BOT LOANS

1. The Texas Higher Education Coordinating Board has specific system requirements when accessing the www.hhloans.com website. **You must utilize a PC with Internet Explorer 6.0 (or newer version).** The use of any of the following Internet Browsers or mobile devices will cause errors and prevent submission of online loan applications and documents:
   a. Apple MAC
   b. Google Chrome
   c. Mozilla Firefox
   d. Safari
   e. Cell Phones
   f. Smartphone
   g. Any tablet
2. Student will begin completing the BOT Loan process at www.hhloans.com approximately 2-4 business days after accepting the award on TTUMyTech.
3. If the student is a first time borrower, a borrower account must be created at www.hhloans.com prior to accessing the loan application on the website.
4. Once the loan application is available at www.hhloans.com, the student is required to complete three separate processes. These process are:
   a. Loan Application—when completed in full, the student must SUBMIT and will receive notice on the web that the app has been submitted.
   b. Sign and return (or e-sign and submit) the Borrower Self Certification form to the Coordinating Board
   c. Complete the Master Promissory Note. It is recommended that the student E-sign the note to expedite the process.
5. Once the Coordinating Board has approved all three documents, a Final Loan Disclosure will be sent to the student borrower via US mail for review and acceptance. The borrower has the option to sign and return the final disclosure via US mail or can log into HHloans.com to accept the terms of the final disclosure electronically.
6. Beginning with the 2015-16 Award Year, all B-on-Time recipients are required to complete **BOT Entrance Counseling** before loan funds can be disbursed to the student’s account. Once BOT Entrance Counseling is completed, the Financial Aid Office will receive confirmation of the completed counseling.
7. Once HHloans.com has received the signed final disclosure, the funds request is sent to the state Comptroller. The borrower has 10 business days to decline the loan award should the loan no longer be needed.
8. Funds will not be disbursed until the 11th business day after the final approval or 10 calendar days prior to the first day of classes, whichever is later. If the student borrower continues to be eligible at the time loan funds are received, the loan funds are applied directly to the student billing account with Student Business Services.
9. To remain eligible to receive the loan funds, the student must be enrolled full time (12 or more hours) and meeting the program’s minimum academic progress requirements at the time of disbursement.