

### **PLEASE TAKE THE TIME TO READ THE FOLLOWING PAGES BEFORE COMPLETING YOUR CONCORDIA UNIVERSITY US LOAN APPLICATION**

**THIS APPLICATION IS SPECIFICALLY FOR U.S. STUDENTS REQUESTING U.S. LOAN FUNDING FOR THEIR STUDIES IN THE 2024-2025 ACADEMIC YEAR.**

Applying for federal student aid at a foreign school is different than applying to a U.S. 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 are not accepted.***

Finalizing your loan application can take 6 weeks or longer, 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, in those cases we will not be able to ensure that you will receive your loan in time to meet the University payment deadline.

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

#### **Required Steps and Information**

- Have you **accepted your offer of admission** to Concordia University? You need to contact the Financial Aid & 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 an 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 U.S. 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 to your MyConcordia portal.
- Are you in one of the following situations? "This is my final year **OR** I 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 you accept a new federal student loan. <https://studentaid.gov/asla/> (**this is not Entrance Counselling**).
- 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 FAO 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 recommend that you discuss this with your parent(s)/guardian(s).

## 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 privacy laws, student information is considered private. Legally we are unable to disclose information to anyone but the student and authorized internal individuals. [View the policy on personal information privacy here.](#)

To protect your privacy and to prevent the breach of any personally identifiable information (PII), the Financial Aid & Awards Office at Concordia University can only accept documents you securely upload to your MyConcordia portal.

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

Please see our website for more details:

<https://www.concordia.ca/offices/faao/new-&-returning-students.htm>

**PURPOSE:** The U.S. Loan Application (USLA) is a required document. We are not able to process your funding without this form.

Please make sure to include your Concordia University Student ID number on all pages wherever indicated and to sign and date all pages. You should submit all pages of the application, even if the are blank.

**PERSONAL INFORMATION:** To verify your identity, we need your date of birth, your full legal last name, full legal first name, and middle initial(s) as they appear on your valid U.S. government-issued documents.

**ELIGIBILITY STATUS:** Select **ALL** relevant boxes applicable to your situation and make sure to enter the expiry date that is indicated on your Student 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 the Proof of Funding letter to you.**

**OTHER FINANCIAL ASSISTANCE (OFA) REPLACES ESTIMATED FINANCIAL ASSISTANCE (EFA):** You will need to indicate if you are going to receive money from sources other than from U.S. Direct Loans.

**ACADEMIC INFORMATION:** You must be fully registered in your courses before we can process your file. This means that the number of terms and the number of credits specified on your USLA must match what is on your transcript.

A completed registered course load is a requirement of the loan processing protocol and helps to ensure that you are receiving the appropriate funding amounts. Wait-listed classes do not count in the course load calculations.

**DUAL CITIZENS OF THE U.S. AND CANADA:** Students eligible to apply for both U.S. federal loans and Canadian provincial or territorial financial aid must explore and determine which loan program is best suited to their needs. You can't receive federal loans from the U.S. and Canadian loans at the same time.

**SIGNATURE & DECLARATION PAGE:** It is important to acknowledge that you have read and understand the statements on the Signature and Declaration Page. Signing and dating each section where requested is a form of identification of the signatory, helps establish accountability and provides a clear record of the agreement or transaction.

**Your U.S. Loan will not be processed if the 'Signature and Declaration' page has not been completed.**

*I acknowledge that I have read and understand the information presented on pages 1, 2 and 3 of this form.*

Student Signature	(mm/dd/yyyy)
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CONCORDIA STUDENT ID NO:

**PERSONALLY IDENTIFIABLE INFORMATION (PII): PLEASE PRINT**

LEGAL LAST NAME	LEGAL FIRST NAME	MIDDLE INITIAL(S)
DATE OF BIRTH (MM/DD/YYYY)	<input type="checkbox"/> I AM TAKING COURSES IN SUMMER 2024	

**ELIGIBILITY STATUS: CHECK ALL RELEVANT BOXES**

<input type="checkbox"/> I AM AN AMERICAN CITIZEN	<input type="checkbox"/> I AM A VETERAN OF THE U.S. ARMED FORCES
<input type="checkbox"/> I AM ELIGIBLE NON-AMERICAN CITIZEN	<input type="checkbox"/> I AM ON ACTIVE DUTY WITH THE U.S. ARMED FORCES
<input type="checkbox"/> I HAVE DUAL AMERICAN/CANADIAN CITIZENSHIP	<input type="checkbox"/> I AM APPLYING FOR FEDERAL STUDENT AID FOR THE 1 <sup>st</sup> 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 U.S. FEDERAL 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:

SIGNATURE	(MM/DD/YY)
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ELECTRONIC SIGNATURES WILL BE ACCEPTED

**OUR APPLICATION DEADLINES FOR THE 2024-25 AID YEAR ARE AS FOLLOWS**

**SUMMER 2024: April 19<sup>th</sup>, 2024**  
**FALL 2024/WINTER 2025: June 7<sup>th</sup>, 2024**  
**WINTER 2025 (ONLY): October 31<sup>st</sup>, 2024**

**DUE TO THE RECENT OVERHAUL OF THE FAFSA, THERE MAY BE DELAYS IN THE PROCESSING OF YOUR LOAN APPLICATION.**

# OTHER FINANCIAL ASSISTANCE (OFA) DISCLOSURE FORM

**CONCORDIA STUDENT ID NO:**

In support of your application for U.S. Federal Student Aid, you are required to inform the FAAO 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, it is your responsibility to provide the FAAO with the updated information as soon as possible.**

### UNDERGRADUATE ACADEMIC INFORMATION

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

ARTS & SCIENCE  JMSB  ENGINEERING & COMPUTER SCIENCE  FINE ARTS

**MY PROGRAM IS:**

**ANTICIPATED COMPLETION DATE:**

**CHECK THE TERM(S) YOU REQUIRE FUNDING FOR AND INDICATE THE NUMBER OF CREDITS YOU ARE TAKING:**

SPRING/SUMMER 2024: \_\_\_\_  FALL 2024: \_\_\_\_  WINTER 2025: \_\_\_\_

### UNDERGRADUATE FINANCIAL INFORMATION

**ARE YOU GETTING OTHER FINANCIAL ASSISTANCE (OFA) FOR THE 2024-25 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 U.S. LOANS/GRANTS	\$	(ex. VSAC, Sallie Mae, FAME, other Private Loans)

(DO NOT INDICATE FSA DIRECT LOANS)

### UNDERGRADUATE: LOANS REQUESTED

<input type="checkbox"/> I WANT TO RECEIVE SUBSIDIZED & UNSUBSIDIZED DIRECT LOANS	<input type="checkbox"/> I WANT TO RECEIVE PARENT PLUS LOANS (PLEASE COMPLETE PAGE 3)
<input type="checkbox"/> I ONLY WANT TO RECEIVE SUBSIDIZED DIRECT LOANS	<input type="checkbox"/> I WANT TO RECEIVE PRIVATE LOANS
<input type="checkbox"/> I ONLY WANT TO RECEIVE UNSUBSIDIZED DIRECT LOANS	<input type="checkbox"/> 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 & SCIENCE  JMSB  ENGINEERING & COMPUTER SCIENCE  FINE ARTS OTHER:

**MY PROGRAM IS:**

**ANTICIPATED COMPLETION DATE:**

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

SPRING/SUMMER 2024: \_\_\_\_  FALL 2025: \_\_\_\_  WINTER 2025: \_\_\_\_  WITH THESIS

### GRADUATE FINANCIAL INFORMATION

**ARE YOU GETTING OTHER FINANCIAL ASSISTANCE (OFA) FOR THE 2024-25 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

<input type="checkbox"/> I WANT TO RECEIVE UNSUBSIDIZED DIRECT LOANS	<input type="checkbox"/> I WANT TO RECEIVE GRADUATE PLUS LOANS
<input type="checkbox"/> I WANT TO RECEIVE PRIVATE LOAN FUNDING	<input type="checkbox"/> I WANT TO LIMIT MY LOANS TO: _____ (USD)

Student Signature

(mm/dd/yyyy)

# SIGNATURE & DECLARATION

CONCORDIA STUDENT ID NO:
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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 & understand my risks and responsibilities as a student and as a borrower.

Student Signature	(mm/dd/yyyy)
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I, \_\_\_\_\_ (*please print*) understand that I must inform my 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 U.S. 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)
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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, 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)
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I, \_\_\_\_\_ (*please print*) understand 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 took effect July 1, 2021, which allows U.S. students registered at a Title IV foreign school to access U.S. Direct Loans while attending US eligible colleges and universities and foreign institutions that do not participate in the U.S. Direct Loan program, for up to 25% of their program of study.

Student Signature	(mm/dd/yyyy)
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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 (U.S. 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 & services, as outlined by Concordia University regarding unpaid fees.

Student Signature	(mm/dd/yyyy)
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## PARENT PLUS LOAN FUND RELEASE FORM

CONCORDIA STUDENT ID NO:
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Under the **U.S. Federal Direct Loan Program**, when you apply for a **Parent PLUS Loan**, funds are sent directly to Concordia University via wire transfer. Given that the loan is issued in the parent’s name, Concordia University must obtain the parent’s written permission to release any excess funds to their dependent to cover living expenses.

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

Without your authorization, funds received by the University will be converted to a refund cheque (issued in U.S. 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 INFORMATION

CONCORDIA ID NO:		DATE OF BIRTH: (MM/DD/YYYY)
LEGAL FIRST NAME:		LEGAL LAST NAME:
<b>PARENT/GUARDIAN OF THE STUDENT</b>	LEGAL FIRST NAME:	
	LEGAL LAST NAME:	
PARENT/GUARDIAN EMAIL ADDRESS:		

**I acknowledge and agree that I have fully read, understand, and voluntarily entered into this agreement.**

PARENT/GUARDIAN SIGNATURE	(MM/DD/YYYY)
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