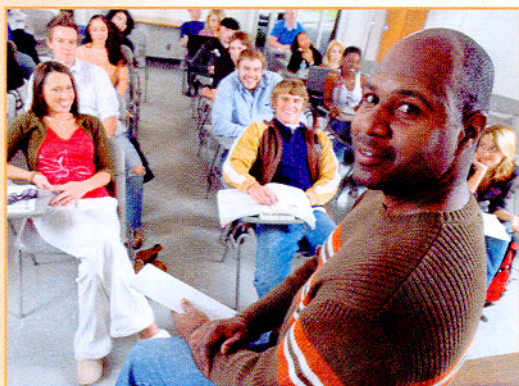


**DOCTORAL GRADUATES:  
YOU CAN PAY OFF YOUR LOANS!**

## **Doctoral Incentive Loan Repayment Program**



**Your new  
Doctoral Degree  
means a  
“Great Deal”  
in your home  
state of Texas.**

**Texas Higher Education  
Coordinating Board**

1-800-242-3062

<http://www.thecb.state.tx.us>



## CONGRATULATIONS, DOCTORAL GRADUATE!

The state of Texas is proud of the accomplishments of its graduates at all levels. As a Doctoral graduate, you have worked many years to accomplish your academic goals and obtain your degree.

We recognize that your academic success means a great deal to the success of the state of Texas. If you are interested in a career in higher education, we have designed a loan repayment program that could mean a *great deal* for you too!

As you begin a new stage in life and a new career in academia, consider the Doctoral Incentive Loan Repayment Program as a means to achieve the financial stability you desire.



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## ABOUT THE DOCTORAL INCENTIVE LOAN REPAYMENT PROGRAM

The Doctoral Incentive Loan Repayment Program provides student loan repayment assistance as an incentive to attract members of underrepresented groups to full-time positions as faculty members or administrators at public or private higher education institutions in Texas.

## ANNUAL LOAN AMOUNTS

The maximum annual repayment amount is \$20,000, with a \$100,000 maximum aggregate. Participation in the program is limited to five years.

*Bring your new  
doctoral degree  
home to a Texas  
college campus.*

## ELIGIBLE LOANS

Loans must be evidenced by a promissory note which explicitly required that the proceeds be used to pay the costs incurred for attending a public or private higher education institution, and;

Loans cannot be repaid through the Border County Doctoral Faculty Education Loan Repayment Program administered by the Texas Higher Education Coordinating Board, and;

Loans must not be in default.



# DOCTORAL INCENTIVE LOAN REPAYMENT PROGRAM



## QUALIFICATIONS

### TO QUALIFY FOR THE LOAN REPAYMENT PROGRAM, YOU MUST MEET THE FOLLOWING CRITERIA:

Submit a completed application to the Texas Higher Education Coordinating Board by the priority deadline: October 1;

Received a doctoral degree from an accredited college or university;

Graduated from a Texas high school that at the time of graduation was

- a) one from which only 50% or less of the graduating class enrolled in an institution of higher education following graduation; or
- b) a low-income school;

OR

At the time of graduation from high school, resided in an area of Texas where the high school closest to his or her residence was

- a) one from which only 50% or less of the graduating class enrolled in an institution of higher education following graduation; or
- b) a low-income school;

Qualified for need-based financial assistance while enrolled in a graduate-level degree program;

Must *not* have been employed full-time as a faculty member or administrator with supervisory duties in an eligible institution for more than 12 months previous to the beginning of the academic year to which you are applying;

Have a full-time job offer or be negotiating a contract with an eligible institution for a position as either: a faculty member or as an administrator with supervisory duties;

Be a Texas Resident.

*Do not let this opportunity pass you by! The priority deadline for applications is October 1st.*

## Doctoral Incentive Loan Repayment Program

### APPLY TODAY

Applications are  
available at:

[www.hhloans.com](http://www.hhloans.com)

*If you have questions  
regarding eligibility, please  
call 1-800-242-3062*

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