



**TEXAS HIGHER EDUCATION
COORDINATING BOARD**
Agency Operations and Communications
P.O. Box 12788 Austin, Texas 78711

LINDA BATTLES, M.P.A.F.F.
*Deputy Commissioner
Agency Operations and
Communications/Chief Operating
Officer*
512-427-6205
Fax 512-427-6127

KEN MARTIN
*Assistant Commissioner for
Financial Services/Chief Financial
Officer*
512-427-6173
Fax 512-427-6169

CHARLES W. PULS, Ed.D
*Deputy Assistant Commissioner
for Student Financial Aid Programs*
512-427-6365
Fax 512-427-6423

ZHEN ZHEN SUN
*Assistant Commissioner for
Information Solutions & Services*
512-427-6259
Fax 512-427-6447

TONIA SCAPERLANDA
*Director
Human Resources*
512-427-6193
Fax 512-427-6510

JOHN WYATT
*Director
External Relations*
512-427-6586
Fax 512-427-6127

TO: Directors of Financial Aid
Public and Private/Independent Institutions of Higher Education

FROM: DeChà Reid
Director, Financial Aid Services

DATE: April 16, 2019

RE: College Access Loan (CAL) Interest Rate Reduction

Effective **May 1, 2019**, the College Access Loan (CAL) program will carry a fixed interest rate of 5.20 percent. The interest rate assigned to a CAL is based on the date the loan is certified by the institution. While institutions are encouraged to certify CAL applications on or after May 1, 2019 to secure the reduced rate for borrowers, applications can be certified prior to this date but will have the current interest rate of 5.30 percent. Messaging has been placed on the HHloans website to inform borrowers and cosigners of this interest rate change.

For questions, please contact Financial Aid Services at (844) 792-2640 or [CONTACT US](#) (select the "Financial Aid Question" option in the drop-down selection under **Contact Reason**)