

# State Loan Programs

## College Access Loan

The College Access Loan Program provides alternative educational loans to Texas students who are unable to meet the cost of attendance. A student must be a Texas resident, be enrolled at least half-time in a course of study leading to an associate's, bachelor's, or graduate degree, meet satisfactory academic progress requirements, and have good credit standing or provide a cosigner who has good credit standing and meets other requirements. Students may borrow an amount up to the cost of attendance less other financial aid. An origination fee will no longer be assessed for all approved CAL borrowers. Interest is a fixed annual rate of 5.35%. Apply at [www.elmselect.com](http://www.elmselect.com).