



United States Direct Loans Application Form 2019-2020 – Graduate Students

Deadlines:

For US Direct Loan funding beginning in Fall 2019: all steps and the completed application package must be received at Enrolment Services by **May 1, 2019** to ensure that funds are available within the first two weeks of Fall term.

For US Direct Loan funding beginning in Winter 2020 term only: all steps and the completed application package must be received at Enrolment Services by **October 1, 2019** to ensure that funds are available within the first two weeks of Winter term.

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.

Section A: Demographic Information

Last Name: _____ First Name: _____
U of T Student Number: _____ US Social Security Number: _____
U of T UTORONTO
Email Address: _____

All email communication will be sent via the utoronto email address. If your utoronto email address is not yet set up, the email address listed on the FAFSA application will be used until Aug 31, 2019 only or when the utoronto email address is set up, whichever comes first.

Legal Status: ☐ Dual Citizen Canada & US ☐ Eligible noncitizen
☐ US Citizen

Section B: Study Permit

I require an award visa letter for my upcoming study permit application ☐ Yes ☐ No

Section C: Academic Information

Campus: ☐ St George ☐ UTM ☐ UTSC

Faculty/Division: _____

Program: _____ Level ☐ Masters ☐ Ph.D.

Published timeframe for program completion:

Anticipated Graduation Date and Year: ☐ June ☐ Nov 20 ____

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I anticipate completing my degree program within the timeframe published in the graduate calendar.

☐ Yes

☐ No

If no, I have obtained permission from my Graduate Unit for an approval of extension for the 2019-20 academic year. I am attaching a copy of the approval (**required, see page 5**).

☐ Yes

I am requesting US Direct Loans for the following terms:

☐ Fall only

☐ Winter only

☐ Fall and Winter

☐ Fall, Winter and Summer (for Ph.D or 12-month Masters programs)

Section D: Other Financial Aid for 2019-20

I will be awarded other financial aid or loans during the academic year (in addition to the US Direct Loan I am currently applying for).

☐ Yes

☐ No

☐ **If yes**, I am a recipient of U of T awards and/or stipend/s (including teaching and research assistantships) for 2019-2020. I have attached the **required** documentation of the award/stipend details (**see page 5**).

☐ I am a recipient of the following awards/scholarships/loans from other organizations.

Name 1:

Award/Loan Amount:

☐ US \$

☐ Canadian \$

Name 2:

Award/Loan Amount:

☐ US \$

☐ Canadian \$

Name 3:

Award/Loan Amount:

☐ US \$

☐ Canadian \$

Section E: Previous Year's Registration (Returning students only)

I received US Direct Loans in a previous year for the same degree program that I am currently in this academic year.

☐ Yes

☐ No

If no,

I have attached the following **required** documents to this application (**see page 5**):

☐ Official/unofficial transcript/s from my previous college/university studies

☐ Offer/admission letter for my current UT graduate program

☐ Admissions Application Documentation: SGS students: Submit the Graduate Applicant Summary (from SGS online portal <https://apply.sgs.utoronto.ca/>)
Rotman Graduate students: Request from your home department an application summary letter and attach to this application.
Law students: Request from your department the OLSAS application and attach to this application.

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Section F: US Direct Loan Online Applications

Free Application for Federal Student Aid (FAFSA)

- ☐ I have completed the Free Application for Federal Student Aid (FAFSA) 2019-2020 online using my United States mailing address: <https://fafsa.ed.gov/>:

Date of Submission (MM/DD/YY): _____

Entrance Counselling

- ☐ I have completed Entrance Counselling online for my application for US Direct Loans at the University of Toronto.

Note: This is a one-time only requirement for graduate students at U of T applying for Direct Loans. Students who applied for Direct Loans at U of T in a previous academic year would have had to complete Entrance Counselling in that previous Direct Loans application. Those returning students do not have to complete entrance counselling again, but must still complete this question.

Date of Submission (MM/DD/YY): _____

Master Promissory Note (MPN)

- ☐ I have completed a US Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN) online with the US address that matches the address I listed in my completed FAFSA.

Note: As U of T is a foreign school, this online MPN process must be completed for each academic year that US Direct Loan funding is requested.

Date of Submission (MM/DD/YY): _____

Section G: Direct Loan Limit

Federal Student Aid Annual and Aggregate Loan Limits for Independent Students (all graduate students):

<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

Subsidized Direct Loans	Not eligible
Unsubsidized Direct Loans	US\$20,500 per year
Aggregate Loan Limit	US\$138,500 for graduate or professional students — No more than US\$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.
PELL grants	Not applicable. As a foreign institution, UT is not eligible to process this type of financial aid, even if a student's FAFSA notes eligibility.

I would like to be considered for the Unsubsidized Direct Loan \$20,500 annual loan limit listed above:

- ☐ Yes ☐ No. **Instead of the Unsubsidized Direct Loan \$20,500 annual loan limit, I request to be considered for this lower loan maximum amount:**

US \$ _____

i) Direct Loans Acceptance by student:

I have applied for a US Direct Loan within the federal annual loan limits. I understand that the University of Toronto will certify the loan type(s) for which I am eligible. If I am assessed to be eligible for a US Direct Loan, by signing below, I accept the US Direct Loan.

Signature of student: _____

Date Signed (MM/DD/YY): _____

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Section H: Grad PLUS Loan Request

Information on how much can be borrowed is on the Federal Student Aid website:

<https://studentaid.ed.gov/sa/types/loans/plus>

It is recommended to apply for both US Direct PLUS Loan and US Direct Loan at the same time, so as to yield a full assessment incorporating all loans applied for in the financial aid planning. You may, however, choose to apply for a US Direct PLUS Loan at a later point of the academic year, provided it follows federal deadlines. Contact Enrolment Services at usa.financialaid@utoronto.ca for more information.

I have submitted a Direct PLUS Loan. ☐ Yes ☐ No. **Proceed to Section I.**
☐ **If yes, I have applied above for the maximum loan limit for Unsubsidized Direct Loans.**

i) PLUS Loan Online Applications (complete via the Federal Student Aid website above)

☐ I have applied for a Graduate PLUS Loan online using my United States address as the 'Permanent Address' on the online application.

Maximum amount entered on Direct PLUS online application: US \$ _____

Date of submission (MM/DD/YY): _____

A credit check is generated from completing the online Direct PLUS application. Note that the credit check expires and becomes invalid 180 days from the date of submission you have listed above.

When the credit check on my PLUS loan application expires 180 days from the date of submission above (choose one):

☐ I consent to the US Department of Education and its agents obtaining a report of my credit record and using the information from that report in determining whether to make a Direct PLUS Loan to me. I understand that I will be notified in writing of the results of the credit check with respect to my loan application.

OR

☐ I will submit another Graduate PLUS loan application, in order for a new credit check to be done for me.

PLUS Credit Counselling (complete via the Federal Student Aid website above, if required)

☐ I have been informed by the U.S. Department of Education that I have an adverse credit history and still wish to be considered for a Direct PLUS loan. I have now completed Direct PLUS counselling online.

Note: If you applied for a Direct PLUS Loan and received the result from the U.S. Department of Education which states you have an adverse credit history, you may still continue to be considered for a Direct PLUS Loan application with the following two choices: 1) obtain an endorser to complete an online endorser addendum online or 2) document extenuating circumstances online to the Department. You may submit an appeal to still be considered for Direct PLUS funding by completing the required PLUS counselling.

PLUS Loan Master Promissory Note (complete via the Federal Student Aid website above)

☐ I have completed the Direct PLUS Loan Master Promissory Note (MPN) online.

Note: As U of T is foreign school, this online MPN process must be completed for each academic year that Direct PLUS Loan funding is requested.

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ii) US Direct PLUS Loans Acceptance and Declaration by student:

- ☐ If I am assessed to be eligible for the Direct PLUS Loans requested above, by signing below, I accept the Direct PLUS Loan.

Signature of Student: _____

Date Signed (MM/DD/YY): _____

Section I: Notice, Consents, Declarations and Signature of Student

- ☐ I declare the information in this application is true and complete. I will notify Enrolment Services immediately in writing **if my academic, financial, marital status or personal information changes**.
- ☐ I declare that I am not enrolled in or plan to take any distance education courses during the term/s for which I am applying for funding. **Participation in distance education disqualifies me for funding.**
- ☐ I declare that I am not enrolled in or plan to take any study abroad opportunities at a US institution or a non-Title IV eligible institution during the term/s for which I am applying for funding. **Participation in any such study abroad opportunities disqualifies me for funding.**
- ☐ I declare that I have read, and I understand, the [Policies and Regulations](#) document on the U of T US Loans website.
- ☐ I understand that if I am eligible to receive US Direct Loan funds, the University of Toronto will first apply the loan disbursements towards outstanding fees on my ACORN fees invoice. If at that point my fees have been paid, and I am entitled to any refunds that are generated by the disbursement, the refund will be issued by the Student Accounts Office: <http://www.fees.utoronto.ca>

Signature of student: _____

Date Signed (MM/DD/YY): _____

Section J: REQUIRED DOCUMENTATION

- I am a recipient of U of T awards and/or stipend/s (including teaching and research assistantships) or other loans for 2019-2020 (See section C):
 - ☐ Documentation showing award/stipend or other loan details and what session funding is for.
- I am entering the first year of my current graduate program this year **OR** I am continuing in current graduate program but have not previously applied for US Direct Loans at U of T (See section E):
 - ☐ Official/unofficial transcript/s from most recent non-UT college/university studies
 - ☐ Offer/admission letter for current U of T graduate program
 - ☐ Admissions Application Documentation:
 - SGS students: Obtain the Graduate Applicant Summary (from SGS online portal <https://apply.sgs.utoronto.ca/>)
 - Rotman Graduate students: obtain from your home department an application summary letter from your home department.
 - Law students: obtain from your department the OLSAS application for this application.
- I am a returning student who has exceeded published timeframe for program completion (See section C)
 - ☐ Copy of approved program extension for the 2019-20 academic year from home department.

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HOW TO SUBMIT:

Submit completed application package, which includes application form and documentation as described above, using the instructions listed here: <http://future.utoronto.ca/finances/financial-aid/other-loans-and-student-lines-credit#us>.

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