

# The George Washington University 2009-2010 Graduate Loan Questionnaire

## I. General Information

*Who needs to fill out this questionnaire?*

- ◆ Graduate students applying for Federal Stafford Loan, Federal Graduate PLUS and/or Alternative Loans. **EVERY time a Federal Stafford Loan, Federal Graduate PLUS or alternative loan application is submitted, you must complete a new *Loan Questionnaire*. However, if you are requesting Federal Stafford Loan, Federal Graduate PLUS and alternative loans at the same time, only one *Loan Questionnaire* is necessary.**

*What documentation will I need to complete my application?*

- ◆ 2009-2010 *Free Application for Federal Student Aid* (FAFSA); required if applying for Federal Stafford Loan. **Students should submit this form online at <http://www.fafsa.ed.gov>**
- ◆ Completed *Master Promissory Note* (MPN) for Federal Stafford Loans if you are a 1<sup>st</sup> time borrower at GW
- ◆ Completed *PLUS Master Promissory Note* ( PLUS MPN) for a Federal Graduate PLUS if you are a 1<sup>st</sup> time borrower at GW
- ◆ Other alternative educational loan application
- ◆ Completed *2009-2010 Loan Questionnaire*
- ◆ Tax information if requested; see Section II: Special Instructions
- ◆ *Graduate Student Enrollment Verification* form if required; see Section III Loan Eligibility and Questions 13 and 14 on the *Loan Questionnaire*.
- ◆ Entrance Interview for first-time borrowers; see Section II: Special Instructions  
*Note: The University reserves the right to request additional information.*

*Where do I submit my paperwork?*

- ◆ Submit all forms noted above to the GW Processing Center. (The George Washington University, Processing Center, PO Box 675649, Marietta, GA 30006-0019)
- ◆ The *Cancellation Request*, *Rebudget Request*, and *Request for Reissue* forms must be submitted to the Office of Student Financial Assistance for processing. **DO NOT** forward them to our processing center in Marietta, GA.

*When is the priority deadline for loan applications?*

- ◆ May 1, 2009 to receive funds by the beginning of the FALL 2009 semester.
- ◆ October 1, 2009 to receive funds by the beginning of the SPRING 2010 semester.
- ◆ March 1, 2010 to receive funds by the beginning of the SUMMER 2010 semester.

Note: We cannot guarantee the actual arrival date of your loan funds. **Loan applicants are not exempt from tuition payment deadlines as outlined in *The George Washington University Bulletin*. Thus, you should be prepared to make tuition payments if your loan funds do not arrive by the start of the term, and to cover book and living expenses until such time as any credit balance can be released.**

## II. Special Instructions

1. *Free Application for Federal Student Aid* (FAFSA): In Step 6, list The George Washington University (code number 001444). **Please note:** the 2009-2010 FAFSA can be used for loan periods between Fall 2009 and Summer 2010 only.
2. Federal Stafford *Master Promissory Note* (MPN): Complete and sign the MPN electronically at <http://gwired.gwu.edu/finaid> under the How to Apply section of our website.
3. Federal Graduate PLUS *Master Promissory Note* (MPN): Complete and sign the MPN electronically at <http://gwired.gwu.edu/finaid> under the How to Apply section of our website.
4. Tax Returns: You need to submit completed, **signed** tax information **ONLY IF**:
  - a) it is required for an alternative educational loan for which you are applying; or,
  - b) it is requested by our office, usually because of selection for verification by the Department of Education. If we request a tax return for a year in which you were not required to file, you may fill out a *Certification that Tax Return Was Not and Is Not Required to be Filed*, which is available through Colonial Central or on our website at <http://gwired.gwu.edu/finaid>.
5. **Entrance Interview:** If you are applying for your first Federal Stafford Loan and/or Federal Graduate PLUS at GW, you must complete an Entrance Interview for each loan program you wish to participate in. This can be done in our office or on our website at <http://gwired.gwu.edu/finaid>. If you complete this on the Web, please print out a copy of the confirmation page displayed at the end of the Interview for your records.

### III. Loan Eligibility

The policies outlined below apply to all Federal Stafford Loans, Federal Graduate PLUS and alternative loans processed by The George Washington University. **Your signature on the *Loan Questionnaire* indicates that you understand and agree to abide by these policies and will submit all required documentation in a timely manner. Please pay special attention to the information below as you complete the *Loan Questionnaire* and select your loan period. When completing item #13 of the *Loan Questionnaire*, please be as accurate as possible in determining if the course instruction will be offered at either the Main Campus or an Off-Campus site.**

Students must meet the follow eligibility requirements for all Federal Stafford Loans, Federal Graduate PLUS and alternate loans processed by The Office of Student Financial Assistance:

- ◆ Students must be enrolled at least half-time during each term of the loan period. Half-time is defined as 5-8 credit hours for the fall and spring semesters. Half-time for summer is defined as 3-5 credits over one summer session. (Only MBA students applying for the Business Education Loan are exempted from this requirement.)
- ◆ Completed loan applications for a given enrollment period **MUST** be on file in the Office of Student Financial Assistance no later than 30 days before the end of that enrollment period. **Applications cannot be processed after the loan period has ended.** Please submit all loan documents in a timely manner to allow for processing.
- ◆ Loan proceeds will be disbursed only after the student is properly registered and all documents are received (including Entrance Interviews, if applicable).
- ◆ The processing of aid for students enrolled in a distance education (DE) program is based on current federal regulations. The cost of attendance component for DE students includes tuition, fees, books and supplies (*living expenses are not included*). If your loan is certified for on-campus courses and you subsequently enroll in distance education courses, you may lose eligibility for part or all of your loans.

Most graduate students are eligible to borrow up to a maximum of \$20,500 in Federal Stafford Loans per Scheduled Academic Year (SAY). However, the majority of graduate students find it advantageous to apply for the Federal Stafford Loan for the **fall and spring semesters only** (August through May). This allows the student to receive the loan proceeds in two equal installments rather than three. An example of the differences in the disbursement schedules and amounts for a \$20,500 Federal Stafford Loan is as follows\*:

#### *9 Month Loan Period*

	<u>Fall</u>	<u>Spring</u>
Subsidized	\$4250	\$4250
<u>Unsubsidized</u>	<u>\$6000</u>	<u>\$6000</u>
Total for Term	\$10250	\$10250

#### *12 Month Loan Period*

	<u>Fall</u>	<u>Spring</u>	<u>Summer</u>
Subsidized	\$2834	\$2833	\$2833
<u>Unsubsidized</u>	<u>\$4000</u>	<u>\$4000</u>	<u>\$4000</u>
Total for Term	\$6834	\$6833	\$6833

\*Actual loan amounts may be reduced by up to 1.5% due to lender origination fees and 1% for federal default fee.

The Federal Stafford Loan Aggregate Maximum for graduate students, including those Federal Stafford Loans disbursed for use towards undergraduate study, is \$138,500. Additional funds may be requested through the Federal Graduate PLUS or alternative loan programs.

**NOTE: If you submit any application with a loan period of 12 months and later decide to change it to 9 months, or vice versa, you will need to submit a *Cancellation Request* and a new *Loan Questionnaire*. YOUR ORIGINAL LOAN WILL BE CANCELLED AND A NEW ONE CERTIFIED. You must allow up to SIX weeks for this request and plan your finances to allow for the delay.**

Federal law now allows graduate/professional students to apply for Federal PLUS Loans. This loan can cover the full cost of attendance minus any other aid you may receive (i.e. Federal Stafford Loans, grants, fellowships, etc.). In order to obtain PLUS funding, you must apply for a Federal Stafford Loan by submitting a FAFSA and this Loan Questionnaire in addition to the Federal PLUS Master Promissory Note (PLUS MPN) and Federal Graduate PLUS Entrance Interview. You can complete your Federal PLUS MPN and Federal PLUS Entrance Interview online at <http://gwired.gwu.edu/finaid> under the How to Apply Section.

We strongly advise you to accept the full Federal Stafford Loan amount for which you are eligible to receive. Federal Stafford Loans for graduate students have a lower interest rate of 6.8% (Federal PLUS is 8.5%) and if you qualify for Federal Subsidized Stafford funding, you are not responsible for any interest that accrues as long as you are enrolled in a degree granting program at least half-time. Repayment begins six months after cessation of post-secondary enrollment. Deferment and forbearance options are available for Federal Stafford Loans. Contact your lender, loan guarantor or servicer for complete details. For further information on these loan programs please review the information on our website at <http://gwired.gwu.edu/finaid>.

#### IV. Disbursement

Your loan funds are disbursed by your lender or guarantor to The George Washington University by means of EFT (Electronic Funds Transfer) or paper check. Federal regulations require that EFT proceeds be disbursed to the student's account within three business days, and that paper checks must be endorsed by the student within 30 calendar days of our receipt of the funds.

However, loan funds cannot be disbursed until:

- 1) **You have submitted all requested documentation;**
- 2) **You are enrolled for the number of credits indicated on your *Loan Questionnaire* or most recent *Rebudget Request*;**
- 3) **You complete an Entrance Interview if you are a first time Federal Stafford and/or Federal Graduate PLUS borrower at GW; and**
- 4) **You endorse your check, if applicable.**

If these requirements are not met within the specified time frame, your funds will be returned to the lender/guarantor. **If you still need the funds after they have been returned, you will be required to submit a *Request for Reissue* form for review and processing.** If you still have an outstanding issue on your record, your *Request for Reissue* will be deactivated and returned to you. If your loan proceeds were returned because you were not properly enrolled, you must either register for the additional number of credit hours for which your loan was originally certified, or submit a *Rebudget Request* form along with the *Request for Reissue*. If the problem was missing documentation, be sure that all required paperwork is on file. Since a new request cannot be processed until your lender and guarantor have credited your account with the returned funds, the receipt of the new loan proceeds will take approximately **SIX** weeks.

#### V. Rebudget Request

Loan applications are processed by our office based on the information provided by the student on the *Loan Questionnaire*. Your eligibility for funds is based in part on credit hours taken and tuition charged. If you register for fewer credits than you indicated on your *Loan Questionnaire*, it is important for you to notify our office **immediately** by submitting a *Rebudget Request* form. We will review the form to determine your new loan eligibility. **Since the rebudget process takes approximately two to four weeks, you must submit this form as soon as possible.** Failure to do so will result in the loan being cancelled and the funds being returned to the lender.

#### VI. Graduate Student Enrollment Verification

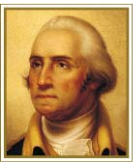
If you are a graduate student enrolled less than half-time as defined above in Section III: Loan Eligibility, and you are working on a thesis, dissertation, internship, or residency, you **may** have eligibility for federal loans. Contact the Registrar's or the Dean's Office of your school to initiate the processing of a *Graduate Student Enrollment Verification* form. This form verifies the additional academic responsibilities you may have, and establishes whether those responsibilities are sufficient to certify you as a half- or full-time student. This process must be completed **each** semester, and, since it requires the review and signatures of your Academic Advisor, Dean, and the University Registrar, should be initiated prior to the beginning of classes.

#### VII. Important Final Notes

- ◆ Print the student's name and Gwid in the upper right corner of each page of every document submitted.
- ◆ Keep a copy of all completed forms and documentation for your records.
- ◆ The student is responsible for completing and checking the status of his or her own file. Student information is available through the GWeb Information System at <http://gweb.gwu.edu>.

All forms listed can be obtained from Colonial Central or our website at [gwired.gwu.edu/finaid](http://gwired.gwu.edu/finaid).

The above information is subject to revision as a result of changes in university or federal regulations and policy.



## 2009-2010 Graduate Loan Questionnaire

1. Name \_\_\_\_\_ GWid \_\_\_\_\_  
 Local Address \_\_\_\_\_ SSN \_\_\_\_\_  
 \_\_\_\_\_ Work Telephone \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Home Telephone \_\_\_\_\_

2. Federal Stafford Loan amount you are requesting: \$ \_\_\_\_\_

3. To ensure you receive the maximum amount of loan for which you are eligible, we will process your loan request for both Subsidized and Unsubsidized Federal Stafford Loans. If you only want consideration for the Subsidized Federal Stafford Loan, check this box.

I wish only to be considered for the Subsidized Federal Stafford Loan.

4. Have you previously borrowed a Federal Stafford Loan through GW? If **NO**, you must complete the *Master Promissory Note* (MPN) at <http://gwired.gwu.edu/finaid>.

Yes  No

5. Federal Graduate PLUS Loan amount you are requesting: \$ \_\_\_\_\_

6. Have you previously borrowed a Federal Graduate PLUS Loan through GW? If **NO**, you must complete the *PLUS Master Promissory Note* (MPN) at <http://gwired.gwu.edu/finaid>.

Yes  No

7. Alternative loan amount and type you are requesting: \$ \_\_\_\_\_  
 (You must attach the loan application to this *Loan Questionnaire*.)  
 Type \_\_\_\_\_

8. GW School \_\_\_\_\_ Major \_\_\_\_\_  
 Degree Sought \_\_\_\_\_ Program Start Date \_\_\_\_\_

Are you in a Certificate Program?  Yes  No

9. Are you taking courses through Distance Education?  Yes  No

10. Expected graduation date (lenders will not accept the application without this information).  
 Month/Year \_\_\_\_\_

11. Do you attend classes at the Main Campus (Foggy Bottom) or at an Off-Campus location?  
 If Off-Campus, at what location?

On-Campus  Off-Campus Site  
 Location \_\_\_\_\_

12. Check the loan period for which you are applying. **(This must correspond with the credits listed in 13 below. Select one loan period per application.)** See instructions in the Loan Eligibility section.

<input type="checkbox"/> Fall/Spring	<input type="checkbox"/> Fall/Spring/Summer
<input type="checkbox"/> Fall	<input type="checkbox"/> Spring/Summer
<input type="checkbox"/> Spring	<input type="checkbox"/> Summer

13. List the number of **actual** credit hours for which you will register. Include only those for which you will be charged.

MAIN CAMPUS	OFF-CAMPUS
_____ Fall 2009	_____ Fall 2009
_____ Spring 2010	_____ Spring 2010
_____ Summer 2010 (Term 1)	_____ Summer 2010 (Term 1)
_____ Summer 2010 (Term 2)	_____ Summer 2010 (Term 2)

♦ **List credits for only those terms included in the above loan period.** You must be registered at least half-time for most loan programs (see section III. Loan Eligibility).  
 ♦ **List all distance education courses under Off-Campus.**

14. If you are a graduate student and will register for fewer than 5 credits in the fall and/or spring semesters and less than 3 over the summer semester, will you be registered for \_\_\_\_\_thesis, \_\_\_\_\_internship, \_\_\_\_\_dissertation, or \_\_\_\_\_residency? (Check which situation applies.) **If you checked yes to one of the above, you are required to complete a *Graduate Enrollment Verification* form, which is available on the Registrar's website at <http://gwu.edu/~regweb>. This paperwork is needed to determine if you can be considered a half- or full-time student.**

**NOTE: You must be registered at least half-time at GW for the period covered by your loan. Failure to be enrolled for the credit hours you indicated above, could result in an adjustment or cancellation of your loan. If you decrease the number of credit hours you will take, notify our office IMMEDIATELY by submitting a *Rebudget Request* form so we can determine your new loan eligibility. Please allow approximately two to four weeks for processing.**

15. Are you charged a fixed-rate tuition regardless of the number of credit hours for which you enroll?  Yes  No  
If yes, how much per semester? \$ \_\_\_\_\_

16. List the amounts and sources of any outside aid you expect to receive. Examples include fellowships/assistantships, stipends, GW employee tuition benefits, other tuition reimbursements from your employer, scholarships, etc.  
Fall 2009 \$ \_\_\_\_\_ Spring 2010 \$ \_\_\_\_\_  
Summer 2010 \$ \_\_\_\_\_  
Source(s) \_\_\_\_\_

17. Where will you live during this loan period?  With Parents  With Relatives  
 On Campus  Off Campus

18. If you demonstrate remaining financial need, do you wish to be considered for Federal Work-Study?  Yes  No

**Note:** Funding for the Federal Work Study program is very limited. You will be notified ONLY in the case of an award being made. For special consideration, also complete the one page Work Study Application at <http://www2.gwu.edu/~fellows/wkstdy.html> and return it to the Office of Graduate Student Assistantships and Fellowships, Rice Hall 602.

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I certify that I have not borrowed in excess of the loan limits under Title IV programs at any institutions. I further certify that the information I have provided on this form is true and complete, and agree to notify the Office of Student Financial Assistance of any changes in my information. **In addition, I have read this form in its entirety, and understand and agree to all rules, regulations, and requirements.**

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

**PLEASE NOTE: Information in this *Questionnaire* is accurate at the time of printing. Subsequent changes in federal regulations or University policy may occur at any time, and may change application requirements or program guidelines.**

**WARNING!** This form is used to establish eligibility for federal student aid funds. Intentionally false statements or misrepresentation may subject you to a fine, imprisonment, or both, and may also eliminate you from future consideration for assistance from The George Washington University. Documents submitted in support of your application will be used solely to determine eligibility for financial assistance and cannot be returned.

The George Washington University does not unlawfully discriminate against any person on the basis of race, color, religion, sex, national origin, age, disability, veteran status, or sexual orientation. This policy covers all programs, services, policies, and procedures of the University, including admission to educational programs and employment. The University is subject to the District of Columbia Human Rights Law. Inquiries concerning the application of this policy and federal laws and regulations concerning discrimination in education or employment programs and activities may be addressed to Susan B. Kaplan, Associate Vice President for Human Resources, The George Washington University, Rice Hall, Washington, DC 20052, (202) 994-4433, or to the Assistant Secretary for Civil Rights of the U.S. Department of Education. Disabled individuals who require special information may direct inquiries to the Office of Disability Support Services at (202) 994-8250 (TDD/voice).

3/2009

**Return this completed questionnaire to:**  
The George Washington University  
Processing Center  
PO Box 675649  
Marietta, GA 30006-0019