COLLEGE ACCESS LOAN

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.

College Access Loans will require a minimum Experian VantageScore of 650 for credit approval. Effective May 1, 2019, College Access Loans will carry a fixed interest rate of 5.20%. Prior to May 1, 2019, the interest rate is 5.30%. As an incentive, effective January 31, 2019, student loan borrowers who are enrolled in automatic debit (ACH) payment service will receive a 0.25% interest rate reduction on their student loans. An origination fee will not be assessed for all approved CAL borrowers.

You are eligible to apply for the yearly amount that you were offered on your UT Southwestern financial aid award.

Application Instructions

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.
- When you have submitted your online application, you MUST inform our office at financialaid@utsouthwestern.edu, and we will complete the loan certification online via THECB’s website.

Once the school has completed the online certification, the lender (THECB) will mail you a federally required acceptance disclosure. Once the disclosure is received, you must electronically accept the loan terms online by logging in to your account via the hhloans website.

When the loan terms have been accepted online, funds should arrive at our institution in 14 business days.