



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

## APPLICATION FOR FEDERAL STAFFORD LOANS

# 2018-2019

**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](http://www.fafsa.ed.gov).
- First time borrowers at Westminster must complete an entrance interview and sign a Stafford Loan MPN. Both can be done at [www.studentloans.gov](http://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](http://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 2018 & Spring 2019)
- Fall 2018 ONLY (2 disbursements)
- Winter/Spring 2019 ONLY (2 disbursements)
- Spring 2019 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 2018-2019:** \_\_\_\_\_

**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 2018-19 the interest rate is 6.595% and the origination fee is 1.066% for loans disbursed before 10/1/18.

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](http://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](http://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.

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Name: \_\_\_\_\_  
                                Last  First  Middle Initial

Relationship (relative): \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Phone #: \_\_\_\_\_  
City                                State                Zip

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Name: \_\_\_\_\_  
                                Last  First  Middle Initial

Relationship (relative): \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Phone #: \_\_\_\_\_  
City                                State                Zip

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Name: \_\_\_\_\_  
                                Last  First  Middle Initial

Relationship (friend): \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Phone #: \_\_\_\_\_  
City                                State                Zip

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**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** \_\_\_\_\_