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## **Memorandum**

**To:** Public and Private/Independent Institutions of Higher Education

**From:** DeChà Reid  
Director III, Student Financial Aid Programs (SFAP) Operations

**Date:** June 6, 2024

**Subject:** 2024-25 (FY 2025) Program Guidelines – College Access Loan (CAL) and Future Occupations & Reskilling Workforce Advancement to Reach Demand (FORWARD) Loan

The 2024-25 (FY 2025) edition of the CAL and FORWARD Loan Program Guidelines are now available and will be posted on the SFAP webpage under [Program Resources](#).

Each year, the guidelines are revised to reflect any updates to the Texas Education Code (TEC) and the Texas Administrative Code (TAC), as well as to enhance guidance for institutions in administering state financial aid programs.

**Highlighted below are some of the overarching changes:**

- Annual updates were made on year references.
- A section was added to clarify how the manageable debt process can impact a student's loan.
- The appendices have been amended as needed.

**FORWARD Specific Update:**

- Repayment section was updated to align with provisions in TAC.

For questions, please call 844-792-2640 or submit an online inquiry through [CONTACT US](#) (select “Financial Aid Question” for the Contact Reason).

**Enclosed:**

- [2024-25 CAL Program Guidelines](#)
- [2024-25 FORWARD Program Guidelines](#)