafford Loan +#</b>	1/2-time student; satisfactory academic progress	var., capped at 8.25%	Yes	Date of loan	6 months	0-3%	Full-time study; fellowship; intern/resident ONLY IF outstanding FFELP balance prior to 7/93	10 years maximum	\$50	Yes	\$7000 (3rd & 4th yr undergrad); \$20,500 (grad/prof); \$73,000 grad aggregate; \$34,500 ug aggregate

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<b>Alternate Loan Programs +</b> (ALP or MEDCAP)	Full-time medical student; credit-worthy	Variable	Yes	Date of loan	N/A	6-8%	Principal & interest deferment (charged 8% fee); full-time study; principal-only deferment (charged 6% fee); 3 yrs. intern./residency aggregate	20 years maximum	\$50	No	\$20,000 annually; \$80,00 aggregate; limited in total with other educational debts to \$30,000 annually, \$120,000
<b>Texas Medical Association Loans +</b> (TMA)	Full-time medical student; interview with TMA rep (new borrowers only)	4.4%	No	Date of loan (must be paid annually)	4 yrs. from graduation	None	4 yrs. intern./residency (grace period)	4 years	N/A	No	\$3,000 annually
<b>Minnie Stevens Piper Foundation Student Loan +</b>	Full-time student; financial need; application required	4%	Yes	Date of loan (capitalized)	12 months	None	Intern/residency period (interest capped)	4 years	N/A	No	\$6,000 maximum aggregate
<b>Iona K. Young Student Loan *</b> (IONA)	Full-time medical student; financial need	5%	No	When loan enters repayment	1 month	None	Principal-only deferment; entire intern./residency	10 years	None	No	Fund availability
<b>Ralston Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	None	10 years	\$30	No	Fund availability
<b>SWMS Alumni Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	All internship/residency/fellowship	10 years	\$30	No	Fund availability
<b>AMA Educational Research Fund *</b> (AMA-ERF)	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Max Glazer Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability

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<b>Student Amer. Med. Assoc. Fund (SAMA) *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Class of 1995 Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Mexican-American Student Loan *</b>	Full-time medical student; financial need; Hispanic heritage	6%	No	When loan enters repayment	12 months	None	6 yrs. internship/residency	10 years	N/A	No	Fund availability
<b>Guy Hart Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Luella Kemper Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Tinsley Harrison Student Loan * (FUND I)</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Tinsley Harrison Student Loan * (FUND II)</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Montgomery Student Loan *</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability
<b>Student Loan Fund of SWMS * (SLF-SWMS)</b>	Full-time medical student; financial need	5%	No	When loan enters repayment	12 months	None	2 yrs. internship/residency	5 years	None	No	Fund availability

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<b>Franklin Lindsay Student Loan</b> +	Full-time medical student; financial need	5%	No	When loan enters repayment	4 months	None	None	Unknown	N/A	No	\$5,000 aggregate
<b>College Access Loan (CAL)</b> +	Full-time student; Texas resident; co-signer; credit-worthy	6% Fixed	No	Date of loan	6 months (principal)	3% or 5%	Same as Federal Stafford Loan; No consolidation	10 year maximum	\$50	No	up to Cost of Attend.; no max. aggregate
<b>Class of 1956 Hal Boone Loan (BOONE)</b> *	Full-time medical student; financial need	5% fixed	No	When loan enters repayment	6 months after grad & 6 months post-residency	None	3 years for internship/residency	10-year maximum	\$30	No	None

**KEY:**

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**UT SOUTHWESTERN ADMINISTERED  
OUTSIDE RESOURCES  
FEDERAL PROGRAMS**

**WORDS TO THE WISE:**

*These funds are awarded on a "first-come, first-served" basis. DO NOT be tardy with your yearly financial aid application. Always borrow conservatively*

*-- Your Financial Aid Counselors*