



National University of Ireland, Galway

Federal Aid 2011-12



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Introduction

Federal Aid at NUI Galway 2011-12

As of July 2010, NUI Galway transitioned from the 'Federal Family Education Loan' (FFEL) Program to the 'William D. Ford Direct Loan' Program. Under the new Program, eligible students can obtain Subsidized & Unsubsidized Direct loans and also Direct PLUS loans. The most notable difference between the old and the new programs is that all federally supported loans will be made by the US Department of Education rather than by a private lender/bank. No changes will be made that directly affect private student loans, which will still be available from banks and other lenders.

It is imperative that you read and understand the application process. Please bear in mind that US Federal Government regulations for foreign schools differ to those for US schools and that the process we follow is in compliance with those regulations. You must read recommended information references and adhere to deadlines. We will try to make the loan process as easy as possible, but we will not be able to take short cuts or fast-track any applications. **Plan early - the process takes time.**

**Should you have any questions or concerns regarding the contents of this document,
please email florinda.green@nuigalway.ie**

Eligibility for US Federal Aid

United States students studying in foreign schools are not eligible for grants from the US Federal government, but may apply for loans. The Federal 'Direct Lending' Loan program is available for U.S. citizens, or eligible non-citizens who are enrolled at least half-time, making satisfactory academic progress, and are not in default on a previous loan or exceeding federal loan limits.

Eligible students at NUI Galway can apply for the following loans:

- **Direct Loans** (which can be Subsidized or Unsubsidized)
- **Direct PLUS loans**
- **Private loans**

Direct Loans

These are fixed-rate student loans from the US Dept of Education for undergraduate and graduate students attending college at least half-time.

Direct Subsidized Loans are federally guaranteed loans based on financial need as determined by the Department of Education. Interest does not accrue on the loan while you are in school at least half time, or during any future deferment periods. The federal government "subsidizes" (or pays) the interest during these times.

Direct Unsubsidized Loans are federally guaranteed loans that are *not* based on financial need. Interest does accrue from the time the loan is disbursed to the school.

Direct PLUS Loans

This type of loan is available from the US Dept of Education and is not based on financial need. The parents of an undergraduate dependant student (as defined by the US Department of Education) OR an independent graduate is eligible for this loan if they meet certain credit guidelines and if the loan is certified by the university.

Private loans

Private loans can be taken out with a bank/lender subject to the applicants credit rating and often requiring a co-signor - these are usually at commercial rates.

The annual Direct loan amounts for which you may be entitled are as follows:

Dependant Students	Annual Loan Limits
First Year	\$5,500 (\$3,500 Subsidized/\$2,000 Unsubsidized)
Second Year	\$6,500 (\$4,500 Subsidized/\$2,000 Unsubsidized)
Third Year and Beyond	\$7,500 (\$5,500 subsidized/\$2,000 Unsubsidized)
Independent Students	Annual Loan Limits
First Year	\$9,500 (\$3500 Subsidized/\$6000 Unsubsidized)
Second Year	\$10,500 (\$4,500 Subsidized/\$6,000 Unsubsidized)
Third Year and Beyond	\$12,500 (\$5,500 Subsidized/\$7,000 Unsubsidized)
Graduate or Professional	\$20,500 (\$8,500 Subsidized/\$12,000 Unsubsidized)

In addition to Direct Loans the University is authorised to certify other loans (PLUS, Graduate PLUS, or Private) up to, but not exceeding the full 'Cost of Attendance' (i.e. your anticipated costs as calculated by NUI Galway).

You can make a rough calculation of your 'Cost of Attendance' (COA) by using the Cost of Attendance example set out below.

	Per month EURO	12 Month Program EURO	USD (Exchange Rate: 1=*1.32)
Accommodation	€400	€4800	\$6336
Food	€260	€3,120	\$4118
Books	€60	€720	\$950
Clothes/Laundry	€60	€720	\$950
Recreation	€180	€2,160	\$2851
Miscellaneous	€100	€1,200	\$1584
Transportation – Out of State	-	As per Applicant	?
Computer (1 st time applicants only)		€500	\$660
Course Fee	-	€12,500 (for this example)	\$16500
Total 'COA'		€25,720	\$33,949

Education Loans (Direct, Direct PLUS and any Private loan) are explicitly to cover the primary costs of education (Tuition, student accommodation, books/supplies, commuter travel). **Loans are not intended to cover other expenses, not directly related to study.** You should plan a budget and make sure you have enough money for your time of study. Borrow what you need, but remember you have to repay it.

*Exchange rate of 1=1.32 is average rate for 2010. Source www.gocurrency.com

The Student Loan Application Process

The application has 8 stages and typically takes 8 weeks.

Overview

Stage 1: Familiarize yourself with The 'Guide to Federal Student Aid 2010-11' (link below)

Stage 2: Complete your Free Application for Federal Student Aid (FAFSA) online

Stage 3: Complete Entrance Counselling.

Stage 4: Send us all the required documents

Stage 5: NUI Galway will email you a customized 'Cost of Attendance' for your approval

Stage 6: Confirm the amount you wish to borrow in writing

Stage 7: Complete an MPN (Master Promissory Note) for each loan you are applying for. Direct PLUS loans also require a credit check

Stage 8: NUI Galway certifies your loan and the US Dept of Education disburses your funds

The deadline to receive paperwork for the 2011/2012 intake starting in September 2011 is **15th July 2011**. Applications received after this date will be subject to delays.

Stage 1

'Familiarize yourself with The 'Guide to Federal Student Aid 2010-11''

All students must familiarise themselves with The Guide to Federal Student Aid 2010-11 available from http://studentaid.ed.gov/students/publications/student_guide/index.html. This will take you through the key points of US student financial aid, especially the Direct Loan Program.

Stage 2

'Complete your Free Application for Federal Student Aid (FAFSA) online

You must establish your eligibility by filling out the 'Free Application for Federal Student Aid' (FAFSA). You must do this online at <http://www.fafsa.ed.gov> You will be asked to provide the University's Federal School Code which is: G12766 (National University of Ireland, Galway). When completed, this will produce a Student Aid Report (SAR).

When you have completed your FAFSA online, you may be informed that it is not necessary to contact the University. While this may be true for universities based in the US, this is not the case for 'foreign' universities who have different federal audit requirements. In order to process your loan, NUI Galway requires that you complete and submit the required paperwork as further described below.

Stage 3

'Complete Entrance Counselling'

Federal Regulations require all students to complete 'Entrance Counselling' prior to the disbursement of financial aid. Loan applications will not be processed until Entrance Counselling has been completed. Entrance Counselling can be completed online at <https://studentloans.gov/myDirectLoan/index.action> after signing in (please see Figure 1 below)



Figure 1

Stage 4

'Send us all the required documents'

You will now be in a position to mail us your documentation as follows:

1. A copy of your acceptance letter from the University OR your PAC Student application ID number.
2. A copy of your qualifications (e.g. your high school diploma or your degree transcript)
3. Completed '**Section 1**' (only) of the 'Federal Aid Request Form' (available at the end of this document)

We are unable to obtain any of these documents on your behalf. This paperwork is a requirement of the loan program participants and a US Federal Government Regulation.

These documents should be mailed to the following address by 15th July 2011 for September 2011 entry:

Florinda Green
 Federal Aid Administrator
 International Affairs Office
 National University of Ireland Galway
 7 Distillery Road
 Galway
 Ireland

Stage 5

'NUI Galway will email you a customized 'Cost of Attendance' for your approval'

Once I receive ALL of your paperwork, I will review it for any irregularities. Based on the information provided, I will compile your 'Cost of Attendance' (COA) which determines how much you are eligible to borrow based on your anticipated costs. I will then email this to you for your approval. Changes can be made to your COA at this time if necessary by emailing me directly at florinda.green@nuigalway.ie. Please note, should you wish to add items to your COA, such as your flights to/from Ireland, you will need to provide documented proof of the cost of the flights. Please see Appendix 1 [Page 13] for details on how to correctly request additions to your 'Cost of Attendance'.

Stage 6

'Confirm the amount you wish to borrow in writing'

When your COA has been finalized, you need to provide me with '**Section 2**' of the 'Federal Aid Request form' (available at the end of this document) which is a letter signed by you confirming how much you would like to borrow.

Stage 7

'Complete an MPN online for each loan you are applying for'

Having confirmed how much you want to borrow, you need to complete an MPN (Master Promissory Note) online in order for your loan to go through. You can do this at <https://studentloans.gov/myDirectLoan/index.action>. For Direct Subsidized and UnSubsidized loans, please select 'Sign Master Promissory Note' from the 'Manage My Direct Loan' section (see Figure 1.1). If you would also like to take out a Direct PLUS loan, you need to complete an additional MPN and also pass a credit check. To do this, please select 'Complete PLUS Request Process' from the 'Manage My Direct Loan' section (see Figure 1.1).

Please note, while an MPN is valid for 10 years within the US; new MPNs must be signed every year if you are attending a foreign school.



Figure 1.1

Stage 8

‘NUI Galway certifies your loan and the lender disburses your funds’

Upon receipt of the document confirming how much you wish to borrow (and assuming all other paperwork is in order and online forms have been completed correctly), I can then certify your loan. Once the loan has been certified, your loan funds can be disbursed (i.e. issued).

Loan Disbursement

Timing

- Federal regulations stipulate that financial aid loans are disbursed in two or more equal disbursements. This typically means that you receive 50% of your loan at the beginning of each term. For 12 month programs, the 2nd disbursement happens in February/March depending on when the 1st Disbursement went through.
- Loan funds for Graduate students and second time borrowers can be disbursed 10 days prior to start of the loan period (i.e. the academic year) at earliest.
- Loan Funds for first-time borrowers can be disbursed 1 day prior to the start of the loan period (i.e. academic year) at earliest.

Please see www.nuigalway.ie/admissions for academic term dates.

Subsequent Disbursements during the academic year

- Your 2nd disbursement is subject to the achievement of 'Satisfactory Academic Progress' (SAP). In order to make Satisfactory Academic Progress you must achieve a C grade average in the first semester's modules (Federal regulation). Funds will not be disbursed for those students who have not maintained satisfactory academic progress and in such cases you will need to make alternative arrangements for the payment of any remaining tuition balance. You will receive an email prior to your 2nd disbursement explaining what you need to do in order to provide confirmation of Satisfactory Academic Progress. Please see Appendix 2 for more details on our SAP Policy.

What implications do disbursement regulations have for students?

- You are not eligible for University fee discounts if you pay your tuition with Federal Direct Loan funds.
- To receive your loan funds, you must be currently enrolled at the University and fully registered.
- If you fail your first semester you will not receive your second disbursement, since you have not maintained "Satisfactory Academic Progress" (see Federal Regulations)

Receipt of funds

- You will not have immediate access to your loan funds when you arrive in Ireland - you will need to prepare for this by bringing sufficient money with you to cover your **first 5-6 weeks' expenses or more if your application for federal aid is received after 15th July 2011.**
- You will need to open an Irish bank account in order to receive your loan funds - this takes time and money-laundering regulations require stringent identity checks. You will need patience!
- Your funds will arrive into the University bank account. From there, it will then be forwarded to the Fees Office where it will be converted into Euros and 50% of your tuition fees will be deducted. The remaining funds (if any) will be returned to you either in the form of a 'Refund Check' or will be deposited into your bank account via Electronic Fund Transfer. Note, for an EFT to be possible you must first provide me with your banking details. To do this, please complete the 'Electronic Funds Transfer' form available at the end of this document and return to me.
- The exchange rate fluctuates, so your loans may not give you as much money as originally planned. You should keep this in mind when planning how much you wish to borrow.

How to maintain your eligibility for Financial Aid

Enrolment Status

Your student tuition and fees account must show a credit balance if you are to be considered enrolled, and you must be fully registered. You must be enrolled at the University in order to remain eligible for Financial Aid.

Satisfactory Academic Progress

While in receipt of Direct loan funds, you are required to be enrolled in your programme, as well as maintaining 'satisfactory academic progress' (as noted previously). Satisfactory academic progress means that you are required to maintain an average of at least C grades in each semester. **Failure to do so will result in you being ineligible to receive second and subsequent disbursements of your loan.**

Withdrawal and the Return of Federal Aid Loan Funds

Who to notify

If you withdraw or fail to attend your programme, you MUST inform The Financial Aid Co-ordinator in NUI Galway and the US Dept of Education no later than five working days after withdrawal. **Students who withdraw from their programme of study are required to inform the University in writing** so please call in to see Florinda Green at the International Office if you wish to withdraw. Failure to attend after enrolment is deemed to be a withdrawal. Any "unearned" loan funds disbursed to you directly must be returned.

Withdrawal before completion of 60% of program of study

If you withdraw from your programme of study, before and up to a point in time when 60% of your programme of study has expired, the University is required in accordance with federal regulations, to return all loan funds disbursed on your behalf, to the US Dept of Education. **Federal Aid Loan students who withdraw from the course of study are not eligible for the refund of tuition, or indeed any fees or costs that have been drawn from Federal Aid Loan funds.** The University is at liberty to request the immediate re-payment of any proportionate amount up to the certified aggregate annual loan amount, if the US Dept of Education requires the University to return all of the loan funds certified in your name. This means that the entire loan amount certified for any one academic year, and any proportion of it which may have been returned to you as a credit balance by the University, must be returned to the University if the US Dept of Education indicate that your loan funds are "unearned". Return of loan funds does not cancel your liability to the University for any tuition-fee balance outstanding on your account.

Withdrawal after completion of 60% of program of study

If you complete more than 60% of your course, you are not entitled to a refund as the University has maintained your study place, and allocated resources thereof for your academic progress.

Exit Counselling

If you withdraw from your course of study at any point during the current academic year, the US Dept of Education will be notified and you will be required to complete Exit-Counselling via http://www.nsls.ed.gov/nsls_SA/SaEcWelcome.do

When you have graduated

Exit Counselling

Federal regulations require that all Direct Loan borrowers who graduate or withdraw from their programme of study complete an Exit Counselling Session. This session is designed to provide borrowers with important information about their responsibilities, as well as repayment information. You can complete Exit Counselling on http://www.nsls.ed.gov/nsls_SA/SaEcWelcome.do

You should receive repayment information from your loan servicer approximately 3 months after you leave school. If you do not receive this information, **it is your responsibility to contact the US Dept of Education or loan servicer before the end of your grace period to arrange for the repayment of your loan.** It is important that you plan for the repayment of your loan. You will have an opportunity to estimate your monthly payment as you proceed through the online counselling session.

Loan Repayment

Federal Aid loans are specifically to cover the cost of education. The primary cost of education is tuition, followed by associated expenses. Each loan has a grace period of 6 months. This means that six months from the date of your course completion (i.e. the last day of your course, as against your graduation day), you will be required to begin repayments. **You must check with the US Dept of Education for full details on the repayment of your loan.**

Default

If you default on your loan (fail to make repayments) and are delinquent for more 270 days, a report is made to all national credit bureaus which will result in potential garnishment of wages, inability to secure other forms of credit which will include credit cards, mortgages or other loans. You will also remain ineligible for all other types of financial aid. Defaults are also reported to Internal Revenue Services and the US Dept of Education may proceed with actions in order to recover defaulted loan funds.

Your Responsibilities

- Notify the US Dept of Education of any changes in your status, including enrolment, graduation, changes to your address, telephone number and e-mail.
- Notify the National University of Ireland, Galway and the Financial Aid Co-ordinator at NUI Galway of any change to your term-time, vacation and permanent correspondence address and telephone number
- Notify the US Dept of Education if you fail to enrol at the National University of Ireland, Galway.
- Notify the National University of Ireland, Galway and the Financial Aid Co-ordinator at NUI Galway if you withdraw your Federal Aid application before the start of term or withdraw from NUI Galway after enrolment
- Complete Exit Counselling if you graduate or withdraw from your course of study
- Maintain Satisfactory Academic Progress
- Provide confirmation of Satisfactory Academic Progress prior to your 2nd Disbursement.

Appendix 1 – Requesting Additions to your ‘Cost of Attendance’

All students are eligible to add the cost of their flights to/from Ireland to their ‘Cost of Attendance’ if they wish, thereby increasing the amount they are eligible to borrow. On occasion, a student may also request loan funds to cover an additional study-related cost, for example, (in the case of a PhD student) the cost of an overnight trip deemed necessary as part of their research. ALL additions are subject to the following policy as detailed below. Please note, additions to your ‘Cost of Attendance’ are subject to ‘Professional Judgement’ which means they are at the discretion of NUI Galway.

POLICY: Additions to the ‘Cost of Attendance’ must be:

- **Directly related to study**
- **Approved in writing by your supervisor as an ‘essential element of your program of study’**
- **Fully documented (supporting documents should include screen-prints, invoices etc. as necessary)**
- **Budget conscious (think ‘hostel’ rather than ‘hotel’)**

How to request an addition

If you wish to make an addition to your ‘Cost of Attendance’ you must do the following:

1. Send me an **EMAIL** (Florinda.green@nuigalway.ie) detailing the addition you would like to make and estimating the amount of funds needed
2. Provide me with a **SIGNED & STAMPED LETTER** from your supervisor confirming that this addition (giving details of the addition) is ‘an essential element of your program of study’
3. Provide me with **SUPPORTING DOCUMENTS** for each item, which form the basis of the cost of your addition. For example: If you wish to add a flight from California to Ireland, you will need to go onto your preferred website for booking flights, get an estimate, take a screenprint and include that in your paperwork to me (see sample below). The same goes for accommodation etc.

IMPORTANT: Requests for additions which do not include the 3 items listed above (Email, Signed & Stamped Letter, Supporting Documents) will be AUTOMATICALLY REJECTED

The screenshot shows the ebookers.ie website interface. The search criteria are: Leave Tue 20 Dec 2011 Anytime | San Francisco (SFO) to Shannon (SNN) | Return Thu 5 Jan 2012 Anytime | Shannon (SNN) to San Francisco (SFO). The results table shows prices for one stop and two or more stops for various airlines.

	Multiple Airlines	Aer Lingus	Delta Air Lines	Air France	Virgin Atlantic	British Airways	American Airlines	Continental Airlines	Lufthansa
One stop	€770.50	€770.50	€810.11	€912.41	€916.45	€962.54	€976.30	€979.89	€979.89
Two or more stops									

Appendix 2 – SAP (Satisfactory Academic Progress) Policy

Satisfactory Academic Progress (SAP) is the term used to denote a student's successful completion of coursework toward a certificate or degree. The Federal Aid Administrator must monitor the progress of each student toward the completion of a certificate or degree in order to meet federal and state guidelines governing the administration of student financial assistance. Students who fall behind in their coursework or fail to achieve minimum standards for grade point average and completion of classes may lose their eligibility for all types of US Federal Aid administered by NUI Galway.

SAP Components

There are three components to SAP. Failure to comply with any component may result in a loss of aid eligibility. The three components are as follows:

1. **Minimum Grade Point Average (GPA)**
Satisfactory academic progress means that you are required to maintain an average of at least C grades in each semester.
2. **Completion Rate (Deficit Hours)**
While students are expected to enrol full-time to be eligible for financial aid, each student must successfully complete at least 75% of all credit hours attempted.
3. **Maximum Hours (Excessive Hours)**
Students are expected to complete their degree pursuits within a maximum timeframe. Students may not receive financial assistance beyond the following:
 - o 150% of degree program requirements

NUI Galway will check each student's SAP at the beginning of each Semester. Students can provide confirmation of SAP by providing a copy of their grades from the previous semester, or by having their supervisor complete an 'SAP Form' in the case of continuous assessment.

Students who are suspended due to failure to meet the SAP standards must have an appeal approved before they will receive financial aid.

SAP Probation

If students fail to meet academic standards, they will be issued a warning and will be permitted to receive financial aid for the next semester. However, after the one semester of probation, students who fail to meet any one or a combination of the SAP components will be ineligible for financial assistance.

Students may appeal ineligibility by providing information on extenuating circumstances, indicating what has changed to allow successful academic progress. If an appeal is granted, students may be placed on financial aid probation and asked to follow an academic plan that will lead to meeting minimum SAP requirements in the near future. If students do not meet the terms of probation, eligibility for financial aid will cease and all remaining aid will be cancelled. Subsequent appeals of the same nature are not permitted. Once a student falls from his/her academic plan and loses eligibility, the only way to regain eligibility for financial aid is to meet the SAP requirements.

Contact Information

Florinda Green
Federal Aid Administrator
International Office
National University of Ireland Galway
7 Distillery Road
Galway
Ireland

Phone: 011 353 91 495424

Fax: 011 353 91 495551

Email: florinda.green@nuigalway.ie

Web: <http://www.nuigalway.ie/international/fees/federalaid.html>

Glossary

COA = Cost of Attendance: Based on your anticipated costs, this defines the limit of how much you can borrow

EFC = Expected Family Contribution: This amount, which is reported on your SAR, affects how much you are eligible to borrow in Direct Subsidized loans. Your EFC is not taken into account when calculating how much you can borrow in Direct UNSubsidized loans or Direct PLUS loans.

FAFSA = Free Application for Federal Student Aid: This online application determines if you are eligible for Federal Aid.

FSA pin = Federal Student Aid pin

MPN = Master Promissory Note: Your signed 'promise to pay' to your lender

SAP = Satisfactory Academic Progress: You need to provide proof of 'Satisfactory Academic Progress' in order to receive your 2nd disbursement checks

SAR = Student Aid Report: This report is generated when you complete your FAFSA online

FAQs

Q. When can loans be disbursed?

A. Loan funds for Graduate students and second time borrowers can be disbursed 10 days prior to start of the loan period (i.e. the academic year)

• Loan Funds for first-time borrowers can be disbursed 1 day prior to the start of the loan period (i.e. academic year). [Page 8]

Q. Are loans done on a yearly basis or can I apply for the whole program in one go?

A. Loans are done per academic year.

Q. I am an American student but I have an EU passport. Do I qualify for EU-Fees?

The definition of an EU student for fee purposes is as follows:

EU nationals (i.e. holding an EU Passport/or Birth Certificate) who have been ordinarily resident* in an EU member state for at least three of the five years immediately preceding their entry to the third level course.

- 'ordinarily resident' excludes residency for educational purposes.

The EU/Non-EU fee status determined on entry to a course will be applied for the duration of the course.

An EU student who is dependent on financial assistance from a source outside of the EU will be treated as a Non-EU student for fee purposes, and accordingly, the full Economic Fee will be payable.

In order to be eligible for EU fee rates they must qualify through Nationality or Residency.

- (a) Nationality: If the student holds EU Nationality or official refugee status, and has received ALL of his/her full-time post-primary education in the EU, they are eligible for the EU rate of fees. This applies even if the student has not been resident in the EU for three of the five years immediately prior to university entry.
- (b) Residence: Irrespective of (A) above, if the student's principal residence for the purpose of taxation has been in an EU member state for at least 3 of the 5 years immediately prior to university entry, they may be eligible for the EU rate of fees. Prior residence as a full time student, does not necessarily ensure eligibility for the EU rate of fees.

Q. Where can I find out about other funding options available to US students?

A. Please see our 'Funding opportunities for International students' page on our website at <http://www.nuigalway.ie/international/fees/intfunding.html>



FEDERAL LOAN REQUEST 2011-12

Instructions

Please complete **Section 1** of this form when applying for a loan. On receipt of all of your paperwork (see checklist at end of Section 1), you will be provided with a 'Cost of Attendance' via email. This will inform you of how much you are eligible to borrow. Having reviewed your 'Cost of Attendance', you can then complete Section 2 of this form indicating how much you would like to borrow.

SECTION 1

STUDENT DETAILS

Student Name (Please PRINT): _____

Social Security Number: _____ Date of Birth (dd/mm/yy): _____

Student Phone: _____

Student Email (the one you check regularly): _____

PAC / Student ID (Write 'pending' if you do not have it yet): _____

PROGRAM DETAILS

Undergrad / PostGrad (Please circle as appropriate)

Program of Study (Code & Description): _____

Length of Program in years: _____ Current Year of Study: _____

Fees Amount (if known): _____

Mode of Study (Please circle): Full-Time Part-time Less Than Half-Time

Anticipated Program Completion Date (mm/dd/yyyy): _____

Study Period (Please circle): 9 months 12 months

(For example, a student who adheres to our standard terms beginning in Sept and finishing in April/May would be considered to be doing a '9 month' study period. A Masters student who is writing a thesis over the summer would be considered to have a '12 month' study period)

ADDITIONAL FUNDING

Are you in receipt of additional funding, e.g. a scholarship, fellowship, or other student loan?
If so, please give details below:

Source of Funds: _____

Type of Funds: _____

Amount of Additional Funds per year (Enter US dollar / Euro amount): _____

SIGNATURE: _____

DATE: _____

REQUIRED PAPERWORK CHECKLIST

Please also supply the following when you submit Section 1 of this form

- † A copy of your acceptance letter from NUIG, OR your PAC student application ID
- † A copy of your academic qualifications

SECTION 2

****** ONLY COMPLETE THIS AFTER YOU HAVE RECEIVED YOUR 'COST OF ATTENDANCE' EMAIL FROM NUIG ******

To:
Federal Aid Administrator
International Office
National University of Ireland
Galway
Ireland

To Whom It May Concern:

Re: Loan Application for _____
(insert your Name and Student ID here)

This is to indicate that I would like to borrow the following:

Direct Loans

\$_____ available in Direct Subsidised loans
(please enter US dollar amount; 'maximum' is not acceptable)

And

\$_____ available in Direct Unsubsidised loans
(please enter US dollar amount; 'maximum' is not acceptable)

And

PLUS and /or Private loan

\$_____ available in PLUS and / or Private loans
(please enter US dollar amount; 'maximum' is not acceptable)

Yours sincerely

YOUR NAME / Signature

DATE

Federal Loan SAP (Satisfactory Academic Progress) form Academic Year 2011/12

What constitutes ‘Satisfactory Academic Progress’?

“In order to make Satisfactory Academic Progress you must achieve a C grade average in the first semester’s modules” (Federal Regulation)

This form should be completed by the student, signed and stamped by their tutor and sent to:

Florinda Green, International Office, NUI Galway.

I confirm that (*student name*) _____

Email Address _____

Student I.D Number _____ Date of Birth _____

Is currently attending the following full-time program at National University of Ireland Galway

Course Title _____

Year of Study _____

Expected date of completion of programme i.e. month and year of final exam _____

Tutor’s report

I confirm that the above named student has made:

- Satisfactory progress and should continue to receive Federal Loans to study at National University of Ireland, Galway
- Not progressed satisfactorily
- Taken leave of absence
- Withdrawn from the course

Any additional comments:

<p>Tutor: _____ <i>Name in block capitals</i></p> <p>Email Address: _____</p> <p>Tutor’s signature: _____</p> <p>Date _____</p>	<p><i>University Stamp</i></p> <p>NOT VALID WITHOUT STAMP</p>
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Electronic Funds Transfer From Fees Office, NUI Galway

'To' Account Details (Enter your name, address below):	
Account Details:	
Beneficiary Name:	
Beneficiary Address:	
Street:	
City:	
NUI Galway Student ID Number:	
The following info can be found on your bank statement:	
IBAN:	
NSC (National Sort Code):	
Account No. of Beneficiary:	
Country Code:	
The following info can be found on your bank statement:	
Swift Address:	
Bank Name:	
Bank Address:	
Street:	
City:	
This section below will be completed by the Fees Office:	
Payee Narrative:	Federal Aid 'Refund' from NUI Galway Fees Office
Payment Details:	
Payment Amount:	
Value Date:	