



(For office use only)
Date received _____
MPN _____
Counseling _____
FAFSA _____

APPLICATION FOR FEDERAL STAFFORD LOANS

2019-2020

1725 Bear Valley Parkway, Escondido, CA 92027-4128
phone: 760/480.8474 or 1.888.480.8474 fax: 760/480.0252
www.wscal.edu

DIRECTIONS

- Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov.
- First time borrowers at Westminster must complete loan counseling and may need to sign a Stafford Loan MPN if they do not have an active MPN. Both can be done at www.studentloans.gov
- Complete this form (Westminster Seminary California Application for Federal Stafford Loans)
- You must reapply **each academic year** that you want to take out a loan. The Financial Aid Coordinator will not begin to certify your loan until you are enrolled and all forms are submitted.
- Typically, students request one loan for the entire academic year, which is then divided into two portions (one half for the fall semester and one half for the spring semester).
- Federal loans are offered only to students who are enrolled at Westminster Seminary half-time (defined as 6 units per semester) or more.
- For additional information please visit our website, www.wscal.edu, or see the Financial Aid section of the academic catalogue.

PERSONAL INFORMATION (type or print clearly in ink)

Full legal name of applicant: _____

Address: _____

Phone: (____) _____ Email: _____

Social Security Number: _____ Date of Birth: ____/____/____

Please check one: Single Married Married w/ children

ENROLLMENT INFORMATION

Are you enrolled/will you be enrolled for 6 units or more per semester? Yes No

Which degree are you pursuing? MDIV MAB MAT MAHT

Please circle your grade level at Westminster Seminary California:

First Year Second Year Third Year Fourth Year or higher

When do you anticipate completion of your degree program at WSC? Month: _____ Year: _____

ESTIMATED FINANCIAL ASSISTANCE

If applicable, please list all scholarships, grants, and support you plan to receive. Please include money paid to you or on your behalf by churches or non family members that you will not be reporting as income on your taxes. If you need additional space, please provide information on a separate sheet.

Scholarship Title or Outside Supporter	Award Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

LOAN INFORMATION & PERIOD

Have you previously borrowed a Stafford Loan while at WSC or at another Graduate institution? _____

- Indicate loan period: Full Academic Year (2 disbursements; Fall 2019 & Spring 2020)
- Fall 2019 ONLY (2 disbursements)
- Winter/Spring 2020 ONLY (2 disbursements)
- Spring 2020 ONLY (2 disbursements)

Please note:

- Most students choose one loan for the entire academic school year (the first option above).
- For specific distribution dates, please contact the WSC Financial Aid Coordinator.
- For information related to the cost of attendance, please refer to the Living Expense, Annual Tuition Cost, and Books and Fees data located on page 3 of the WSC Application for Institutional Scholarships & Grants.

Total amount you want to borrow for 2019-2020: _____

Unsubsidized Maximum Federal Loan of \$20,500

LENDER INFORMATION

All Stafford loans are through the Federal Government’s Department of Education. Stafford loan interest rates are fixed for Graduate students and there is an origination fee deducted at disbursement. The government determines interest rates based on the 10-year Treasury Bill rate + 3.6%. For 2019-20 it appears that the interest rate is 6.08% and the origination fee is 1.062% for loans disbursed before 10/1/19.

If you have not taken out a student loan while at Westminster, you must do Entrance Counseling and possibly sign a new Master Promissory Note (MPN). These can both be done and submitted online at www.studentloans.gov . If you took out a loan through Westminster last year, you do not have to do entrance counseling or sign the MPN again.

LOAN POLICIES

All students who receive loans while enrolled at WSC are **required** to complete Exit Counseling prior to graduation (or any time that they exit the program). This can be done online at www.studentloans.gov or you can schedule an appointment with the Financial Aid Coordinator.

REFERENCES

Please provide *three* references. These references should be a parent, parent-in-law, or friend not all at the same address.

Name: _____
Last First Middle Initial

Relationship (relative): _____

Address _____

_____ Phone #: _____
City State Zip

Name: _____
Last First Middle Initial

Relationship (relative): _____

Address _____

_____ Phone #: _____
City State Zip

Name: _____
Last First Middle Initial

Relationship (friend): _____

Address _____

_____ Phone #: _____
City State Zip

SIGNATURE AND POLICIES

Please read and sign the following:

I affirm that the information provided on this form is true and complete to the best of my knowledge. I understand that misrepresentation or omission of facts shall be considered sufficient cause for denial of financial aid and I may be subject to prosecution by the federal government for fraud or other criminal misconduct. I understand that by applying for financial aid, I authorize the Financial Aid Office to obtain information from and release information to respective offices and agencies necessary to determine my eligibility for financial aid.

I certify that I will use all financial aid proceeds solely for educational expenses related to attendance at this institution. I understand that eligibility for financial aid while at the seminary is based on courses officially administered and offered through this institution. I authorize the seminary to apply any financial aid proceeds toward payment of tuition, fees or other charges billed by Westminster Seminary California. I make this request voluntarily in order to be assured that my tuition, fees and other charges to WSC will be paid.

Signature of Applicant _____ **Date** _____