



Certification Request for Alternative Loan or Private Loan 2019-2020

Formal Loan Certification request: A U of T student who has been approved by a US alternative or private loan lender for a private loan must complete this form to request a certification of the loan and the disbursement of funds.

Alternative/Private Loan Policies:

Loan Amount: Amount requested on the certification must be less than the Cost of Attendance in USD (Tuition + Living Expenses).

Number of Disbursements

The University of Toronto arranges equal disbursements at the beginning of each semester issued by your private loan lender after classes have begun, as follows:

- 8-month bachelors and masters Fall/Winter programs: September and January.
- 12-month masters and PhD Fall/Winter/Summer programs: September, January and May

Section A: Personal Information

Last Name	
First Name	
U of T Student Number	
UTORONTO Email Address	
Faculty/Division	
Program Name	
Period of Study for loan	<input type="checkbox"/> Sept 2019 to Dec 2019 <input type="checkbox"/> Sept 2019 to Apr 2020 <input type="checkbox"/> Sept 2019 to Aug 2020 <input type="checkbox"/> Jan 2020 to Apr 2020 <input type="checkbox"/> Jan 2020 to Aug 2020 <input type="checkbox"/> May 2020 to Aug 2020
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single

Section B: Loan Information

Name of Loan		Lender Name:
Loan amount	USD	

Section C: Single Disbursement Policy (see page 1: Policies in Number of Disbursements)

The loan lender retains the right to begin charging any interest on a loan based on the disbursement date.

If the loan lender permits a single disbursement and a student wishes this arrangement, interest charges may begin accruing on the **entire** loan amount on the single disbursement date. A student would then owe a **higher** amount of interest charges for a single disbursement for the loan compared to equal disbursements spread across each semester of the award year.

Notice, Consent, Declaration for Single Disbursement: (For a student who wishes a single disbursement only)

- ☐ I have examined the details of my private loan with my loan lender. I am aware that:
- 1) A single disbursement may result in my loan lender charging me interest on the entire loan amount issued;
 - 2) By requesting a single disbursement, I may owe more interest on the loan as compared to the standard equal disbursements the beginning of the each semester.
- I still wish U of T to certify a single disbursement for my loan.

Section C: Notice, Consent, Declarations and Signature

- ☐ I am aware that loan funds are processed and applied to the total tuition amount owing first on my ACORN student account. Any refunds generated after that processing occurs is handled by the Student Accounts Office: www.fees.utoronto.ca
- ☐ *Returning Students:* I am aware that all communication instructions from the university regarding this loan will go to my UTORONTO e-mail address.
New students: I am aware that all communication from the university regarding this loan will go to my e-mail address associated with the private loan until August 31, 2019. After that date, I am aware that I must I set up a UTORONTO e-mail address. All communication after August 31, 2019 will then be sent to the UTORONTO e-mail address.
- ☐ If I drop courses and/or my academic status changes, I am responsible for contacting Enrolment Services in writing through e-mail at usa.financialaid@utoronto.ca to report these changes immediately.
- ☐ I request the University of Toronto to certify the above loan for which I am eligible. The amount and other details of my loan(s) are available from my lender.

Student Signature

Date

The University of Toronto respects your privacy. Personal information that you provide to the University is collected pursuant to section 2(14) of the University of Toronto Act, 1971. It is collected for the purposes of administering admissions, registration, academic programs, university-related student activities, activities of student societies, safety, financial assistance and awards, graduation and university advancement, and reporting to government. At all times it will be protected in accordance with the Freedom of Information and Protection of Privacy Act. If you have questions, please refer to www.utoronto.ca/privacy or contact Enrolment Services at usa.financialaid@utoronto.ca.

HOW TO SUBMIT: Return to the Alternative/Private Loans section of <http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us> for how to submit this completed form.