TEXAS MEDICAL ASSOCIATION
Physicians Caring for Texans

401 W. 15th St.
Austin, TX 78701
(800) 880-2828

Loan Interest Rate & Fees

Your interest rate is fixed at:

4.40%

Your Starting Interest Rate (upon approval)
The interest rate you pay will be 4.40%.
This rate has been determined by governing documents of various TMA student loan funds.

Your Interest Rate during the life of the loan
Your rate is fixed during the life of the loan at 4.40%.

Loan Fees
Not applicable.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon two repayment options available to you while enrolled in school. Also, example five provides the repayment schedule for TMA's Resident Loan Program.

In-School Repayment Options	Sample Loan Amount	Interest Rate (Fixed)	Sample Loan Term	Sample Total Paid
1. Sam E. Thompson Scholarship Loan Program Loan received at beginning of third year	$3,000	4.40%	10 years	$4,040
2. Sam E. Thompson Scholarship Loan Program Loan received at beginning of fourth year	$3,000	4.40%	9 years	$3,908
3. May Owen Trust Scholarship Loan Program Loan received at beginning of third year	$4,000	4.40%	10 years	$5,386
4. May Owen Trust Scholarship Loan Program Loan received at beginning of fourth year	$4,000	4.40%	9 years	$5,210
5. Resident Loan Program	$3,000	4.40%	5 years	$3,483

See reference notes on next page for more information about this example.

Federal Loan Alternatives

Federal Loan Programs*	Current Interest Rates (for loans with a first disbursement between July 1, 2026 and June 30, 2027)
STAFFORD for Students	8.07% fixed Graduate Unsubsidized
PLUS for Parents and Graduate/ Professional Students.	9.07% fixed

*Please note that fees may apply to these Federal loans.

You may qualify for Federal education loans. For additional information, **contact our school's financial aid office or the Department of Education at**: StudentAid.gov

Next Steps

1. Find Out More About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at federalstudentaid.ed.gov for more information about other loans.

2. To Apply for a TMA Student Loan, Complete the Application and the Self-Certification Form.

The certification form is attached or can be obtained from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

Reference Notes

Eligibility Criteria

STUDENT LOAN PROGRAM
Interest is due on the anniversary date of the loan.

Repayment of the principal portion of the loan begins four years after graduation.

Equal monthly payments will be made for four years.

Loans may be repaid in full at any time prior to maximal tenure without penalty.

The note will become due if the student should discontinue the study of medicine.

An interview will be required with a Trustee of the Texas Medical Association.

RESIDENT PHYSICIAN LOAN PROGRAM
Loans are available to physicians in any year of postgraduate training.

A resident physician may borrow up to a maximum of $3,000 or $6,000 dependent upon the loan fund.

The residency must be in an accredited program within the state of Texas.

Note: If an individual received a TMA loan from the Dr. S.E. Thompson Scholarship Fund while in medical school, that amount will be included in the maximum available.

More information about loan eligibility is available in your loan application, promissory note, and online at www.TMALoanFunds.com.

Bankruptcy Limitations
- If you file for bankruptcy you may still be required to pay back this loan.