

STUDENT NAME: _____ STUDENT ID: _____

SECTION I: Nursing Request

I am requesting the following (*an amount must be specified; please see instructions below*):

- Undergraduate Nursing Loan Award
 Graduate Nursing Loan Award

Write the *maximum* amount of Nursing Loan that you would be willing to accept:

\$

- The maximum that can be awarded for an Undergraduate is \$2500 for the Academic Year. The Maximum that can be awarded for a Graduate is \$4000 for the Academic Year.
- The minimum amount that can be awarded is \$500 per term.
- If you request more than your eligibility allows, Nursing Loans will be awarded only to your maximum eligibility.
- To be eligible, you must establish half time enrollment as of the posted last day to add classes.
- If you have questions regarding the amount to request, please contact our office at (801) 581-6211.

SECTION II: Reason For Request: Check the Applicable Reason or Reasons for The Request

Request for a Nursing award:

- I would like to be considered for a Nursing Award
 I had an award previously, but it was cancelled
 My initial award was limited due to my need and/or cost of attendance, which has since changed
 Other (please explain): _____

SECTION III: By Submitting this form you agree to

- Read and understand all requirements pertaining to the awards that you have been offered.
- Complete the 2017-2018 Verification process.
- Complete a Self-Certification Form for Private Educational Loans.
- Notify the University Office Scholarships and Financial Aid when any information regarding your eligibility changes and provide any additional information, which may be requested of you as processing of your file continues.
- Complete a Nursing Promissory Note, which will be sent to your mailing address.
- Complete a Perkins Loan Orientation and meet any other eligibility requirements no later than 45 days after the award is made.
- Requests are processed on a first come, first serve basis based on student eligibility and the availability of current Nursing funding. Completing this form does not guarantee that a student will be awarded a Nursing Loan.

STUDENT SIGNATURE: _____

DATE: _____



Private Education Loan Applicant Self-Certification

This space for lender use only

OMB No. 1845-0101
Form Approved
Exp. Date 07-31-2019

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are **strongly** encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated. See Section 5 for definitions of financial aid terms.

- A. Student's cost of attendance for the period of enrollment covered by the loan \$ _____
- B. Estimated financial assistance for the period of enrollment covered by the loan \$ _____
- C. Difference between amounts A and B \$ _____

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School _____

Applicant Name (last, first, MI) _____ Date of Birth (mm/dd/yyyy) ____ / ____ / ____

Permanent Street Address _____

City, State, Zip Code _____

Area Code / Telephone Number Home () _____ Other () _____

E-mail Address _____

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From ____ / ____ / ____ to ____ / ____ / ____

If the student is **not** the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) _____ Student Date of Birth (mm/dd/yyyy) ____ / ____ / ____

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant _____ Date (mm/dd/yyyy) _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.



THE UNIVERSITY OF UTAH

H-18 Private Education Loan Application and Solicitation Disclosure Form

Loan Interest Rate & Fees – NURSING STUDENT LOAN PROGRAM

Your interest rate will be

5%

Late Charge – A late charge of \$5.00 for each late payment will be assessed on any payment received after the due date.

Loan Calculator

Loan Cost Repayment Estimate

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 the repayment option available to you once repayment begins.

	Amount Provided (amount provided directly to you or the University)	Interest Rate	Loan Term	Total Interest Paid	Total Paid over term of loan
Make Full Payments Pay Principal and Interest	\$2,500	5%	120 mos.	\$681.97	\$3,181.97

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS for Students	5% fixed
STAFFORD for Students	4.45% fixed Undergraduate subsidized & unsubsidized 6% fixed Graduate unsubsidized
PLUS for Parents and Graduate / Professional Students	7% fixed Federal Direct Loan

You may qualify for federal education loans.

For additional information, contact the Financial Aid and Scholarships Office at: www.financialaid.utah.edu or the Department of Education at: www.federalstudentaid.ed.gov

Next Steps

1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact the Financial Aid and Scholarships Office at: www.financialaid.utah.edu or visit the Department of Education's web site at: www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from <http://fbs.admin.utah.edu/index.php/income/>. 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).