

Université Concordia University

US Loan Application

PLEASE READ THIS PAGE BEFORE COMPLETING YOUR CONCORDIA UNIVERSITY US LOAN APPLICATION

Applying for federal student aid at a foreign school is different from applying to a US School. Documents are not automatically sent to Concordia University. Your completed application and required documents need to be uploaded securely to your MyConcordia portal. ***Faxed and emailed documents will not be accepted.***

Finalizing your loan application could take 6 weeks, so make sure that you complete all steps and submit all required documents and forms by the recommended deadlines. We will continue to process incoming applications after the recommended deadline; however, we are not able to ensure that you will receive your loan in time to meet the University payment deadline.

Required Steps and Information

- Have you **accepted your offer of admission** to Concordia University? You need contact the Financial Aid and Awards Office to confirm that your program is FSA eligible. **You must be admitted, registered in an eligible program, and enrolled in classes to receive funding.**
- Did you book your appointment for **Academic Advising** with your Faculty? Registration opens in March for most programs.
- Did you complete your **FAFSA (Free Application for Federal Student Aid)** to make sure you are eligible for Federal Student Aid? This should be done as early as possible.
- Did you complete a **Direct Loan Master Promissory Note (MPN)**? An MPN is a binding legal document in which you agree to repay your loan under certain terms. Borrowers outside of the US need to submit an MPN every year.
- Are you a **first-time borrower at Concordia University**? You will need to complete your **online Entrance Counselling** and then upload the page that confirms that you have completed the counselling.
- Are you in one of the following situations? "This is my final year **OR** you have accumulated the credits required to graduate." If the answer is yes, you will need to complete your **online Exit Counselling**, even if you haven't yet applied for graduation.
- Did you complete the **Annual Student Loan Acknowledgment** form? It is recommended that you complete it each loan year.
- Have you submitted your **immigration documentation**? Contact the **International Students Office** for more information.
<https://www.concordia.ca/students/international.html>
- Do you want anyone to have AUTHORIZED CONSENT on your loan file?**

In Quebec, the age of majority is 18 years old. **The age of majority is the threshold of adulthood as recognized or declared in law.** This means that information about a student's academic progress, attendance, and access to their records can no longer be provided to their parents/guardians without the student's written permission.

If you wish to authorize FAAO Staff to share your loan information with a third party (parents/guardians, etc.), you have the option of submitting a valid and completed proxy form to our office. We advise that you discuss this with your parents or guardian.

For more information on the US Loan process please visit the following website: <https://www.concordia.ca/students/financial/loans/us.html>

Université Concordia University

US Loan Application (USLA)

Instructions

PURPOSE: The US Loan Application (USLA) is a required document. A new USLA must be submitted each year that you are applying for US funding.

Please make sure to include your Concordia University Student ID number on all pages were indicated and to sign and date all pages. You should submit all pages of the application. **PLEASE PRINT**

PERSONAL INFORMATION

All students who are applying for Direct Loan funding must complete this page. To verify your identity, we will need to have your, date of birth, full legal last name, first name, middle initial, and your 9-digit US Social Security Number. You may also add your preferred first name and pronouns.

ELIGIBILITY STATUS. Select **ALL** relevant boxes according to your situation and make sure to enter the expiry date that is indicated on your Study Visa. Please indicate if you would like us to provide you with a **Proof of Funding letter for your Student Visa** application. Your loan must be fully processed by our office before we can issue one to you.

ESTIMATED FINANCIAL ASSISTANCE (EFA)

UNDERGRADUATE ACADEMIC INFORMATION. Academic Information is a requirement of the loan processing protocol and helps to ensure that you are receiving the appropriate funding amounts. Your costs are dependent on your faculty, the program you are in and the number of credits you are registered in. You must be **fully** registered before we can process your file. This means that the number of semesters and the number of credits specified on your USLA match what is on your transcript. Wait-listed classes do not count in the course load calculations

FINANCIAL INFORMATION. You need to provide information on the money you will receive from sources other that the US Federal Loans you are currently applying for. Fill in your financial information according to your level of study (Undergraduate or Graduate) and put the type of currency you are receiving (USD or CAD) next to the amount.

LOANS REQUESTED. Indicate the type of loans you will be applying for (Subsidized, Unsubsidized or PLUS DIRECT LOANS) by level of studies. If you indicated that you wish to apply for Private/Alternative Loans, you find more information here: <https://www.concordia.ca/students/financial/loans/us/alternative.html>

SIGNATURE and DECLARATION PAGE.

The Signature and Declaration Page explains the terms and the obligations you agree to meet as a condition of accepting a Federal Student Loan at Concordia University. All students are expected to sign the **Signature and Declaration Page** as it is a required document.

PARENT PLUS LOAN FUND RELEASE FORM.

If you are a student, whose parent(s) are applying for Parent Plus Loans, this form when sign authorizes Concordia University to release excess funds to a dependent to cover living expenses. Please make sure to submit this form with your application even if it is blank.

PERSONAL INFORMATION

CONCORDIA STUDENT ID NO:

IDENTIFYING INFORMATION: PLEASE PRINT

Last Name	First Name	Middle Name
Date of Birth (Mm/Dd/Yyyy)	Social Security Number (USA):	
Preferred First Name:		Preferred Pronouns:

ELIGIBILITY STATUS: CHECK ALL RELEVANT BOXES

<input type="checkbox"/> I am an American Citizen	<input type="checkbox"/> I am a veteran of the US Armed Forces
<input type="checkbox"/> I am eligible Non-American Citizen	<input type="checkbox"/> I am on active duty with the US Armed Forces
<input type="checkbox"/> I have dual AMERICAN/CANADIAN Citizenship	<input type="checkbox"/> I am applying for federal student aid for the 1 st time
<input type="checkbox"/> I am a Canadian Citizen with Canadian funding from this province:	<input type="checkbox"/> I have my student visa. The expiry date is:
<input type="checkbox"/> I have had us loans or grants in the past	<input type="checkbox"/> I will need a Proof of Funding letter for my Student Visa application. My Visa submission deadline is:

Student Signature	(mm/dd/yyyy)
-------------------	--------------

ELECTRONIC SIGNATURES WILL BE ACCEPTED

OUR APPLICATION DEADLINES FOR THE 2023-2024 AID YEAR ARE AS FOLLOWS

SUMMER 2023: April 17th, 2023
FALL 2023/WINTER 2024: June 5th, 2023
WINTER 2024 (ONLY): October 31st, 2023

ESTIMATED FINANCIAL ASSISTANCE (EFA) DISCLOSURE FORM

CONCORDIA STUDENT ID NO:

In support of your application for U.S. Federal Student Aid, you are required to inform the Financial Aid and Awards Office of any and all income/financial assistance (anticipated or actual) that you will be receiving during the academic year. If additional financial assistance is received after the Direct Loan funds are disbursed, it is your responsibility to provide Financial Aid and Awards Office with the updated information as soon as possible.

UNDERGRADUATE ACADEMIC INFORMATION

I AM PURSUING A BACHELOR'S DEGREE IN THE FACULTY OF:

- Arts and Science JMSB Engineering and Computer Science Fine Arts

My program is:

I expect to graduate on:

CHECK THE SEMESTERS AND INDICATE THE NUMBER OF CREDITS ARE YOU ARE TAKING:

- Spring/Summer 2023: _____ Fall 2023: _____ Winter 2024: _____

I understand that I must be registered in the indicated credits to receive my funding.

UNDERGRADUATE FINANCIAL INFORMATION

ARE YOU GETTING OTHER FUNDING FOR THE 2023-2024 ACADEMIC YEAR? IF YES, INDICATE THE AMOUNTS

FUNDING	AMOUNT	SPECIFY TYPE
Scholarships	\$	(ex. Entrance)
Bursaries	\$	(ex. In-Course)
Canadian Student Loans	\$	(ex. Alberta, Ontario)
Other Us Loans/Grants	\$	(ex. VSAC, Sallie Mae, FAME, other Private Loans)

UNDERGRADUATE: LOANS REQUESTED

I want to receive SUBSIDIZED AND UNSUBSIDIZED

I want to receive PARENT PLUS LOANS *(Please have your parent(s) consult page 4 of the USLA)*

DIRECT LOANS

I only want to receive SUBSIDIZED DIRECT LOANS

I want to receive Private/Alternative Loans

I only want to receive UNSUBSIDIZED DIRECT LOANS

I want to LIMIT MY LOANS TO: _____ (USD)

GRADUATE ACADEMIC INFORMATION

I am pursuing my MASTER'S DEGREE PH.D. DEGREE in the faculty of

- ARTS and SCIENCE JMSB Engineering and Computer Science Fine Arts

MY CONCENTRATION IS:

MY ANTICIPATED COMPLETION DATE:

CHECK THE SEMESTERS YOU REQUIRE FUNDING FOR AND INDICATE THE NUMBER OF CREDITS YOU ARE TAKING:

- Spring/Summer 2023: _____ Fall 2023: _____ Winter 2024: _____

I understand that I must be registered in these credits in order to receive funding.

GRADUATE FINANCIAL INFORMATION

ARE YOU GETTING OTHER FUNDING FOR THE 2023-2024 ACADEMIC YEAR? IF YES, INDICATE THE AMOUNTS

Graduate Assistantship	Fall/Winter: \$	Summer: \$
Research Assistantship	Fall/Winter: \$	Summer: \$
Teaching Assistantship	Fall/Winter: \$	Summer: \$
Tuition Waiver	Fall/Winter: \$	Summer: \$
Internal Awards/Scholarships	Fall/Winter: \$	Summer: \$
External Awards/Scholarships	Fall/Winter: \$	Summer: \$

GRADUATE REQUESTED LOAN AMOUNTS

I want to receive UNSUBSIDIZED DIRECT LOANS

I want to receive GRADUATE PLUS LOANS

I want to receive PRIVATE / ALTERNATIVE LOANS

I want to LIMIT MY LOANS TO: _____ (USD)

Student Signature (mm/dd/yyyy)

ELECTRONIC SIGNATURES WILL BE ACCEPTED

SIGNATURE and DECLARATION PAGE

CONCORDIA STUDENT ID NO:

I, _____ (please print) certify that all the above information, and the information provided to the United States Department of Education and Concordia University, is true and accurate to the best of my knowledge. I agree to notify Concordia University and the United States Department of Education of any changes which may impact my eligibility as a borrower, or which may impact the amount I am able to borrow. I grant permission to Concordia University and the United States Department of Education to communicate any and all information provided on my student loan applications and/or affiliated documents, emails, facsimiles', and/or telephone calls and to use this information in the administration of the loan, including application and compliance. I assert that I have read the rules and regulations for all relevant funding and understand and my risks and responsibilities as a student and as a borrower.

Student Signature (mm/dd/yyyy)

I, _____ (please print) understand that I must inform the Financial Aid Advisor at Concordia University of any changes in my circumstances, including but not limited to changes in enrollment, student status, awards, academic probation, living arrangements, contact information, etcetera. I understand that failure to advise can result in the discontinuation of loan funding and/or the proration of interest. I acknowledge that it is my responsibility as a borrower to provide accurate and updated information to Concordia University and to the US Department of Education throughout my studies and I exonerate the aforementioned parties from any harm or damages incurred by inaccurate, missing, or expired information.

Student Signature (mm/dd/yyyy)

I, _____ (please print) understand that my tuition and fees will be automatically deducted from my financial aid as per Concordia University policy. I understand that if the loan amount exceeds the balance due on my Student Account, that Concordia University will automatically issue me a refund cheque balance within ten (10) business days of my disbursement. The Financial Aid and Awards Office will notify me once the cheque arrives.

Student Signature (mm/dd/yyyy)

I, _____ (please print) comprehend that under U.S. Legislation, Concordia University is a Foreign School. Accordingly, in compliance with 34 CFR §600.51, 600.52, 600.54 et seq, the following programs are ineligible for Title IV funding under the Direct Loan Program: programs offered in whole or in part through telecommunications (on-line courses), otherwise known as distance education: programs offered in whole or in part through correspondence; programs offered in whole or in part through direct assessment: programs for which any portion of the program is provided by an entity that is not eligible to participate in the FSA Programs. The U.S. Dept. of Education published final regulations which take effect July 1, 2021, which will allow US students registered at a Title IV foreign school to access US Direct Loans while attending US eligible colleges and universities and foreign institutions that do not participate in the US Direct Loan program, for up to 25% of their program of study.

Student Signature (mm/dd/yyyy)

I, _____ (please print) understand that by signing my name below, I irrevocably authorize the Financial Aid and Awards Office at Concordia University to withdraw money (ies) from my Student Account if the United States Department of Education requires that Concordia University return Title IV (4) Funds (US Federal Direct Loan Funds), which occurs if I withdraw from my studies at Concordia University. Furthermore, if the return of Title IV (4) Funds results in an outstanding balance on my student account, I will pay the outstanding balance immediately. I agree that failure to pay any outstanding balance may result in the loss of university privileges and services, as outlined by Concordia University regarding unpaid fees.

Student Signature (mm/dd/yyyy)

ELECTRONIC SIGNATURES WILL BE ACCEPTED

PARENT PLUS LOAN FUND RELEASE FORM

CONCORDIA STUDENT ID NO:

Under the US Federal Direct Loan Program, when you apply for a Parent PLUS Loan, the funds are directly to Concordia University via wire transfer. Given that the loan is issued in the parent's name, Concordia University must obtain written permission to release excess funds to your dependent to cover living expenses.

By signing below, you authorize Concordia University to issue a refund cheque directly to your dependent should a credit balance result after tuition and fees are paid to the University.

Without your authorization, funds received by the University are into a refund cheque (issued in US dollars) which will be in your name and mailed to your permanent home address. **As a result, your dependent will not have access to these funds.**

Dependent Student Concordia ID#:		Date of Birth:
First Name:		Last Name:
Parent/Guardian of the Student	First Name	
	Last Name	
Email Address:		

Parent/Guardian Signature	(mm/dd/yyyy)
---------------------------	--------------

ELECTRONIC SIGNATURES WILL BE ACCEPTED

US STUDENT PRIVACY PROTECTION

As a Title IV post-secondary institution, Concordia is subject to the requirements of the Gramm-Leach-Bliley Act (GLBA, 2002); implementing the appropriate safeguards regarding students' personal information is required by law.

In addition, under Quebec law, student information is considered private. Legally we are unable to supply information to anyone else but the student and authorized internal individuals. [View the policy on personal information privacy here.](#)

To protect your privacy, and to avoid the breach of any personally identifiable information (PII), the Financial Aid office at Concordia University can only accept documents securely uploaded to your MyConcordia portal when submitting documents to our office.

PERSONALLY IDENTIFIABLE INFORMATION (PII) are items that can be used to identify you and can include but are not limited to your social security number, date of birth and even your address. Emails with the attachment that includes **PERSONALLY IDENTIFIABLE INFORMATION (PII)** must be deleted and destroyed as per Concordia University policy.

Please see our website for more details: <https://www.concordia.ca/students/financial/loans/us.html>