

## Applying for a Stafford loan using TG Loans By Web

The University of Texas Health Science Center at Houston (UTHSC-H) and Texas Guaranteed Student Loan Corporation (TG) have teamed together to provide a Web-based application for Stafford student loans called TG Loans By Web (LBW). The following will guide you step-by-step through completing and submitting the loan application.

### Keep in Mind

- You must return your signed award letter to the Office of Student Financial Aid before accepted Stafford loans will be transmitted to LBW. From the time the award letter is received in the Office of Student Financial Aid, it will take three business days for the award to appear on LBW.
- You will not receive a loan until you have completed an application through Loans By Web. If you are having difficulty with this process, contact TG at 1-800-845-6267.
- First time borrowers at UTHSC-H need to complete the online entrance interview.
- Download Adobe Acrobat to print your **master promissory note (MPN) and Borrower's Rights and Responsibilities**. ([www.adobe.com](http://www.adobe.com))
- Be prepared to provide two references, including address and phone number.
- Some lenders give you the option to electronically sign your MPN by using your Department of Education personal identification number or PIN. If you do not know your PIN, you may obtain it at [www.pin.ed.gov](http://www.pin.ed.gov).
- **Do not send signed MPNs to your school.** Your school will be notified of your loan electronically.
- UTHSC-H will not receive loan funds until you have completed a master promissory note through LBW. If using a non-TG lender contact the [financial aid office](#).

### Applying

- Access LBW through the TG web page at <https://lbw.tgslc.org>.
- Select **Complete a loan award**. Then choose an award.
- **Please guarantee *subsidized* loans first before guaranteeing *unsubsidized* loans.** You will need to guarantee each loan separately.
- **Entrance Counseling:** First time UTHSC-H students need to complete the online entrance interview. To do so, click **Entrance counseling**. Once you have completed the entrance, write down the confirmation number verifying your completion. Click on the **Exit Back to LBW** button once the entrance is complete to get back to LBW.
- Update your personal information. If you are a returning student and have already received a Stafford student loan from your school, your information should already be available.
- Review or enter your reference information, including addresses and phone numbers.
- Select your lender. Lenders that accept electronic signatures are designated with an asterisk (\*).
- Review and submit your loan award information. (Click **Back** at the bottom of the screen to make changes.)
- Print the MPN for a guaranteed loan or have TG print and mail an MPN to you. You may click **E-sign** to sign MPNs for lenders that accept electronic signatures.
- Click **Close**.
- Sign, date, and mail one copy of your printed MPN to your lender. (You may skip this step if you E-signed.) **Your lender will not release funds for your loan until it has received the signed MPN from you.**

### Help

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