

You have the option of obtaining a Stafford Loan to assist you in financing your education. UMHB has implemented the "Loans By Web" process which allows YOU to submit your own application electronically. Once we have received notification of your acceptance of your Award Notice, a certification will be placed online allowing you to complete the loan process. You will also receive an e-mail from Texas Guaranteed Student Loan Corporation (TGS LC) notifying you that the loan is ready for your action. Once you have received this e-mail notification, please log onto <https://lbw.tgslc.org> to begin the loan process. ALL freshmen and first-time borrowers must complete the Entrance Loan Counseling Session prior to completion of the Stafford Loan Application. Returning students and transfer students who have previously completed the counseling session do not need to complete it again.

#### COMPLETING A LOAN AWARD WITH TG LOANS BY WEB:

Once your browser is opened to [lbw.tgslc.org](https://lbw.tgslc.org), you will be directed to the "myTG portal" to log in. If this is your first visit to myTG, you will be required to register as a new user. After registering, you will then log in to "myTG" and be directed to "TG Loans By Web". Select your borrower type - "undergraduate student borrower" or "graduate student borrower". Select "Complete a Loan Award" from the Main Menu. Under Option 1 - "Complete a Loan Award", select the loan award you want to accept. If electronic counseling is required by your school, the "Entrance Counseling" page appears. If you are required to do the entrance counseling, follow the prompts on the screen, then return to TG Loans By Web to complete your loan request. Follow the steps outlined under "Complete a Loan Award". Confirm your personal information and provide any missing information. Provide two references that do not share the same last name, address, or phone number. If you are a returning student, your lender name and ID will appear. If you are a new borrower, choose "Select Lender" to retrieve a list of lenders. UMHB offers a suggested lender list, but you are not required to select your lender from the list that appears. For additional lender options, use the "Search" feature to locate a lender by name, address, or lender ID. Once you have submitted your lender information, you will be asked to verify your loan information and click "Send Request" to submit the application. If the selected lender offers the option to electronically sign (e-sign) a promissory note, a link to the e-sign site will be displayed. Follow the prompts on the screen. If the e-sign option does not appear, your Master Promissory Note (MPN) will be mailed to you to sign and return to your lender. After completing the e-sign process, log out of TG Loans By Web.

PLEASE NOTE: You have not finished the loan process until your Master Promissory Note is signed. You may sign electronically using the PIN issued to you by the Department of Education when you completed your FAFSA, or you may print the application to your local printer, sign and date it, and mail it to your lender. The lender address will be provided to you in the cover letter. Complete instructions are also available on our UMHB website.