

New Student Loan Management System

TASFAA 2026 Fall Conference

Presenter: Leah Smalley, Director of Institutional Engagement

October 8, 2026

Today's Focus

One part of a broader effort to streamline processes with institutions



01

What's
Changing



02

System
Highlights



03

Key
Transition
Dates



04

What You
Need to Do



05

Resources and
Support



Why it matters: The new systems are one way the Coordinating Board is partnering with institutions to make processes more efficient and improve student access.



01

What's Changing



Why a New System?

A more modern, secure, and user-friendly experience

Built for:



Institutions



Borrowers



Scholarship recipients



Student Loan Management System (SLMS)

Supports administration and servicing of:

CAL

College Access Loan

FORWARD

Future Occupations & Reskilling Workforce
Advancement to Reach Demand Loan



Scholarship Platform

A dedicated system for administering:

TASSP

Texas Armed Services Scholarship Program



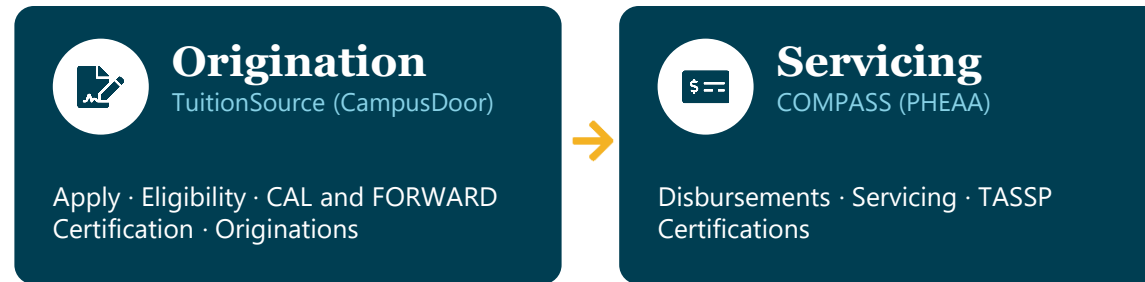
Separate transition timeline



The new systems replace **HELMS** and the **HelmNet** online portal.

Two Systems, Two Accounts

Most users will need an account in each system



Who needs an account

	Students (CAL & FORWARD)			2
	Institution staff (CAL & FORWARD)			1
	THECB staff			2

TASSP Conditional scholarship that converts to a CAL if conditions aren't met

	Students (TASSP)			1
	Institution staff (TASSP)			1

Important TASSP Update

TASSP is on a different timeline than CAL and FORWARD



TASSP will follow a separate transition timeline

TASSP will follow a separate transition timeline from CAL and FORWARD to accommodate nominations through November 30.



Use the current system

Please continue using the current system for TASSP until additional guidance is provided.



Nominations through Nov. 30

The separate timeline accommodates TASSP nominations through November 30.



Revised timeline coming

THECB will communicate the revised TASSP transition timeline as soon as it is available.



TASSP questions: TASSP@highered.texas.gov

02 System Highlights



Following an Application

What's new at each stage, from first click to certification



Apply

- Eligibility check
- Communication preferences
- Live application view



Credit

- Credit review in minutes
- Clear credit outcomes



Status

- Plain-language status bar



Certify

- Search and dashboard homepage
- Full SSN visible
- Disbursement holds
- Loan change requests (certified loans)

Who sees what:



PUBLIC VIEW



STUDENT VIEW



INSTITUTION VIEW



THECB STAFF VIEW

A Smarter Start

Eligibility questions guide students before they apply

 PUBLIC VIEW

CAL example

Are you applying with a Cosigner?

NO

?

Are you a resident of Texas?

YES

Are you accepted for enrollment or enrolled at least half-time in a course of study leading to a certificate, an associate's, bachelor's, graduate, or higher degree; or an approved alternative educator certification program?

YES

Have you met the satisfactory academic progress requirements set by the institution?

YES

Am I Eligible?

Questions include

Tailored by program: CAL and FORWARD each have their own questions.

School state and name

U.S. citizenship status

Age 18 or older

Cosigner (yes or no)

Texas residency

Half-time enrollment

Satisfactory academic progress



Eligible

Continue to the full application



Not eligible

Cannot move forward



Institutions still certify eligibility later in the process.

Communication Preferences

Students make three simple elections in the application

STUDENT VIEW

i Why it matters: this election decides whether notices, like the credit decision, arrive electronically or by mail.

To change it later, borrowers contact THECB in the portal; it can't be changed in the portal.



Mobile & SMS communications

Students choose whether to get phone notifications about important application updates, then accept the SMS policy.

Agree

Disagree



Electronic communications

Students choose whether documents and disclosures arrive electronically, including in their online account.

Agree

Disagree

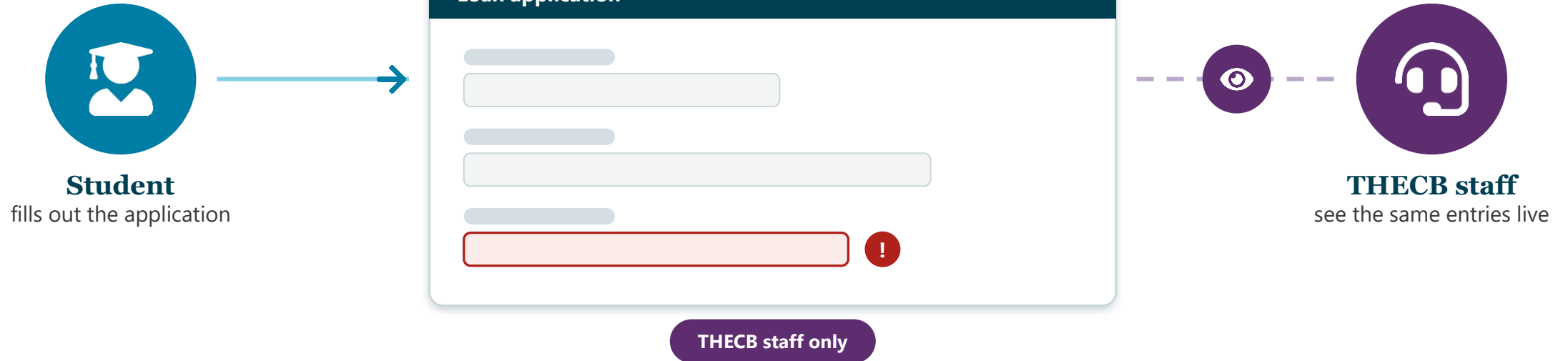
↓ Electronic

↓ Not electronic

Support That Sees What Students See

THECB staff can view an application while it's in progress

THECB STAFF VIEW



How it helps a student

1

A student is stuck

Something they entered is keeping them from continuing.

2

Staff see the entry

A customer service representative looks at what the student entered.

3

The student moves on

The representative explains what to update, and the student continues.

What Happens After Submit

Credit review now takes minutes, not days

STUDENT VIEW

We're Submitting Your Information

×

STEP 1: PULLING YOUR CREDIT HISTORY



STEP 2: EXAMINING YOUR CREDIT & APPLICATION DATA

STEP 3: PREPARING YOUR CHECKLIST REQUIREMENTS

STEP 4: CONFIGURING YOUR LOAN

Orange spinner = in progress • Blue check = complete

Once an application is submitted, this screen shows each step as the system pulls credit, reviews the application, and configures the loan.

BEFORE

About 3 business days

NOW

Within minutes

What Happens After Submit

Credit review now takes minutes, not days

STUDENT VIEW

We're Submitting Your Information

×

STEP 1: PULLING YOUR CREDIT HISTORY



STEP 2: EXAMINING YOUR CREDIT & APPLICATION DATA



STEP 3: PREPARING YOUR CHECKLIST REQUIREMENTS

STEP 4: CONFIGURING YOUR LOAN

Orange spinner = in progress • Blue check = complete

Once an application is submitted, this screen shows each step as the system pulls credit, reviews the application, and configures the loan.

BEFORE

About 3 business days

NOW

Within minutes

What Happens After Submit

Credit review now takes minutes, not days

STUDENT VIEW

We're Submitting Your Information

×

STEP 1: PULLING YOUR CREDIT HISTORY



STEP 2: EXAMINING YOUR CREDIT & APPLICATION DATA



STEP 3: PREPARING YOUR CHECKLIST REQUIREMENTS



STEP 4: CONFIGURING YOUR LOAN

Orange spinner = in progress • Blue check = complete

Once an application is submitted, this screen shows each step as the system pulls credit, reviews the application, and configures the loan.

BEFORE

About 3 business days

NOW

Within minutes

What Happens After Submit

Credit review now takes minutes, not days

STUDENT VIEW

We're Submitting Your Information

×

STEP 1: PULLING YOUR CREDIT HISTORY



STEP 2: EXAMINING YOUR CREDIT & APPLICATION DATA



STEP 3: PREPARING YOUR CHECKLIST REQUIREMENTS



STEP 4: CONFIGURING YOUR LOAN



Once an application is submitted, this screen shows each step as the system pulls credit, reviews the application, and configures the loan.

BEFORE

About 3 business days

NOW

Within minutes

Orange spinner = in progress • Blue check = complete

What Happens After Submit

Credit review now takes minutes, not days

STUDENT VIEW

We're Submitting Your Information

×

STEP 1: PULLING YOUR CREDIT HISTORY



STEP 2: EXAMINING YOUR CREDIT & APPLICATION DATA



STEP 3: PREPARING YOUR CHECKLIST REQUIREMENTS



STEP 4: CONFIGURING YOUR LOAN



Once an application is submitted, this screen shows each step as the system pulls credit, reviews the application, and configures the loan.

BEFORE

About 3 business days

NOW

Within minutes

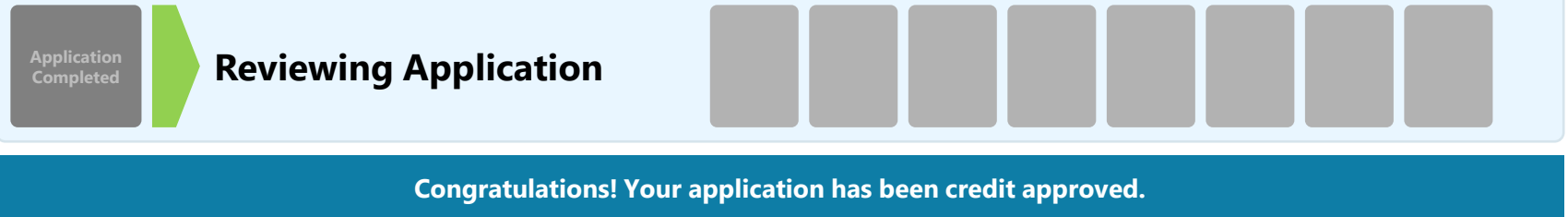
Orange spinner = in progress • Blue check = complete

The Credit Decision

Three possible outcomes, each shown in the student's status bar

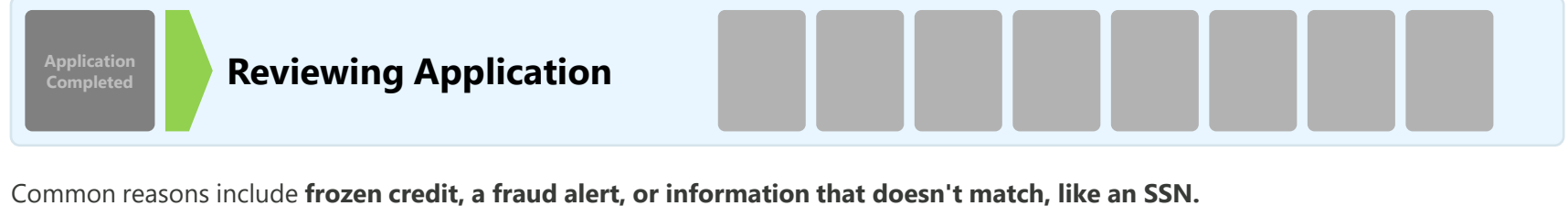
Approved

An approval message is posted. THECB continues reviewing the application.



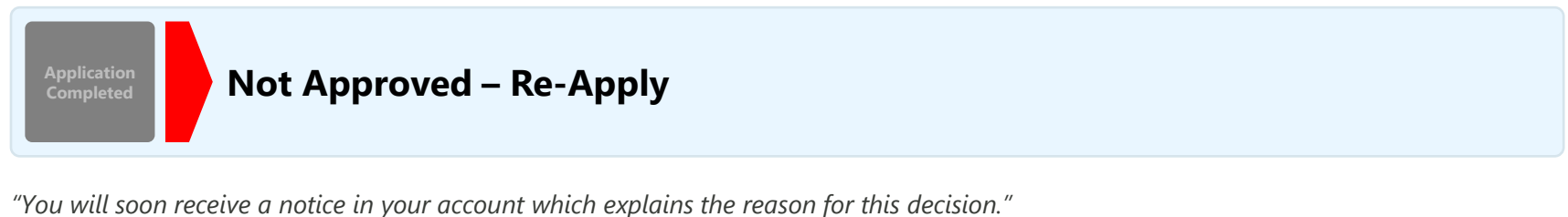
Pending review

No approval message. THECB reaches out to the student for more information.



Not approved

A notice is mailed or emailed based on the student's preferences. Copies are in the document repository.



The Credit Decision

What the student sees on their homepage

STUDENT VIEW

The screenshot shows a web application interface for a student named Maria Garcia. At the top, a dark blue header bar contains the text "Welcome, Maria Garcia". Below this is a horizontal progress bar with several steps: "Application Completed", "Reviewing Application", "Document Collection & Review", "Configure Loan Terms", "Sign Loan Documents", "Verifying Enrollment", "Review Updated Terms", "Accept & Review Final Terms", "Confirm Final Terms", and "Funding". The "Reviewing Application" step is currently active, highlighted with a green arrow. Below the progress bar, a large blue banner with a yellow border displays the message: "Congratulations! Your application has been credit approved." Below this banner, the status "Pending" is shown. At the bottom, there is a section titled "APPLICATION SUMMARY: 1000123482-01" with a blue dot indicating the current status.

OUTCOME 1 · APPROVED

Credit approved

An approval message is posted:
"Congratulations! Your application has been credit approved."

The status stays at Reviewing Application while THECB continues reviewing the application.

The Credit Decision

What the student sees on their homepage

STUDENT VIEW

Application Completed

Reviewing Application

Document Collection & Review

Configure Loan Terms

Sign Loan Documents

Verifying Enrollment

Review Updated Terms

Accept & Review Final Terms

Confirm Final Terms

Funding

Please refer to the "Things We Need" checklist below and upload any documentation that may be needed. We are reviewing your application and a representative will contact you if other information is needed.

Please do not submit another application. Any additional applications you submit will also require additional processing and may result in an additional credit inquiry.

Pending

APPLICATION SUMMARY: 1000123482-01

▲ No actions are required at this time

UPLOAD OTHER DOCUMENTS - CLICK TO EXPAND

Completed Documents - CLICK TO EXPAND

Click here to view your disclosures.

View Disclosures

OUTCOME 2 · PENDING REVIEW

Reviewing Application

No approval message. The application is under review, and THECB will reach out to the student for more information.

This happens with frozen credit, a fraud alert, or information that doesn't match, like an SSN.

The homepage asks students **not** to submit another application.

The Credit Decision

What the student sees on their homepage

STUDENT VIEW

Welcome, Maria Garcia

Application Completed

Not Approved - Re-Apply

Your application has not been approved. You will soon receive a notice in your account which explains the reason for this decision.

APPLICATION SUMMARY: 1000123482-01

Action is Required

IMPORTANT NOTE: Only upload each requested document once even if you do not receive confirmation that we received it. If you upload multiple copies of the same document, it will take much longer to process your request.

Things We Need from MARIA GARCIA

☐ **Re-Apply**

You may re-apply with a qualified cosigner. Select the "Re-Apply With Cosigner" button below to begin the process of submitting a new application. The new application will prefill most of your information. Please review your information and confirm your elections.

Re-Apply With Cosigner

UPLOAD OTHER DOCUMENTS - CLICK TO EXPAND

OUTCOME 3 · NOT APPROVED

Not Approved – Re-Apply

A notice explaining the decision is posted to the student's account.

Students may be able to re-apply with a qualified cosigner. The new application prefills most of their information.

The Credit Decision

What the student sees on their homepage

STUDENT VIEW

Things We Need from MARIA GARCIA

☐ **Re-Apply**

You may re-apply with a qualified cosigner. Select the "Re-Apply With Cosigner" button below to begin the process of submitting a new application. The new application will prefill most of your information. Please review your information and confirm your elections.

Re-Apply With Cosigner

UPLOAD OTHER DOCUMENTS - CLICK TO EXPAND

Completed Documents - CLICK TO EXPAND

Your approved loan documents are shown in the list below.

Document Name	Approved	Action
Privacy Policy	09/03/2026	view PDF
Application and Solicitation Disclosure	09/03/2026	view PDF
Application and Solicitation Disclosure (HTML)	09/03/2026	view
Adverse Action Letter	09/04/2026	view PDF
Pull Through Email Notification - Day 1	09/04/2026	view

Click here to view your disclosures.

View Disclosures

DOCUMENT REPOSITORY

Find the notice in Completed Documents

The Adverse Action Letter explains the credit decision.

It's also mailed or emailed based on the student's communication preferences.

The Credit Decision

Example: the Adverse Action Letter

 STUDENT VIEW

Adverse Action Letter.pdf

Date: 09/22/2026

Applicant's Name: Maria Garcia

Applicant's Address: 1200 Example Avenue
Austin, TX 78701

Description of Account, Transaction, or Requested Credit:
Loan Application Number 1000123482-01

Description of Action Taken:
Your request was carefully considered and we regret to inform you that we are unable to approve your application at this time for the reason(s) set forth below.

Part I - Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit
Insufficient credit history

Part II - Disclosure of Use of Information Obtained from an Outside Source
Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit

DOCUMENT REPOSITORY · VIEW PDF

Adverse Action Letter

Explains the credit decision.

Part I lists the principal reason(s) for the denial.

Sample letter for demonstration only.

Status Students Can Understand

Internal processing terms are replaced with clear next steps

 STUDENT VIEW

 INSTITUTION VIEW

BEFORE 12 internal steps

- Borrower application completed
- Borrower application signed
- Private Education Loan Applicant Self-Certification (BCF) signed
- Credit approved
- Lender approval completed
- School certification completed
- Loan guaranteed
- Private education loan approval disclosure sent
- Private education loan approval disclosure accepted
- Private education loan final approval form sent
- Required right-to-cancel waiting period
- Ready to disburse

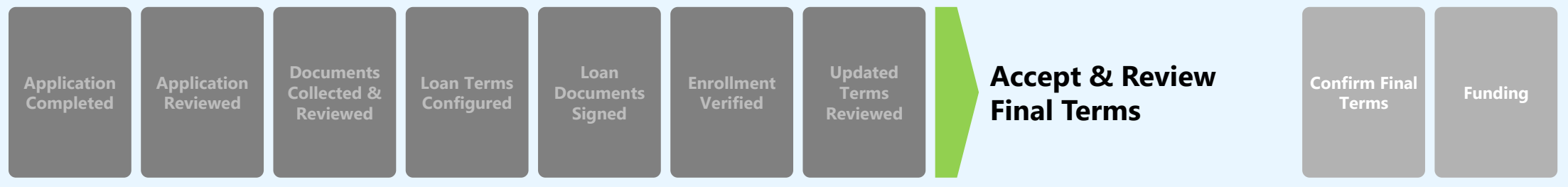


NOW 10 clear steps in a status bar

 Completed

 Current step

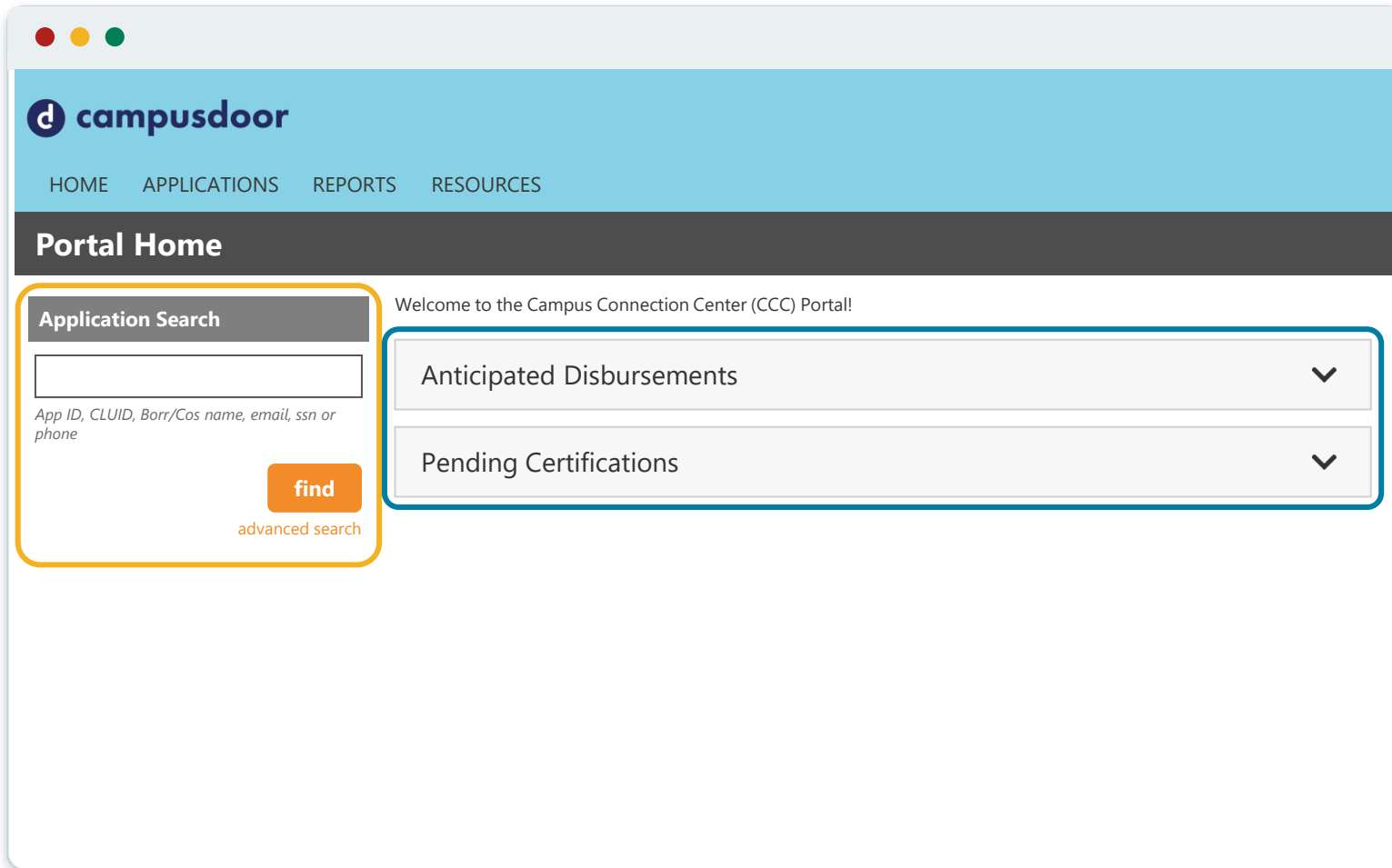
 Still to come



The New Institution Homepage

Search and key work queues on one screen

 INSTITUTION VIEW



The screenshot shows a web browser window with the 'campusdoor' logo and navigation links: HOME, APPLICATIONS, REPORTS, and RESOURCES. The main heading is 'Portal Home'. Below this, there is a 'Welcome to the Campus Connection Center (CCC) Portal!' message. On the left, an 'Application Search' box contains a text input field with placeholder text 'App ID, CLUID, Borr/Cos name, email, ssn or phone', a 'find' button, and a link to 'advanced search'. To the right of the search box, there are two expandable sections: 'Anticipated Disbursements' and 'Pending Certifications', each with a downward arrow icon.

What changed

BEFORE

Search and work queues were on separate pages.

NOW

Both are on the homepage.

Search

Find any application from the homepage

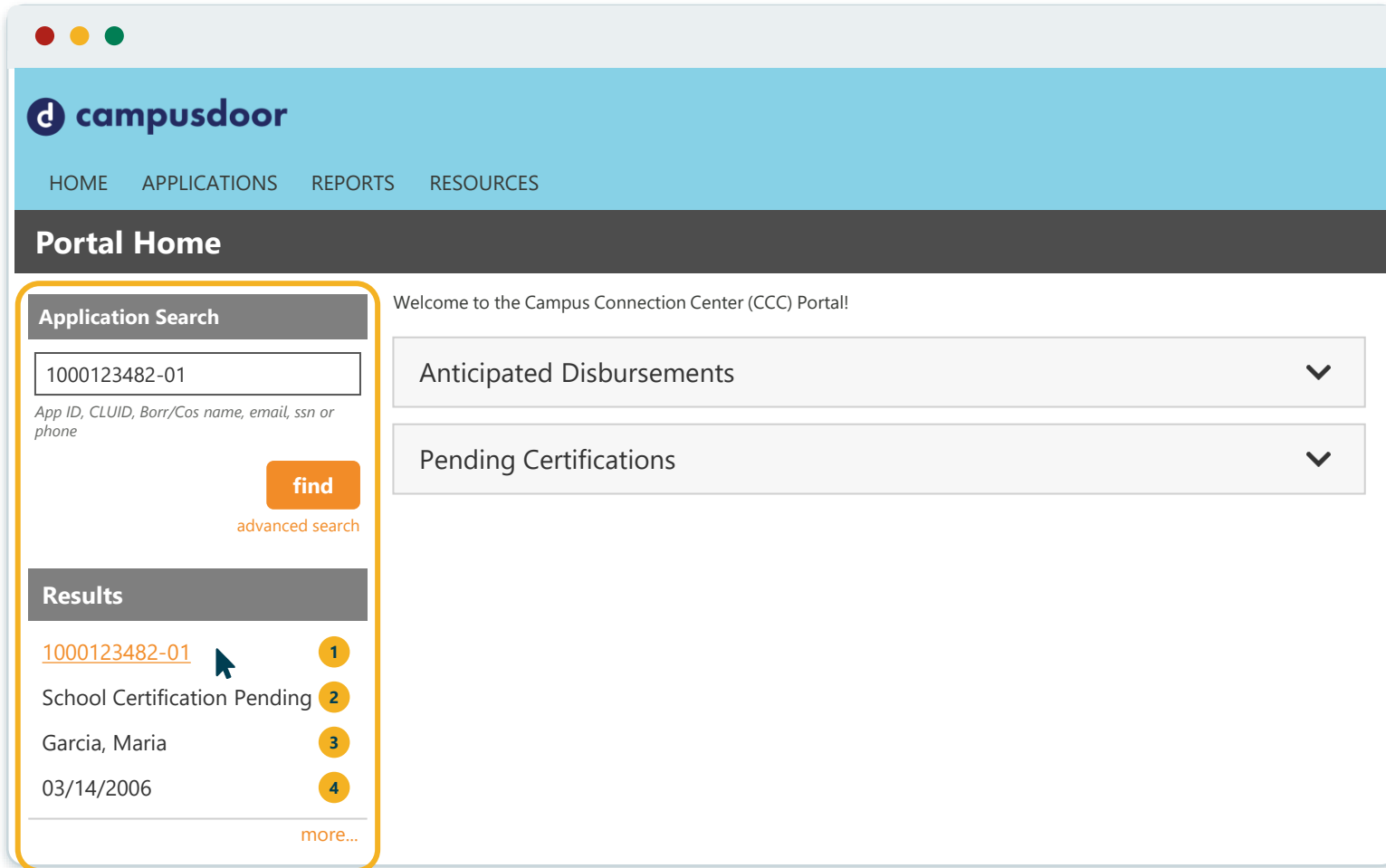
Dashboard

Anticipated Disbursements and Pending Certifications

Search From the Homepage

Results appear right below the search box

 INSTITUTION VIEW



campusdoor

HOME APPLICATIONS REPORTS RESOURCES

Portal Home

Welcome to the Campus Connection Center (CCC) Portal!

Application Search

1000123482-01

App ID, CLUID, Borr/Cos name, email, ssn or phone

find

advanced search

Results

1000123482-01	1
School Certification Pending	2
Garcia, Maria	3
03/14/2006	4

more...

Search by

Application ID, CLUID, borrower or cosigner name, email, SSN, or phone

Each result shows

- 1 Application ID
- 2 Status
- 3 Borrower name
- 4 Date of birth



In search results or the dashboard, click an application ID to open the borrower's application information.

Dashboard at a Glance

Open a dashboard item to see what needs attention

 INSTITUTION VIEW

HOME APPLICATIONS REPORTS RESOURCES

Portal Home

Application Search

App ID, CLUID, Borr/Cos name, email, ssn or phone

find

advanced search

Welcome to the Campus Connection Center (CCC) Portal!

Anticipated Disbursements

Pending Certifications

Pending Certification Request Details by School

Show entries

Application ID ↓

[1000123482-01](#)

Borrower Name ↓

Garcia, Maria

SSN ↓

###-##-4321

Lender Name ↓

THECB

Requested Loan Amount ↓

\$10,000.00

Status Date ↓

10/23/2026

Days Aged ↓

3

[1000123517-01](#)

Nguyen, David

###-##-7316

THECB

\$8,000.00

10/24/2026

2

[1000123533-01](#)

Johnson, Aaliyah

###-##-2094

THECB

\$3,250.00

10/25/2026

1

Showing 1 to 3 of 3 entries

Previous Next



Pending Certifications

Applications waiting on certification, right on the homepage.

 Export

 Refresh

Anticipated Disbursements
Loans in the right-to-cancel period or ready to disburse.

Using CampusDoor with other lenders? Filter your views by THECB loans.

The Borrower's Application

Click an application ID to open it on the main tab

Application Detail Main - 1000123482-01

Transaction Summary

1000123482-01

School Certification Pending Receive

Report Status: Workflow School Cert Pending Send

Texas Higher Education Coordinating Board

Texas Higher Education Coordinating Board

Future Occupations & Reskilling Workforce Advancement to Reach Demand - Degree Program

In-School Loan - Undergraduate

Borrower

Maria Garcia

Side panel

03/14/2006

main

tools

disbursements

main tab

Call To Action

School Certification Pending Receive

Report Status: Workflow School Cert Pending Send

Application Completed

Application Reviewed

Documents Collected & Reviewed

Loan Terms Configured

Loan Documents Signed

Verifying Enrollment

Review Updated Terms

Accept & Review Final Terms

Confirm Final Terms

Funding

View All Disbursement Information

THECB Texas Higher Education
COORDINATING BOARD

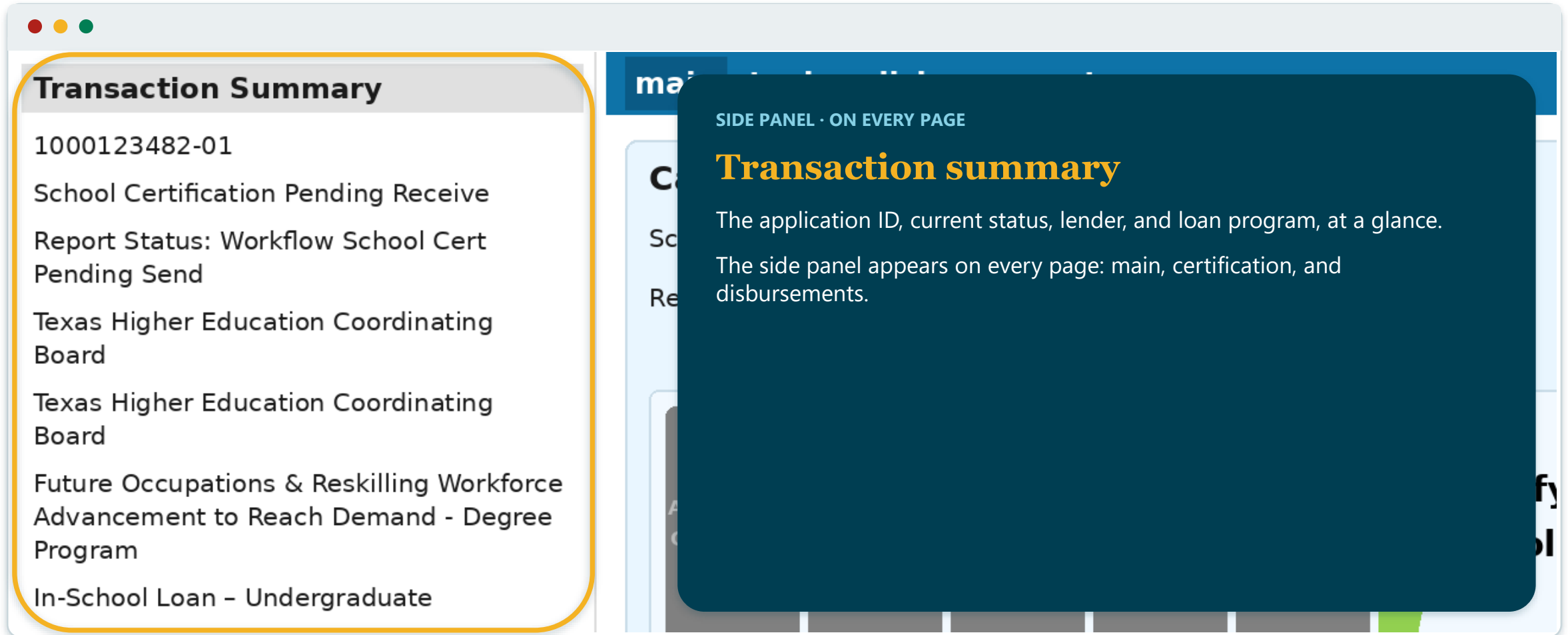
 Apply  Credit  Status  Certify

Demo only. Screens and features are not final.

28

The Borrower's Application

Click an application ID to open it on the main tab



The screenshot displays a web application interface. On the left, a side panel titled "Transaction Summary" is highlighted with an orange border. It contains the following text:

- 1000123482-01
- School Certification Pending Receive
- Report Status: Workflow School Cert Pending Send
- Texas Higher Education Coordinating Board
- Texas Higher Education Coordinating Board
- Future Occupations & Reskilling Workforce Advancement to Reach Demand - Degree Program
- In-School Loan - Undergraduate

On the right, a dark blue side panel is overlaid, titled "Transaction summary" in orange. It contains the following text:

SIDE PANEL · ON EVERY PAGE

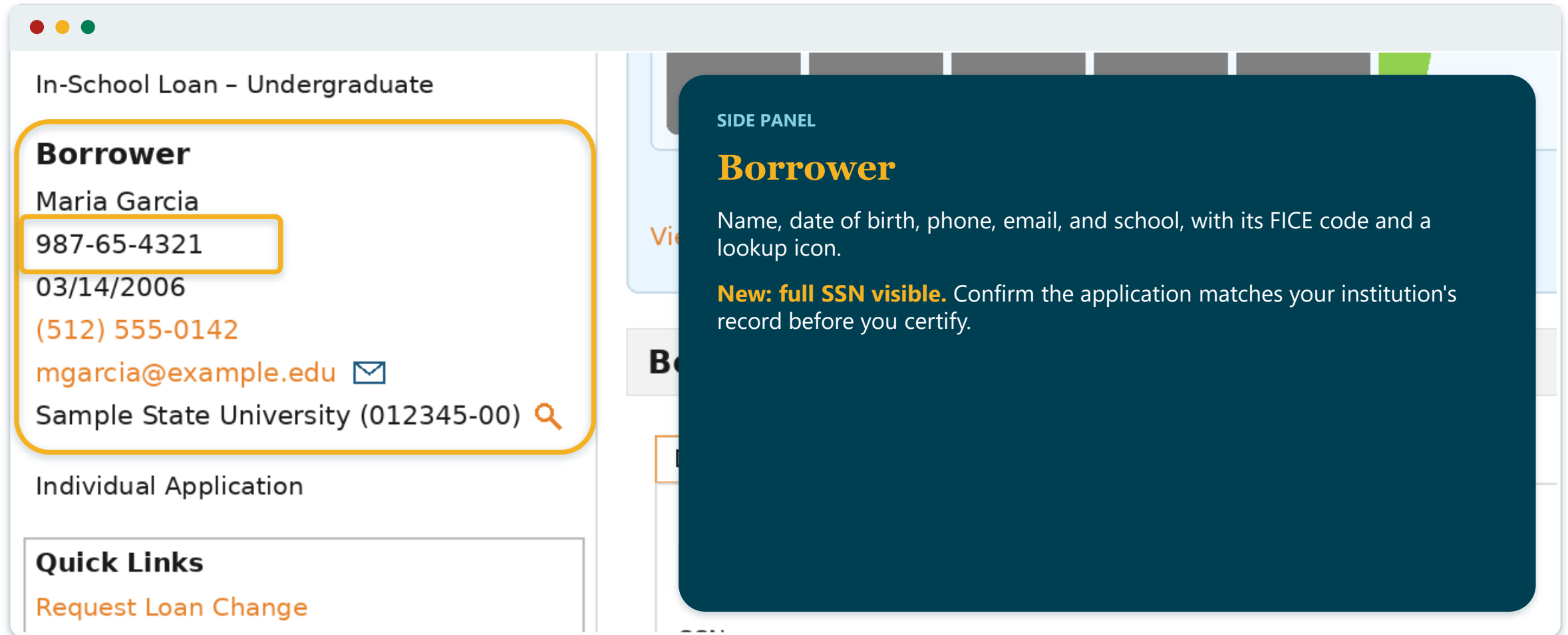
Transaction summary

The application ID, current status, lender, and loan program, at a glance.

The side panel appears on every page: main, certification, and disbursements.

The Borrower's Application

Click an application ID to open it on the main tab



The screenshot displays a web application interface for managing borrower applications. On the left, a sidebar titled "In-School Loan - Undergraduate" contains a "Borrower" section with details for Maria Garcia, including her phone number (987-65-4321), date of birth (03/14/2006), phone number ((512) 555-0142), email (mgarcia@example.edu), and school (Sample State University (012345-00)). Below this is a "Quick Links" section with a "Request Loan Change" button. The main content area on the right features a "SIDE PANEL" titled "Borrower" with a description of the borrower's information and a note about the new full SSN visibility. The interface includes a top navigation bar with a tab labeled "Institution View" and a bottom progress bar with steps: Apply, Credit, Status, and Certify.

In-School Loan - Undergraduate

Borrower

Maria Garcia

987-65-4321

03/14/2006

(512) 555-0142

mgarcia@example.edu

Sample State University (012345-00)

Individual Application

Quick Links

Request Loan Change

SIDE PANEL

Borrower

Name, date of birth, phone, email, and school, with its FICE code and a lookup icon.

New: full SSN visible. Confirm the application matches your institution's record before you certify.

Apply — Credit — Status — **Certify**

The Borrower's Application

Click an application ID to open it on the main tab

Borrower
Maria Garcia
987-65-4321
03/14/2006
(512) 555-0142
mgarcia@example.edu 
Sample State University (012345-00) 

Individual Application

Quick Links
Request Loan Change 
Contact Provider

SIDE PANEL · QUICK LINKS

Request Loan Change
For loans that are already certified: send THECB a change to the certified amount.
Before: email or a Contact Us inquiry.
Now: one request, right in the system.

Click an application ID to open it on the main tab

REQUEST A LOAN CHANGE · CERTIFIED LOANS

Include the Disbursement #, if needed

Why it matters: the disbursement (draw) # tells THECB exactly which disbursement to change. Find it on the disbursements tab.

More detail is better. It helps your request get processed completely, with no follow-ups.

The Borrower's Application

Click an application ID to open it on the main tab

 INSTITUTION VIEW

Call To Action

School Certification Pending Receive

Report Status: Workflow School Cert Pending Send

Application Completed

Application Reviewed

Documents Collected & Reviewed

Loan Terms Configured

Loan Documents Signed

Verifying Enrollment

Review Updated Terms

Accept & Review Final Terms

Confirm Final Terms

Funding

[View All Disbursement Information](#)

Borrower

Demographics

First Name

Middle Initial

Last Name

Suffix

CALL TO ACTION

Status at a glance

The same plain-language status bar students see:

Dark gray = completed

Green = current step, here Verifying Enrollment

Light gray = still to come

The message above it says what's pending.

The Borrower's Application

Click an application ID to open it on the main tab

Borrower

Demographics

First Name

Maria

Middle Initial

Last Name

Garcia

Suffix

SSN

987-65-4321

Phone Number

(512) 555-0142

Time Zone

Central Standard Time

Local Time

11:17 AM

Primary Email Address

mgarcia@example.edu

BORROWER

Borrower basic info

Below the status: first and last name, SSN, phone, time zone, and email.

That's the end of the main tab. Certification and disbursements have their own pages.

The Borrower's Application

Click an application ID to open it on the main tab

Application Detail Main - 1000123482-01

Transaction Summary

1000123482-01
School Certification Pending Receive
Report Status: Workflow School Cert Pending Send
Texas Higher Education Coordinating Board
Texas Higher Education Coordinating Board
Future Occupations & Reskilling Workforce Advancement to Reach Demand - Degree Program
In-School Loan - Undergraduate

Borrower

Maria Garcia
987-65-4321
03/14/2006

main

tools

disbursements

Call

School Certification

School Certification Pending Receive
Report Status: Workflow School Cert Pending Send

Application Completed

Application Reviewed

Documents Collected & Reviewed

Loan Terms Configured

Loan Documents Signed

Verifying

Review

Accept &

Confirm

To review certification

Hover over tools, then click School Certification, the only option.

View All Disbursement Information

THECB Texas Higher Education
COORDINATING BOARD

 Apply  Credit  Status  Certify

Demo only. Screens and features are not final.

35

Certifying a Loan

tools > School Certification

 INSTITUTION VIEW

Certification - 1000123482-01

Transaction Summary

1000123482-01

School Certification Pending Receive

Report Status: Workflow School Cert
Pending Send

Texas Higher Education Coordinating
Board

Texas Higher Education Coordinating
Board

Future Occupations & Reskilling Workforce
Advancement to Reach Demand - Degree
Program

In-School Loan - Undergraduate

Borrower

Maria Garcia

Same side panel as every page

03/14/2006

main tools disbursements

Certification

When finished, click SUBMIT.

Clicking SAVE will store your changes and allow you to work on this certification later. This may delay the loan processing.

[Certification History](#)

Student Information

Application ID

1000123482-01

Draw Request ID

1

Loan Program

Future Occupations & Reskilling Workforce
Advancement to Reach Demand - Degree
Program

Social Security Number

XXX-XX-4321

Program of Study

Aircraft Technology

Student Name

Maria Garcia

Certification form

Sample State University

Certifying a Loan

The certification form, section by section

main tools disbursements

Certification

When finished, click SUBMIT.
Clicking SAVE will store your changes and allow you to work on this certification later. This may delay the loan processing.

Certification History

Student Information

Application ID 1000123482-01	Draw Request ID 1	Loan Program Future Occupations & Reskilling Workforce Advancement to Reach Demand - Degree Program
Student Name Maria Garcia		Social Security Number XXX-XX-4321
School Name Sample State University		Program of Study Aircraft Technology
School Branch 00		

edit

FORM · 1 OF 5

Student Information

Who the loan is for, the school,
and the program of study.

Certifying a Loan

The certification form, section by section

Loan Information

Notice: Some lenders do not support all enrollment statuses or grade levels. Please be sure to select the correct values when certifying this loan to prevent the loan from being cancelled in error.

Enrollment Status	N/A		
Certified Enrollment Status	N/A		
Grade Level	Freshman		
Certified Grade Level	Freshman		
Graduation Date	05/15/2028		
Certified Graduation Date	05/15/2028	☐	mm/dd/yyyy
Enrollment From	08/10/2026		
Certified Enrollment From	08/10/2026	☐	mm/dd/yyyy
Enrollment To	12/11/2026		
Certified Enrollment To:	12/11/2026	☐	mm/dd/yyyy
Commonline UID:	100012341401010000		
	100012341401010000		
Cost of Attendance:	\$30,782.00	Estimated Financial Aid	\$5,000.00

School Use Only:

FORM · 2 OF 5

Loan Information

Certify enrollment status, grade level, dates, and cost of attendance.

School Use Only (Internal Use only) is an optional field for your notes. It also appears in reporting.

Certifying a Loan

The certification form, section by section

Cost of Attendance:

Certified Cost of Attendance

\$30,782.00

Estimated Financial Aid Amount:

Certified Estimated Financial Aid Amount

\$5,000.00

Satisfactory Academic Progress Status:

Certified Satisfactory Academic Progress Status

N/A

Is the Student enrolled?:

Certified Is the Student enrolled?

N/A

Credential:

Certified Credential

Bachelors

Program of Study:

Certified Program of Study

Aircraft Technology

If the Student does not meet these qualifications, this will need to be certified as ineligible along with an appropriate ineligible reason.

Certification

FORM · 2 OF 5

Loan Information, continued

Certify SAP status, enrollment, credential, and program of study.

Certifying a Loan

The certification form, section by section

Certification

Certification Status

Eligible

Eligible

Not Eligible

are required to enter a Note below.

Loan Amounts and Disbursement Dates

The student's loan application has been approved for up to \$10,000.00

Loan Amount

\$ 10000.00

In the fields below, please provide the appropriate disbursement date(s) and the corresponding loan amount(s).

Note: The total disbursement amount must equal the loan amount.

	Date	Amount	On Hold
#1	09/14/2026 mm/dd/yyyy	\$ 5000.00	☐
#2	01/04/2027 mm/dd/yyyy	\$ 5000.00	☐
#3		\$	☐

FORM · 3 OF 5

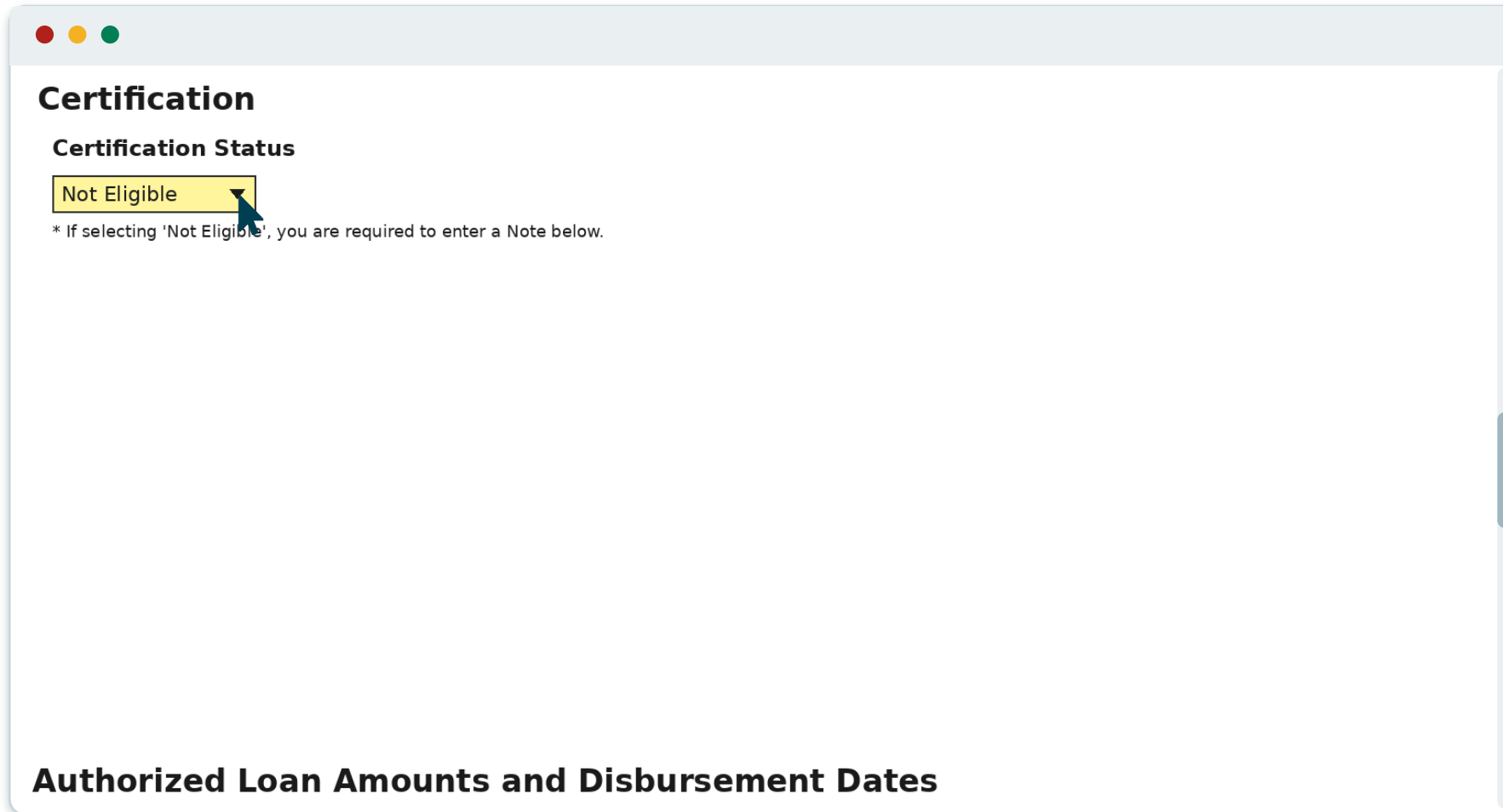
Certification

Choose Eligible or Not Eligible.

Here's what happens when Not Eligible is selected.

Certifying a Loan

The certification form, section by section



The screenshot shows a web browser window with a light gray header bar containing three colored circles (red, yellow, green). The main content area is white and titled "Certification" in bold black text. Below this is a section titled "Certification Status" in bold black text. A yellow dropdown menu is open, showing "Not Eligible" in black text, with a mouse cursor pointing at it. Below the dropdown, a small asterisked note reads: "* If selecting 'Not Eligible', you are required to enter a Note below." At the bottom of the form, the text "Authorized Loan Amounts and Disbursement Dates" is visible in bold black text. A vertical scrollbar is on the right side of the form.

FORM · IF NEEDED

Not Eligible selected

Selecting Not Eligible opens more fields.

Certifying a Loan

The certification form, section by section

Certification

Certification Status

Not Eligible ▼

* If selecting 'Not Eligible', you are required to enter a Note below.

Not Eligible Reason(s):

- | | |
|---|--|
| ☐ Did not complete FAFSA | ☒ Student Not Making SAP |
| ☐ Does not meet enrollment requirements | ☐ Student Received Other Aid |
| ☐ Does not meet Net Tangible Benefit | ☐ Program is a degree program |
| ☐ No Financial Need | ☐ Insufficient coursework has not been completed |
| ☐ No Longer Enrolled | ☐ Insufficient Program duration |
| ☐ School Certified Information Does Not Meet Lender Eligibility Requirements | ☐ Program is a non-degree program |
| ☐ Student Failed to Complete School Documents | ☐ Program is not a combined baccalaureate-masters |
| ☐ Student Not Eligible | |

Not Eligible Notes:

Student did not meet SAP for fall 2026.

Authorized Loan Amounts and Disbursement Dates

FORM - IF NEEDED

Not Eligible

The reasons list appears. Check every reason that applies.

A note is required.

Example: Student Not Making SAP.

Certifying a Loan

The certification form, section by section

Authorized Loan Amounts and Disbursement Dates

The student's loan application has been approved for up to \$10,000.00

Loan Amount

\$ 10000.00

In the fields below, please provide the appropriate disbursement date(s) and the corresponding loan amount(s).

Note: The total disbursement amount must equal the loan amount.

	Date	Amount	On Hold
#1	09/14/2026 mm/dd/yyyy	\$ 5000.00	☐
#2	01/04/2027 mm/dd/yyyy	\$ 5000.00	☐
#3	 mm/dd/yyyy	\$	☐
#4	 mm/dd/yyyy	\$	☐

Total Disbursement Amount: \$10,000.00

FORM · 4 OF 5

Authorized Loan Amounts and Disbursement Dates

Enter up to four disbursement dates and amounts. The total must equal the loan amount.

Certifying a Loan

The certification form, section by section

Authorized Loan Amounts and Disbursement Dates

The student's loan application has been approved for up to \$10,000.00

Loan Amount

\$ 10000.00

In the fields below, please provide the appropriate disbursement date(s) and the corresponding loan amount(s).

Note: The total disbursement amount must equal the loan amount.

	Date	Amount	On Hold
#1	09/14/2026 mm/dd/yyyy	\$ 5000.00	☐
#2	01/04/2027 mm/dd/yyyy	\$ 5000.00	☒
#3	 mm/dd/yyyy	\$	☐
#4	 mm/dd/yyyy	\$	☐

Total Disbursement Amount: \$10,000.00

FORM · ON HOLD

Hold a disbursement

Checked = on hold.

Unchecked = no hold.

Example: hold the spring disbursement for a student who didn't meet SAP, then uncheck it if their appeal is approved.

Also available on the disbursements tab.

Certifying a Loan

The certification form, section by section

AGREEMENT

Please read the following statement, then click the "submit" button to complete the certification for the loan.

I have applied or cause to have applied the rules of the FORWARD Loan and certify the following, to the best of my knowledge:

- The borrower named on this application is an eligible student in accordance with the rules of the FORWARD Loan Program,
- The borrower is not incarcerated,
- The borrower is eligible for a loan in the amount certified,
- The disbursement schedule complies with the requirements of the FORWARD Loan Program,
- Based on records available and inquiry made, the borrower is not liable for an overpayment on any state or federal grant,
- The information provided is true, complete, and accurate,
- The borrower's request for the loan can be evidenced in our Financial Aid Office by the borrower's active or passive confirmation of our offer of the proposed loan amount.

The amount of this loan may not exceed the difference between the cost of attendance and other forms of student assistance for which the student may be eligible. Other sources of student assistance include gifts, grants, scholarships, federal Perkins loans (to the extent that your institution has available Perkins funds), and Stafford loans (subsidized and unsubsidized), but not federal PLUS loans.

submit

save

cancel

FORM · 5 OF 5

Agreement

Review the certification terms, then submit, or save to finish later.

The Disbursements Tab

Also has the side panel and the On Hold option

Disbursements - 1000123482-01

Transaction Summary

1000123482-01
School Certification Pending Receive
Report Status: Workflow School Cert Pending Send
Texas Higher Education Coordinating Board
Texas Higher Education Coordinating Board
Future Occupations & Reskilling Workforce Advancement to Reach Demand - Degree Program
In-School Loan - Undergraduate

Borrower
Maria Garcia
987-65-4321
03/14/2006

main tools **disbursements**

Requested Disbursement Information

Requested Application Amount
\$10,000.00

Current Application Amount
\$10,000.00

Academic Year
Freshman

Expected Graduation Date
05/15/2028

Enrollment Term
Fall 2026

Enrollment Period Start Date
08/10/2026

Enrollment Period End Date
12/11/2026

Commonline UID
100012341401010000

Certification School Branch Code
00

Attending School Branch Code
00

Disbursement School Branch Code
00

Disbursements

#	Status	Method	Date	Amount	Origination Fee
1	Assumed	Check	09/14/2026	\$5,000.00	\$0.00

THECB Texas Higher Education
COORDINATING BOARD

 Apply  Credit  Status  Certify

Demo only. Screens and features are not final.

46

The Disbursements Tab

Same side panel; requested and current disbursements

Requested Disbursement Information

Requested Application Amount
\$10,000.00

Current Application Amount
\$10,000.00

Academic Year
Freshman

Expected Graduation Date
05/15/2028

Enrollment Term
Fall 2026

Enrollment Period Start Date
08/10/2026

Enrollment Period End Date
12/11/2026

Commonline UID
100012341401010000

Certification School Branch Code
00

Attending School Branch Code
00

Disbursement School Branch Code
00

Disbursements

#	Status	Method	Date	Amount	Origination Fee
1	Assumed	Check	09/14/2026	\$5,000.00	\$0.00
2	Assumed	Check	01/04/2027	\$5,000.00	\$0.00

Current Disbursement Information

DISBURSEMENTS · 1 OF 2

Requested Disbursement Information

What was requested: application amount, academic year, expected graduation, enrollment term and dates, Commonline UID, branch codes, and the requested disbursements.

The Disbursements Tab

Same side panel; requested and current disbursements

Current Disbursement Information

Requested Application Amount
\$10,000.00

Certified Application Amount
\$10,000.00

Academic Year
Freshman

Expected Graduation Date
05/15/2028

Enrollment Status
Full Time

Enrollment Period Start Date
08/10/2026

Enrollment Period End Date
05/14/2027

Commonline UID
100012341401010000

Certification School Branch Code
00

Attending School Branch Code
00

Disbursement School Branch Code
00

Disbursements

#	Status	Method	Disbursement Date	Anticipated Date	Amount	On Hold
1	Certified	Check	09/14/2026 Scheduled	09/18/2026	\$5,000.00	☐ update
2	Certified	Check	01/04/2027 Scheduled	01/08/2027	\$5,000.00	☐ update

View Cert History

DISBURSEMENTS · 2 OF 2

Current Disbursement Information

What's certified now: certified amount, enrollment status and dates, and each disbursement with its scheduled and anticipated dates.

View Cert History shows past certifications.

The Disbursements Tab

Same side panel; requested and current disbursements

Freshman05/15/2028

Enrollment StatusEnrollment Period Start DateEnrollment Period End Date

Full Time08/10/202605/14/2027

Commonline UID

100012341401010000

Certification School BranchAttending School Branch CodeDisbursement School Branch

Code00Code00

Disbursements

#	Status	Method	Disbursement Date	Anticipated Date	Amount	On Hold
1	Certified	Check	09/14/2026 Scheduled	09/18/2026	\$5,000.00	☐ update
2	Certified	Check	01/04/2027 Scheduled	01/08/2027	\$5,000.00	☐ update

Disbursement # (Draw #)

On Hold

DISBURSEMENTS TAB

Disbursement numbers and holds

column: Each row is a disbursement, and # is its number. The loan change window calls this the Draw #.

On Hold: Check the box and click update to hold a disbursement here too.

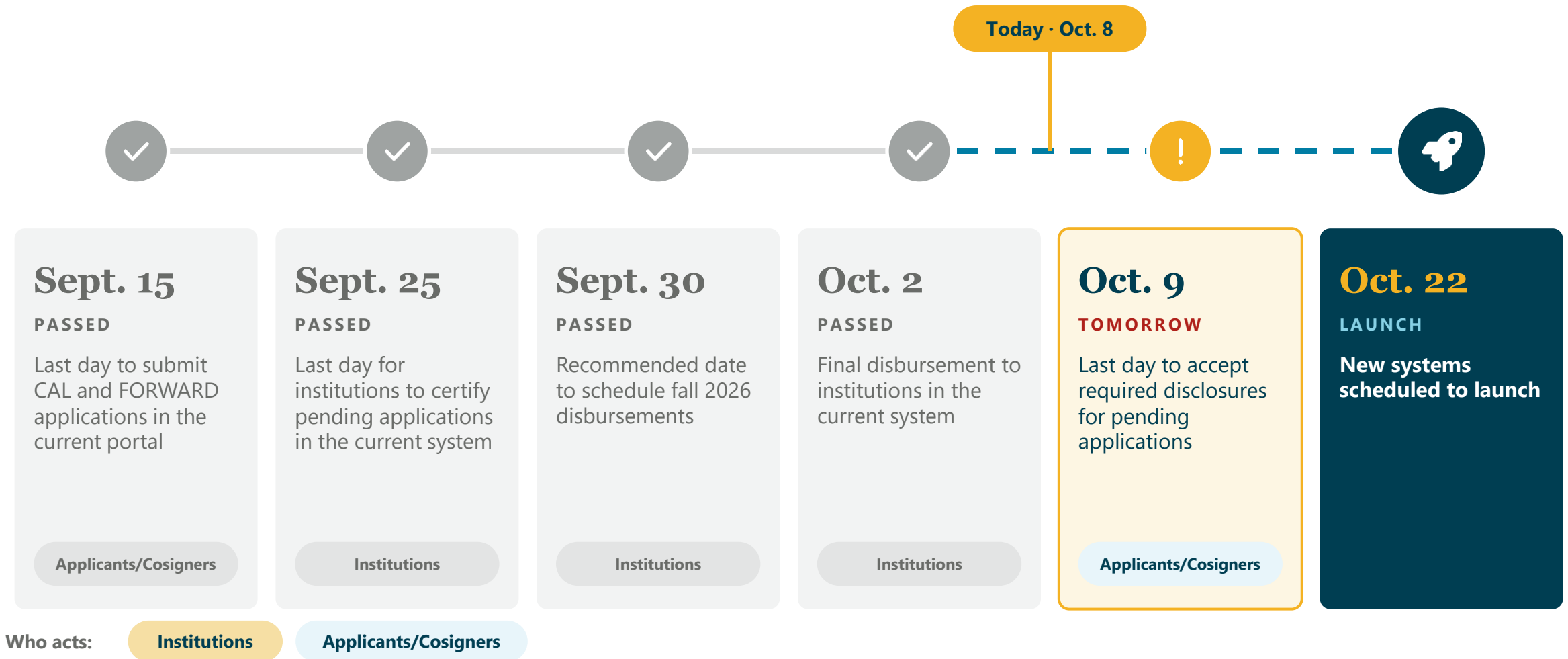
03



Key Transition Dates

Transition at a Glance

CAL and FORWARD transition, as of October 8



Where Applications Stand Now

Reach out to students about their next steps

DEADLINE

Sept. 15

Application window closed

Sept. 25

Certification closed

Oct. 2

Final disbursement in the current system

WHAT IT MEANS FOR STUDENTS

New CAL and FORWARD applications can't be submitted until the new systems launch October 22.

Pending applications that weren't certified were canceled.

Disbursements not scheduled by the September 30 target may be delayed.

HOW YOU CAN HELP



Let interested students know they can apply after October 22.



Contact affected students. If they still want the loan, they'll need to reapply after October 22.



Reach out to students whose funds may be delayed so they know what to expect and can plan ahead.

Disclosure Deadline

The final transition deadline is October 9

OCT

9

Applicants and cosigners must accept all required disclosures, including the **Loan Approval Disclosure (LAD)**, for pending applications.



After October 9

- Pending applications are **canceled**.
- Applicants **must reapply** after the new systems launch on October 22.

Institutional Role

Institutions are encouraged to:

- ✓ Monitor pending applications
- ✓ Communicate outstanding applicant requirements
- ✓ Encourage applicants and cosigners to complete disclosures
- ✓ Follow up on applications that remain incomplete

04



What You Need to Do

Your Transition Checklist

What's done and what's next for CAL and FORWARD

- | | | |
|-------------------------------------|--|---------------|
| ☒ | Certify pending applications in the current system | Sept. 25 |
| ☒ | Schedule fall 2026 disbursements | Sept. 30 |
| ☒ | Final disbursements in the current system | Oct. 2 |
| ☐ | Remind applicants and cosigners to accept required disclosures | Oct. 9 |
| ☐ | Tell students with canceled applications to reapply | After Oct. 22 |
| ☐ | Make sure CAL and FORWARD staff know they'll need two accounts | |
| ☐ | Learn the new portals: attend training, review quick reference guides and FAQs | |
| ☐ | Review the transition deadlines in the August 5 memo | |
| ☐ | Watch for Coordinating Board transition communications | |



THECB is reaching out to students

We're communicating with students about these changes, and we strongly recommend institutions do the same. You have more direct access to students and may have other ways to reach them.

The more communication to students, the better!

05



Resources and Support

Support Is Coming

Training and resources for the transition



Training webinars

Live sessions on the new systems



Quick reference guides

Step-by-step help for common tasks



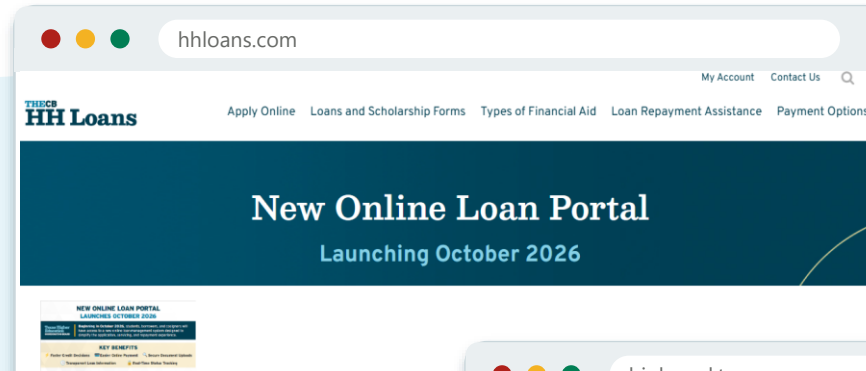
FAQs

Answers to common questions



Institutional communications

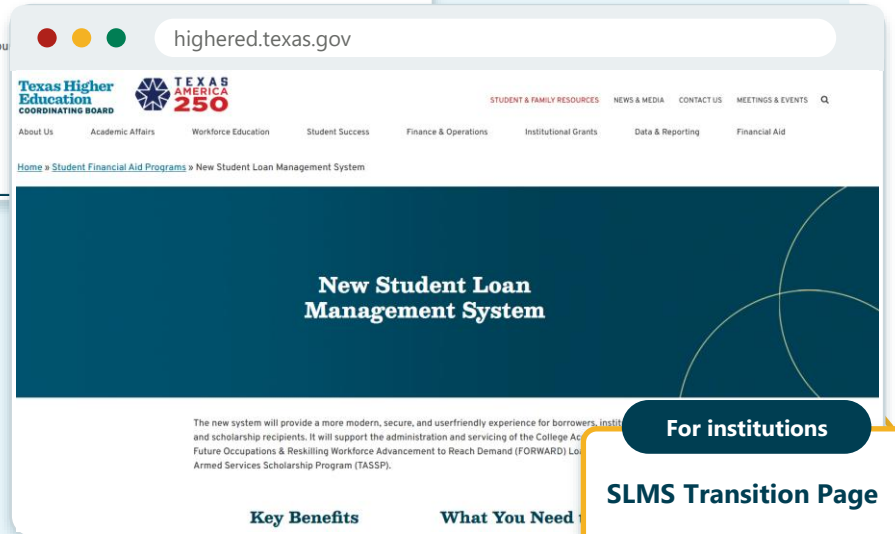
Memos and updates from THECB



For students

Online Loan Portal Transition Page

hhloans.com



For institutions

SLMS Transition Page

higher.texas.gov

Additional Assistance

For institutions



Financial Aid

Gift aid • Work-study • FAST



CALL

844-792-2640



ONLINE

Submit a **Help Desk ticket** through the **Grant and Aid Processing Platform**.

TUITION-RELATED

Including exemptions & waivers: submit a **Contact Us inquiry** and select **"Financial Aid Question."**



Loan Operations

CAL • FORWARD



CALL

844-792-2640



ONLINE

Contact Us: select **"Student Loan Question"** as the contact reason.

STUDENTS & BORROWERS

Loan servicing line: **(800) 242-3062**



PHONE LINES

Mon–Fri, 8 a.m.–5 p.m.

Closed 12–1 p.m. daily



TASSP Coordinator

Texas Armed Services Scholarship



EMAIL

TASSP@highered.texas.gov



Contact Us form

Scan or visit

highered.texas.gov/contact-us

Questions?

While we answer them, scan the QR code to take these with you:



Resource sheet

Quick reference for state financial aid



This presentation

A PDF copy of this presentation



SCAN ME