



OÉ Gaillimh
NUI Galway

US Federal Student Aid Application Guide 2021-22

National University of Ireland, Galway

9th March, 2021

Federal Aid Office,
International Office'
7 Distillery Road,
National University of Ireland, Galway,
Galway,
Ireland.

WELCOME

Dear Federal Aid Applicant,

We have compiled this document describing the process and necessary steps you must undertake to ensure your Federal Aid is organized successfully. This will ensure that these loans from the United States of America will arrive on time at the beginning of each term.

If this is your first experience with Federal Aid, we recommend reading through the following website providing useful information about US Loans:
www.studentaid.ed.gov

As a Foreign School, this process may differ slightly to what you may be used to. In particular, I would like to highlight that no foreign school is eligible to process Pell Grants. This is not an NUI, Galway policy. I cannot offer further assistance with regards to grants. I would suggest bringing this up with your federal representatives to Congress.

For more information see:

www.studentaid.ed.gov/sa/prepare-for-college/choosing-schools/types/international

The US Department of Education (DOE) Federal School Code for NUI, Galway is **G12766**. Using Federal Direct Subsidised/Unsubsidised and PLUS Loans, eligible students can borrow up to the full Cost of Attendance (COA) each year. Certificates, Diplomas and distance learning programmes are not eligible for US Federal Loans. Students studying these types of programmes, who require financial assistance, must investigate private loans.

Please familiarize yourself with this process which is described in detail in this document and use this as a reference throughout your application. This will ensure your Federal Aid loan money arrives in Ireland in a timely manner. We look forward to assisting you through this process and welcoming you to the NUI, Galway Campus.

Introduction

Federal Aid at NUI Galway 2021-22

NUI Galway School Code: G12766

Under the 'William D. Ford Direct Loan' Program, eligible students can obtain Subsidized & Unsubsidized Direct loans, and Direct PLUS loans directly from the US Department of Education. Loans are intended to cover your tuition fees and living costs during your period of study. Eligible loan amounts are determined by the university.

WHO: Federal Aid is available to full-time Degree, Masters, and PhD students only. Students here for one semester only should speak to the Financial Aid Office of their home university if they have questions regarding Federal Aid.

WHAT: US Government Loans (not grants) for eligible US citizens (or eligible non-citizens).

WHEN: Loans are for the duration of your academic year (you will receive 50% of your loan each semester). Deadline for applications is **July 1st**.

Please note that NUI Galway, as a foreign school, is not automatically notified when a FAFSA application is made.

WHERE: Applications (signed and dated) with relevant backup must be **emailed to federalaid@nuigalway.ie by July 1st** to allow time for processing.

HOW: By following the instructions in this guide.

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 shortcuts or fast-track any applications.

Please plan early - the process takes time.

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Should you have any questions or concerns regarding the contents of this document, please email federalaid@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 US 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 Programs

- Degree (Undergraduate or Postgraduate)
- Masters
- PhD

NON-eligible Programs

- Nursing
- Higher Diploma
- Programs with any portion based in the US
- Programs at the Burren College of Art

Federal Aid Loan Types

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

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

Direct Loans

These are fixed-rate student loans from the US Department of Education for undergraduate and graduate students attending college at least half-time. Applicants do not need to complete a credit check in order to apply for Direct Loans. There are two types of Direct Loan: Subsidized and Unsubsidized.

Direct Subsidized Loans are federally guaranteed loans. 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. Only undergraduate students are eligible for Subsidized Loans. The student's EFC (Estimated Family Contribution) as calculated on their FAFSA (Free Application for Federal Student Aid) will be taken into account in determining how much the student is eligible to borrow.

Direct Unsubsidized Loans are federally guaranteed loans. Interest does accrue from the time the loan is disbursed to the school. Both undergraduate and graduate students may be eligible for Unsubsidized Loans.

For these types of loans there are limits to the amount of money you can borrow, determined by your dependency status and year of study, as follows:

DEPENDENT STUDENTS

	Annual Loan Limits
First Year	\$5,500 (\$3,500 Subsidized loan & \$2,000 Unsubsidized loan)
Second Year	\$6,500 (\$4,500 Subsidized loan & \$2,000 Unsubsidized loan)
Third Year and Beyond	\$7,500 (\$5,500 Subsidized loan & \$2,000 Unsubsidized loan)

INDEPENDENT STUDENTS

	Annual Loan Limits
First Year	\$9,500 (\$3,500 Subsidized loan & \$6,000 Unsubsidized loan)
Second Year	\$10,500 (\$4,500 Subsidized loan & \$6,000 Unsubsidized loan)
Third Year and Beyond	\$12,500 (\$5,500 Subsidized loan & \$7,000 Unsubsidized loan)
Graduate or Professional	\$20,500 (\$0 Subsidized loan & \$20,500 Unsubsidized loan)

For interest rates, please refer to: <https://studentaid.gov/understand-aid/types/loans/interest-rates>

Direct Loans have a limit, therefore, students typically take out Direct PLUS Loans (details on next page) in addition to their Direct Loans to cover the full costs associated with their tuition fees and living costs while studying.

Direct PLUS Loans

Please indicate on your application if PLUS Loans are required.

This type of loan is available from the US Department of Education and comes in two forms:

Parent PLUS Loans can be taken out by the parents of a dependant undergraduate student (as defined by the US Department of Education), if they meet certain credit guidelines.

Graduate PLUS Loans can be taken out by an independent graduate student if they meet certain credit guidelines.

Unlike Direct Subsidized and Unsubsidized loans, Direct PLUS Loans require that the applicant pass a credit check.

Loan Type	Interest Rate
Direct PLUS Loans (Parents and Graduates or Professional Students)	https://studentaid.gov/understand-aid/types/loans/interest-rates

-----Typically a student will have a combination of loans. See examples below.

EXAMPLE 1 – Dependent Undergraduate

Steve, the Straight-forward Student, is a 1st year undergraduate doing a Bachelor of Arts. NUI Galway has calculated that his tuition fees and livings costs (accommodation, food, books, transport, etc.) from September to May will be \$37,000 USD. This is his 'COA' (Cost of Attendance) and is the maximum amount he can potentially borrow. Assuming his application is straight-forward (e.g. no existing loans, parent/s have good credit, etc.) he/his parent/s could borrow the following:

Subsidized Loan: \$3,500 *(max Subsidized Loan amount as determined by students year and dependency status)*
Unsubsidized Loan: \$2,000 *(max Unsubsidized Loan amount as determined by students year and dependency status)*
Parent PLUS loan: \$31,500 *(max Parent PLUS Loan amount is COA minus the Subsidized & Unsubsidized Loan amounts)*

TOTAL LOANS: \$37,000

When will Steve get his money? Steve submitted his Federal Aid application to NUI Galway on time (by July 1st) and didn't forget any paperwork so his loan is processed 'on time'. Once he has arrived and registered in late August/early September, NUI Galway can request his funds from the US Federal Reserve. Loan funds will be deposited directly into the university bank account. His tuition fees for Semester 1 will be deducted and then any remaining funds will be transferred to his Irish bank account. He can expect to see the money in his account around mid-September. As his academic year finishes in May, he will get his 2nd loan disbursement in January (half-way through his academic year).

EXAMPLE 2 – Independent Postgraduate

Sally, the Straight-forward Student, is a 1st year postgraduate doing a Master of Arts. NUI Galway has calculated that her tuition fees and livings costs (accommodation, food, books, transport, etc.) from September to August will be \$40,000 USD. This is her 'COA' (Cost of Attendance) and is the maximum amount she can potentially borrow. Assuming her application is straight-forward (e.g. no existing loans, good credit, etc.) she could borrow the following:

Subsidized Loan: \$0 *(postgraduate students are not eligible for Subsidized Loans)*
Unsubsidized Loan: \$20,500 *(max Unsubsidized Loan amount as determined by students year and dependency status)*
Grad PLUS Loan: \$19,500 *(max Grad PLUS Loan amount is COA minus the Unsubsidized Loan amount)*

TOTAL LOANS: \$40,000

When will Sally get her money? Sally submitted her Federal Aid application to NUI Galway on time (by July 1st) and didn't forget any paperwork so her loan is processed 'on time'. Once she has arrived and registered, NUI Galway can request her funds from the US Federal Reserve. Loan funds will be deposited directly into the university bank account. Her tuition fees for Semester 1 will be deducted and then any remaining funds will be transferred to her Irish bank

account. She can expect to see the money in her account around mid-September. As her academic year finishes in August, she will get her 2nd loan disbursement in March (half-way through her academic year).

EXAMPLE 3 – Disorganized Postgraduate

Sean, the disorganized Student, is a 1st year postgraduate doing a Master of Arts. Sean sent his application in by the deadline but didn't use the handy checklist and forgot to include some documents. Sean receives an email requesting the missing documents and then his application goes to the back of the queue. He sends the missing documents a few days later but his application is now queued behind 70 others. As a result, his loan is delayed and he receives no funding until late October. The checklist is on the last page of the Federal Aid Application form – **PLEASE USE IT.**

Private Loans

Eligible students at NUI Galway can apply for private loans. Private loans can be taken out with a bank/lender subject to the applicant's credit rating and often require a co-signor. These are usually at commercial rates which may be less favourable than Federal Aid loan rates. They need to be certified by the educational institution and are also subject to the maximum 'Cost of Attendance' as calculated by the university. The University will work with whichever private lender you decide to use, if they are willing to work with us. However, the vast majority of lenders do not consider foreign schools eligible for student loans. The University currently works with Sallie Mae, who offer a SMART Option Private Loan. You can apply online at www.salliemae.com and then the school certifies the loan amount. Please note that Wells Fargo do not offer private loans for students studying outside the USA.

IMPORTANT

Education Loans (Direct, Direct PLUS and any Private loan) are explicitly to cover the primary costs of education (tuition, student accommodation, food, books/supplies, commuter travel) and cannot exceed your 'Cost of Attendance' (i.e. the educational institution's official estimate of your tuition and living costs for that year). **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. 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. Borrow what you need, but remember you have to repay it.

Let's get started...

We recommend that you set aside a few hours to go through the application to ensure that you have sufficient time to complete both the written forms and the online portions. If you have any questions, we are happy to answer them but you need to have read this guide first. Please email questions to federalaid@nuigalway.ie.

The Student Loan Application Process - OVERVIEW

Overview

Step 1: After filing your taxes, complete your Free Application for Federal Student Aid (FAFSA) online.

Please note: NUI Galway is not notified when your FAFSA application is made.

Step 2: Review your 'Student Aid Report' for issues.

Step 3: Complete the 'Application for Federal Aid' (available at the end of this document).

Step 4: Email of all the required documents to federalaid@nuigalway.ie **by July 1st.**

Step 5: NUI Galway will email you confirming how much you are eligible to borrow.

Step 6: NUI Galway originates and schedules your loan.

Step 7: Register for your program at NUI Galway (after you arrive).

Step 8: Open an Irish Bank account

Step 9: Complete EFT form on pg 28 of this guide and email this as an attachment to federalaid@nuigalway.ie

Success! Loans are disbursed (50% each semester). Tuition Fees are deducted. Excess funds are transferred to your bank account.



IMPORTANT – Timing, Payment of Deposit and Tuition Fees

- 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 1st July).
- Federal Aid loans are disbursed in two disbursements. This typically means that you receive 50% of your loan at the beginning of each term (or at six month intervals for students on 12-month programs). 50% of tuition fees are deducted each term.
- You must pay your tuition fee deposit before the start of term to secure your place.
- If you have been approved for Federal Aid loans (i.e. you have received your 'Award Letter' and 'Cost of Attendance' emails from NUI Galway) and they are sufficient to cover your full tuition fees, then the Fees Office will defer your tuition fee payment until your loan funds are available.

The Student Loan Application Process - DETAILS

Step 1

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

After you have filed your taxes in April, you must establish your eligibility for Federal Aid 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).

IMPORTANT: The SAR is NOT sent directly to NUI Galway from FAFSA. Notifications generated by the FAFSA website are intended for students at domestic schools. We do not get notified of your FAFSA application. You must complete the application process below or your loan will not be processed. NUI Galway will access your SAR online using your SSN.

Step 2

Review your 'Student Aid Report' for issues

When you have submitted your FAFSA, it will produce your SAR (Student Aid Report). You must review your Student Aid Report for any potential issues as they can cause substantial delays if not dealt with. On the top right corner of the 1st page of your SAR, you will see your Social Security Number and below it your EFC (Estimated Family Contribution), e.g. 'EFC: 450'. **If there is a letter 'C' next to your EFC then it means that there are 'Comments' on your SAR which need to be resolved.** The 'Comments' section is at the end of your SAR and will explain the issue in detail. Any issues should be resolved and a new Student Aid Report issued to you before you continue with your application. For advice on resolving issues with your SAR please email FederalStudentAidCustomerService@ed.gov. (**Note:** Comments not accompanied by a 'C' on the 1st page are informational and typically do not require action).

Step 3

Complete the 'Application for Federal Aid' (available at the end of this document)

Complete the Federal Aid Application form, following the instructions for the online portions as required. Please do not leave anything blank.

Step 4

Send us all of the required documents by email to federalaid@nuigalway.ie by **JULY 1st** (see 'Application Checklist' on page 27)

Incomplete applications will be rejected. The only exception to this rule is transcripts which can be sent later if unavailable at the time you apply. **Applications received after July 1st may be subject to delays.**

Step 5

NUI Galway will send you an 'Award Letter' (i.e. an email confirming how much you are eligible to borrow)

Based on the financial data provided, we will determine how much you are eligible to borrow. You will receive an 'Award Letter' email from us with details and a further email with your itemized 'Cost of Attendance'. If you wish to change loan amounts or cancel your loan, you must contact this office by emailing federalaid@nuigalway.ie as soon as possible.

Step 6

NUI Galway originates your loan

NUI Galway generates your loan in the US Department of Education's loan system, and allocates a date for the disbursement of your funds. This 'disbursement date' is usually towards the start of September.

Step 7

Register

We can't request your funds from the US Federal Reserve until you register. Once requested, funds take approximately 5 days to come from the Federal Reserve, so the sooner you register the better.

Step 8

Open an Irish bank account

If you do not already have an Irish bank account, you need to open one as soon as possible. All applicants (including those who have previously provided bank details) should complete the banking form at the end of this guide, and return it to the Federal Aid Administrator (International Office) as soon as possible.

Success!

Loans are disbursed. Tuition Fees are deducted. Excess funds are transferred to your bank account.

Fifty percent of your loan funds are disbursed directly to the University each semester. Tuition Fees are deducted (50% each semester) and any excess funds are transferred to your Irish bank account.

Loan Disbursement

Enrolment status

- Before your loan funds can be released, you must:
 - **Have paid your tuition fees deposit**
 - **Be fully registered**
- You must continue to be enrolled at the University in order to remain eligible for Federal Aid.

Implications of disbursement regulations for students

- Students in receipt of Federal Aid loans can defer payment of their Tuition Fees (aside from the deposit) until their loan funds come in **IF** the loan funds are sufficient to cover tuition fees for that academic year.
- Tuition fees will automatically be deducted from your 1st loan disbursement (50% of your Tuition Fees) and any excess refunded to you. The remaining 50% of your tuition fees will be deducted in Semester 2 when your 2nd disbursement comes in.
- If your loan funds are sufficient to cover your tuition fees, you will not be charged 'late fees' while waiting for your loan funds to arrive. We liaise with the Fees Office in regard to your outstanding fees.
- If your loans will only cover a portion of your tuition fees, for example 60%, then you must pay the outstanding 40% of your tuition fees upfront at the start of the year.

Satisfactory Academic Progress (SAP)

While in receipt of US Federal Direct Loan funds, you are required to maintain Satisfactory Academic Progress (SAP), which means you are required to achieve a minimum C grade point average (or equivalent, as determined by the University). You must also complete your course of study in a timely manner and within 150% of the published timeframe for that programme.

All students in receipt of US Federal Aid who are attending courses of two years or more will be assessed for SAP at the end of each academic year. Failure to maintain SAP may result in the loss of eligibility to receive Federal Student Aid. Students who lose eligibility and have FSA suspended have the right to appeal within 14 days of notification of the decision.

Students attending courses of one year in length are assessed at the end of the first semester. Students who fail to make SAP at the end of the first semester or payment period will be given a Financial Aid Warning. Financial Aid Warning status allows the student to receive Federal Student Aid (FSA) for the following semester but requires them to regain SAP during that semester. Failure to restore SAP will result in the loss of eligibility to receive FSA.

On one year programmes where end of term exams are not provided, and in the case of research based degree programmes, a tutor or supervisor will complete a SAP form. SAP forms will be emailed to students at the end of each semester or payment period.

Students who lose eligibility due to failure to maintain SAP may appeal the decision. Please see Appendix 4 for NUI Galway's SAP Policy.

Withdrawal and the Return of Federal Aid Loan Funds

US Federal Loans: Return to Title IV (R2T4) Policy

US federal law specifies that, should a student withdraw from their programme of study, the National University of Ireland, Galway, must complete a Return to Title IV (R2T4) calculation and arrange for any 'unearned' loan funds to be returned to the US Department of Education. For R2T4 purposes, a Leave of Absence (LOA) is deemed to be a withdrawal. (See further detail and definitions below).

An LOA is a temporary interruption in a student's programme of study and is equivalent to a suspension or withdrawal of status at the National University of Ireland, Galway.

This policy covers the following topics:

- National University of Ireland, Galway's procedure for withdrawing or taking leave of absence.
- National University of Ireland, Galway's fee refund policy.
- Requirements regarding the treatment of Title IV funds when a student withdraws or takes leave of absence.

The policy should enable students to:

- Determine the procedures for withdrawing and the financial consequences of doing so;
- Estimate how much Federal Student Aid (FSA) he or she will retain, and how much he or she may have to return, upon withdrawing;
- Understand the difference and interaction between the University's refund policy and the Federal Return requirements;
- Understand how the University might adjust a student's charges to take into account any return of FSA funds the University might be required to make;
- Understand that if he or she withdraws, University charges that were previously paid by FSA funds might become a debit that the student will be responsible for paying;
- Understand the effects that a failure to return from LOA may have on loan repayment terms, including the expiration of the grace period.

This policy will also be used when calculating the return of funds to the US Department of Education for reasons other than withdrawal/leave of absence. The policy will be applied when a student completes or graduates earlier than anticipated; when a student becomes ineligible for federal aid at the National University of Ireland, Galway, following changes to their enrolment or other factors; or for any other reasons that federal aid funds are returned to the US Department of Education.

National University of Ireland, Galway, Procedure: Withdrawal or Leave of Absence (LOA)/Suspension:

Students should follow the withdrawal or suspension process within their college or school. Normally this will involve meeting with Senior Academic Staff and/or the Academic Registrar, and potentially also the Dean and/or Welfare Team. A formal letter will be sent once the request has been approved, setting out any terms and conditions.

Students funding their studies through US federal student loans are required to inform the Federal Aid Administrator of their withdrawal at the same time as notifying their college/school.

National University of Ireland, Galway, Policy: Refunds of Fees

The amount of Title IV funds due for return as a result of a withdrawal is calculated independently of the tuition fee liability charged by the University.

Withdrawal and the Return of Federal Aid Loan Funds

Who to notify:

If you withdraw or fail to attend your program, you MUST inform the Federal Aid Administrator in NUI Galway and the US Department of Education no later than five working days after withdrawal. Students who withdraw from their program of study are required to inform the University in writing, so please call in to see the Federal Aid Administrator 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 program of study, before and up to a point in time when 60% of your program of study has expired, the University is required, in accordance with federal regulations, to return any “unearned” loan funds disbursed on your behalf, to the US Department of Education. Students (in receipt of Federal Loans) who withdraw from their course of study are not eligible for a 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 Department of Education requires the University to return some or 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 Department 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.

Example:

Student A borrows \$10,000 which she puts towards her tuition fees. She withdraws from her course 45% of the way through the program. As a result:

- 45% of the loan is kept by the university as “earned”
- 55% of the loan must be returned to the USDE as “unearned”
- The student does not get to keep any of the loan

Federal Loan Funds are returned in the following order:

1. Federal Direct Unsubsidized loans
2. Federal Direct Subsidized loans (awarded to undergraduates only as of 2012/13)
3. Federal PLUS and Grad PLUS loans

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 of your tuition fees as the University has maintained your study place, and allocated resources thereof for your academic progress. No return of Federal Loan Funds is required if a student withdraws having completed 60% of the loan period.

Exit Counselling:

If you withdraw from your course of study at any point during the current academic year, the US Department of Education will be notified and you will be required to complete Exit Counselling via <https://studentloans.gov>.

Once the student has completed more than 60% of the payment period, all the assistance that the student was scheduled to receive for that period is considered to have been earned.

If the student received more assistance than was earned, the excess funds must be returned to the US Department of Education by the University and/or the student. If the student received (or the University received on the student’s behalf) less assistance than the amount earned, the student may be able to receive those additional funds as a post-withdrawal disbursement. The requirements for Title IV program funds when students withdraw are separate from the University’s refund policy. Therefore, the student may still owe funds to the University to cover unpaid institutional charges. The University may attempt to collect from the student any Title IV program funds that the University is required to return.

Students who do not attend even initial lectures or seminars are ineligible to receive any Title IV funds and all loan proceeds will be returned to the US Department of Education. The student will be liable for any fees or outstanding balances owed to the college or University.

Unofficial withdrawals

An unofficial withdrawal occurs when a student ceases to attend the University, but the University has not received notice of this from the student. College administrators are required to advise the Federal Aid Administrator of any unofficial withdrawals of federal loan recipients. For R2T4 purposes, the Federal Aid Administrator will use the last verifiable date of attendance at an academically-related activity.

The unofficial withdrawal will then follow the normal procedure for returning Title IV loan funds.

Further Information:

Please contact for more information - federalaid@nuigalway.ie

Consult: www.studentaid.ed.gov

When you have graduated

Exit Counselling

Federal regulations require that all Direct Loan borrowers who graduate or withdraw from their program 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://studentloans.gov> by selecting 'Exit Counselling' in the 'Tools and Resources' section.

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 Department of Education or loan servicer before the end of your grace/deferment 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/deferment period of 6 months. This means that 6 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 Department 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 than 270 days, a report is made to all national credit bureaus, which will result in potential garnishment of wages, and an 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 Department of Education may proceed with actions in order to recover defaulted loan funds.

Your Responsibilities

- Notify the US Department 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 Federal Aid Administrator at NUI Galway of any change to your term-time, and permanent correspondence address and telephone number.
- Notify the US Department of Education if you fail to enrol at the National University of Ireland, Galway.
- Notify the National University of Ireland, Galway and the Federal Aid Administrator 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', as requested.

APPENDICES

Appendix 1 - Breakdown of Allowable Costs Applicable in your 'Cost of Attendance'

	Per Month EURO	9 Month Program EURO	12 Month Program EURO
Accommodation	€800	€7200	€9600
Food	€270	€2430	€3240
Books	€60	€540	€720
Clothes/Laundry	€60	€540	€720
Recreation	€180	€1620	€2160
Miscellaneous	€100	€900	€1200
GNIB Registration	-	€300	€300
Transportation – Out of State	-	As per Applicant	As per Applicant
Computer		€500	€500
Phone	€50	€450	€600
TOTAL 'ALLOWABLE COSTS': (not including Tuition)		€14480	€19040

Appendix 2 – Annual Loan Limits for Direct Loans

DEPENDENT STUDENTS

First Year

Second Year

Third Year and Beyond

Annual Loan Limits

\$5,500 (\$3,500 Subsidized loan & \$2,000 Unsubsidized loan)

\$6,500 (\$4,500 Subsidized loan & \$2,000 Unsubsidized loan)

\$7,500 (\$5,500 Subsidized loan & \$2,000 Unsubsidized loan)

INDEPENDENT STUDENTS

First Year

Second Year

Third Year and Beyond

Graduate or Professional

Annual Loan Limits

\$9,500 (\$3,500 Subsidized loan & \$6,000 Unsubsidized loan)

\$10,500 (\$4,500 Subsidized loan & \$6,000 Unsubsidized loan)

\$12,500 (\$5,500 Subsidized loan & \$7,000 Unsubsidized loan)

\$20,500 (\$0 Subsidized loan & \$20,500 Unsubsidized loan)

Appendix 3 – Requesting ‘Additional Funds’ on 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 requests for additional funds, with the exception of 2 return flights to Ireland, 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**
- **Fully documented (supporting documents should include screen-prints, invoices, etc. as necessary)**
- **Budget conscious (think ‘hostel’ rather than ‘hotel’)**
- **Approved in writing by your supervisor as an ‘essential element of your program of study’**

How to request an addition

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

1. Send an **EMAIL** (federalaid@nuigalway.ie) detailing the addition you would like to make and estimating the amount of funds needed.
2. Provide **SUPPORTING DOCUMENTS** for each item, which form the basis of the cost of your addition. For example, if you wish to add a flight to attend a conference, you will need to go onto your preferred website for booking flights, get an estimate, take a screen print, and include that in your attachments (see sample below). The same goes for accommodation, etc.
3. You will need to provide 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’.

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

Appendix 4 – SAP (Satisfactory Academic Progress) Policy

In order to be eligible for US Federal Student Aid (FSA) you must maintain 'Satisfactory Academic Progress' (SAP) for the duration of your degree course. The Federal Aid Administrator must monitor the academic progress of each student in receipt of US FSA in order to determine continuing eligibility. Students who fall behind in their coursework or fail to achieve minimum academic standards may lose their eligibility for US Federal Aid administered by NUI Galway.

SAP Components

There are two components to SAP, **Qualitative** and **Quantitative**. Failure to comply with either component may result in a loss of eligibility to receive FSA.

The Qualitative Component of SAP requires that you maintain a Minimum Grade Point Average (GPA) equivalent to a 'C' grade, or an academic standard determined by the university to be consistent with progression towards graduation. The same academic standards apply for SAP for students in receipt of US Federal Funds as apply for other students who are not in receipt of US FSA.

The Quantitative Component of SAP requires that you progress through your course of study at a pace which will enable you to graduate in the appropriate timeframe for your course and that you complete all the requirements for graduation in not more than 150% of the advertised timeframe for your particular academic programme. 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. Students who attend less than half-time do not meet the Quantitative component of SAP and are therefore not eligible for US FSA.

Students who withdraw from, or fail to complete required courses or modules are considered not to meet SAP. Students who are required to repeat failed courses or modules are not eligible for US FSA in respect of those courses. However, a student who is permitted to retake a failed examination before the commencement of the following academic year, and who passes, will be permitted to advance without loss of SAP.

Credit for prior learning at another institution is assessed in the academic period in which it is applied and in accordance with SAP standards.

NUI Galway will assess all students in receipt of US Federal Aid at the end of each academic year, apart from students on one year courses who will be assessed at the end of each semester. NUI Galway's SAP Policy is in line with NUI Galway's academic policy, i.e. if the University allows you to progress then you will typically be allowed to continue to receive Federal Aid within the constraints of the two SAP academic components above. The academic standards applied for SAP are the same as the standards applied by the University for progression towards graduation. You must pass all required courses and core modules in each semester in order to progress to the next academic year and you must complete your studies within 150% of the program length, meaning, for example, you cannot take longer than 6 years to complete a 4 year program.

All periods of a student's enrolment count when assessing SAP, even periods when the student did not receive any Federal Loan Funds.

For details of university academic marks and standards please see:

http://www.nuigalway.ie/media/registry/syllabus/files/qa228_undergraduate_marks_and_standards.pdf

http://www.nuigalway.ie/media/registry/syllabus/files/qa236_postgraduate_marks_and_standards.pdf

Financial Aid Warning:

Students on a course with a duration of more than one year who fail to make SAP are given a Financial Aid Warning to return to good academic standing in advance of the second sitting exams (held prior to the start of the next academic year) or risk losing eligibility to receive Federal Aid.

A student who fails to meet SAP standards at the end of the academic year will be notified by email that they are ineligible for further disbursements of US student loans. A student can regain eligibility by submitting a successful appeal to be placed on probation, or by taking action that brings them into compliance with the SAP standards.

Students on one year degree courses who fail to make SAP during the first semester are given a Financial Aid Warning to return to good academic standing during the following semester or risk losing eligibility to receive Federal Aid. Students on a Financial Aid Warning may receive Federal Aid for the following semester or payment period.

A student who fails to meet SAP standards during the following semester will be notified by email that they are ineligible for further disbursements of US student loans. A student can regain eligibility by submitting a successful appeal to be placed on probation, or by taking action that brings them into compliance with the SAP standards.

Appeals Process & SAP Probation:

Students who have eligibility for FSA suspended due to failure to meet the SAP standards may appeal the decision within fourteen days of receiving notification. Students may appeal ineligibility by providing information on extenuating circumstances which may have caused a deterioration in academic performance, and by indicating what has changed in order to bring about SAP. In this event, extenuating circumstances must be serious in nature, such as illness or a death in the family, and documentary evidence must be provided. Frivolous or spurious reasons will not be considered and will result in denial of the appeal. 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. Students on SAP Probation are eligible to receive FSA. 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 FSA is to meet the SAP requirements.

SAP Appeals Panel:

The SAP Appeals Board, of three persons, is selected from a panel of senior administrative and academic staff of NUI Galway.

Decisions of the SAP Appeals Board are final.

Appendix 5 – Aggregate Limits

This is the upper limit of how much you can borrow for all your years of study combined.

Aggregate Limits				
	Subsidized	Unsubsidized	Combined	Note
Postgrad	\$65,500	\$73,000	\$138,500	No more than \$65,500 of the combined amount may be in subsidized loans. The graduate debt limit includes sub & unsub loans received for undergraduate study.
Dependent Undergrad	\$23,000	\$8,000	\$31,000	No more than \$23,000 of the combined amount may be in subsidized loans.
Independent Undergrad	\$23,000	\$34,500	\$57,500	No more than \$23,000 of the combined amount may be in subsidized loans.

Appendix 6 - Summary of Documents Required to Apply for Federal Aid

- Your Student Aid Report (SAR), which is produced when you complete your FAFSA
- A copy of your acceptance letter from 'NUI, Galway'
- A copy of your academic qualifications (i.e. diploma or transcripts)
- A completed 'Federal Aid Loan Application' (form available at end of this guide)
- Your completed FAFSA (Free Application for Federal Student Aid) via <http://www.fafsa.ed.gov>
- Your signed Master Promissory Note (MPN) via <http://www.studentloans.gov/>
- For Direct PLUS loans, your signed MPN and Credit Check by selecting 'Complete PLUS Request Process' via <http://www.studentloans.gov/>
- Proof of Entrance Counselling completed via <http://www.studentloans.gov/>

Contact Information

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

Phone: 011 353 91 495424 or 011 353 91 492505 (please note that email is preferable, particularly during periods of Covid19 restrictions)

Fax: 011 353 91 495551

Email: federalaid@nuigalway.ie

Web: <http://www.nuigalway.ie/international-students/feesfinance/federalaid/>

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 = Federal Student 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 loan disbursement.

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), but you must first be registered.
Loan Funds for first-time borrowers can be disbursed 1 day prior to the start of the loan period (i.e. academic year) but you must first be registered.

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?

A. 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-students/feesfinance/internationalscholarships/>.

Q. Other than interest, is there a charge for this loan?

A. There is a loan fee on all Direct Subsidized and Unsubsidized Loans. The loan fee is a percentage of the amount of each loan you receive. For details on loan origination fees please see <https://studentaid.ed.gov/types/loans/interest-rates#are-there-any-other-fees-for-federal-student-aid>.

Q. How do I pay back my loans?

A. When you receive your first Direct Loan, you will be contacted by the servicer for that loan (you repay your loan to the loan servicer). Your loan servicer will provide regular updates on the status of your Direct Loan, and any additional Direct Loans that you receive. If you're not sure who your loan servicer is, you can look it up on https://nslds.ed.gov/nslds/nslds_SA/.

Q. When do I begin repaying my loans?

A. After you graduate, leave school, or drop below half-time enrolment, you will have a six-month grace/deferment period before you begin repayment. During this period, you'll receive repayment information from your loan servicer, and you'll be notified of your first payment due date. Payments are usually due monthly.

Q. Is there any penalty for repaying the loan early?

A. There is no penalty if you pay back your federal loan early, so if you find you have borrowed more than you need, it's a good idea to pay down the loan.

Q. My transcripts aren't available yet but I don't want to omit them from my application packet.

A. If your transcripts are not available, please put a note on your application indicating that this is the case and that they will be sent once available. We can start the loan process without transcripts but your loan **will not** be originated until your transcripts have been received.

Q. How can I show immigration that I have paid my tuition fees in order to enter the country?

A. Email federalaid@nuigalway.ie requesting a 'Confirmation of Funding' letter for immigration purposes.



FEDERAL AID LOAN APPLICATION 2021-22

SECTION 1 – APPLICANT DETAILS

PERSONAL DETAILS

Student Name (Please PRINT): _____

Social Security Number: _____

Date of Birth (DD/MM/YYYY): _____

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

Student Phone: _____

Student Email: _____
(the one you check regularly)

Address: _____

PROGRAM DETAILS

• Undergraduate / Postgraduate (Please circle as appropriate)

• Program of Study: _____

• Study Period (Please circle): 9 months 12 months

(For example, a student who adheres to our standard terms beginning in September 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)

• **Will you be based in the US for any period during your program of study?**
YES / NO

• **If 'YES' please give details:**

• Length of Program in years: _____

• Upcoming Year of Study : _____
(e.g. 1st / 2nd / 3rd...)

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

• Mode of Study (Please tick):

- Full-Time
 Part-time
 Less Than Half-Time

EXPECTED FAMILY CONTRIBUTION

EFC: _____

Your EFC is shown at the top right hand corner of your SAR (i.e. your 'Student Aid Report', which is produced when you complete your FAFSA)

IMPORTANT: Please note, you should review the 'Comments' at the end of your 'Student Aid Report' and resolve any issues before submitting your application. Unresolved 'Comments' on your Student Aid Report can lead to delays.

ADDITIONAL FUNDING

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

Amount (Specify USD/EURO): _____ Source of Funds: _____

SECTION 2 – LOAN AMOUNTS

How much will this cost?

Your 'Cost of Attendance' (COA) is an estimate of your tuition plus living costs for the year and is the maximum amount you are eligible to borrow. Your COA is based on a number of specific 'allowances' which are the same for all applicants. For example, the 'allowance' for accommodation is €800 per month.

Completing the 'Cost of Attendance' below will give you an idea of your costs for the year. Please complete the Cost of Attendance using the notes in the right column.

ITEM	AMOUNT (EURO)	NOTES
FEES AMOUNT	€ _____	<p>For UNDERGRADUATE course tuition fees, please refer to: http://www.nuigalway.ie/courses/fees-and-funding/fees.html#tab1</p> <p>For POSTGRADUATE course tuition fees, please refer to: http://www.nuigalway.ie/courses/fees-and-funding/fees.html#tab2</p>
LIVING COSTS	€ _____	<p>Please enter the appropriate amount for the length of your 'Study Period' as per Appendix 1: 9-Month Study Period: €14,480 12-Month Study Period: €19,040 <i>Note: A breakdown of these costs can be found in Appendix 1 for your reference.</i></p>
TRANSPORT (out of state)	€ _____	<p>Please enter the cost of any flights to/from Ireland if you wish to include them in your loans (2 return flights max).</p>
ADDITIONAL FUNDS REQUIRED	€ _____	<p>If you wish to borrow any additional funds for study related purposes, please enter the amount here and provide supporting paperwork as per Appendix 3.</p>
TOTAL COA (EURO)	€ _____ (Add amounts above to get Total)	<p>This is approximately how much your year of study will cost.</p>

TOTAL COA (USD) **Multiply TOTAL COA (EURO) by 1.15 to convert into dollars**

\$ _____

(source <http://www.oanda.com>)

Do you require PLUS Loans?

YES / NO

If **yes**: please ensure that you send all required documents for this along with your application

How much should I borrow?

Direct Loans (Subsidized & Unsubsidized) have annual limits depending on your year of study. Please TAKE NOTE of your annual Direct Loan limit by checking the table below.

So approximately how much is my year at college going to cost?

TOTAL COA (USD): _____
(as per calculation above)

How much will Direct Loans cover?

Sub/Unsub Loans: _____
(as per table to the left)

****How much will I need to borrow as a PLUS loan or Private loan?***

PLUS/Private Loan: _____
(*Total COA (USD) minus 'Sub/Unsub Loans')

*Assuming no other source of funding

DEPENDENT STUDENTS	ANNUAL LOAN LIMITS
First Year	\$5,500 (\$3,500 Subsidized loan & \$2,000 Unsubsidized loan)
Second Year	\$6,500 (\$4,500 Subsidized loan & \$2,000 Unsubsidized loan)
Third Year and Beyond	\$7,500 (\$5,500 Subsidized loan & \$2,000 Unsubsidized loan)

INDEPENDENT STUDENTS	ANNUAL LOAN LIMITS
First Year	\$9,500 (\$3,500 Subsidized loan & \$6,000 Unsubsidized loan)
Second Year	\$10,500 (\$4,500 Subsidized loan & \$6,000 Unsubsidized loan)
Third Year and Beyond	\$12,500 (\$5,500 Subsidized loan & \$7,000 Unsubsidized loan)
Graduate or Professional	\$20,500 (\$0 Subsidized loan & \$20,500 Unsubsidized loan)

SECTION 3 – PAPERWORK REQUIRED

IF YOU ARE AN UNDERGRADUATE STUDENT...

➔ ONLINE DOCUMENTS

To apply for a Direct Loan (Subsidized or Unsubsidized), you must complete a Master Promissory Note (MPN). This is your signed promise to pay back the loan.

All Federal Aid applicants must also complete 'Entrance Counselling' online. This online session will explain your rights and responsibilities in regard to your Federal Aid loans.

To complete your MPN and Entrance Counselling, go to <https://studentloans.gov> and click on the 'Undergraduate' tab. You will need to complete and print two items from the 'What Can I do When I Log In' section as follows:

- Complete Entrance Counselling
- Complete Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN)

Please note, while an MPN is valid for 10 years within the US; new MPNs must be signed every year for foreign schools.

When you are finished, print out your confirmation of completed Entrance Counselling, and your signed MPN and attach them to this application.

As a Dependant Undergraduate, your parents may wish to take out a Parent PLUS Loan (in addition to your Subsidized/Unsubsidized Loans) by following the instructions in the 'Parent Borrowers' section below

➔ ACADEMIC QUALIFICATIONS

You need to provide confirmation that you successfully completed your previous program of study. As such, depending on your situation, you can provide one of the following:

New Students

- Copy of your High School Diploma (for students entering an undergraduate program)
- Copy of your Degree (for students entering a postgraduate program)
- If Diploma/Degree is unavailable, you can provide Transcripts for High School/University instead

Returning Students

- Transcripts from your most recent completed year at NUI Galway. Transcripts can be requested from the Student Information Desk (<http://www.nuigalway.ie/student-contact-centre/>)

➔ STUDENT AID REPORT

After you complete your FAFSA, print out the resulting Student Aid Report (SAR) and attach it to this application



The screenshot shows the 'studentloans.gov/myDirectLoan/index.action' page. It features a navigation bar with three tabs: 'Undergraduate Students' (selected), 'Graduate/Professional Students', and 'Parent Borrower'. Below the navigation bar, there are two main sections: 'Student Loan Process' and 'What Can I Do When I Log In?'. The 'Student Loan Process' section includes instructions to complete the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov and notes that this is the first step in getting student aid, which must be done every year. The 'What Can I Do When I Log In?' section lists several tasks: Complete Entrance Counselling, Complete Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN), Complete Financial Awareness Counseling, Complete Exit Counseling, Use the Repayment Estimator, and Complete TEACH Grant Agreement to Serve and TEACH Coun.

CHECK!

- Entrance Counselling Completed and Printed
- MPN Completed and Printed
- Academic Qualifications attached
- Student Aid Report attached

IF YOU ARE A POSTGRADUATE/PROFESSIONAL STUDENT...

→ ONLINE DOCUMENTS

Direct Loans (Unsubsidized)

To apply for a Direct Loan (Unsubsidized) you must complete a Master Promissory Note (MPN). An MPN is your signed promise to pay back the loan.

Please note, while an MPN is valid for 10 years within the US; new MPNs must be signed every year for foreign schools.

All Federal Aid applicants must also complete 'Entrance Counselling' online. This online session will explain your rights and responsibilities in regard to your Federal Aid loans.

To complete your MPN and Entrance Counselling, go to <https://studentloans.gov> and click on the 'Graduate/Professional Students' tab. You will need to **complete and print** the following two items from the 'What Can I do When I Log In' section:

- Complete Entrance Counselling
- Complete Direct Subsidized/Unsubsidized and PLUS Loan Master Promissory Note (MPN)

Direct PLUS loan

If you wish to apply for a Graduate PLUS loan also, you must complete an additional MPN specific to PLUS loans by using the same link above. In addition you will need to complete a credit check and complete Entrance Counselling specific to the PLUS loan. To do this, complete the following items from the 'What Can I do When I Log In' section:

- Request a PLUS loan (*this performs the credit check*)
- Complete PLUS Counselling

When you are finished, save your confirmation(s) of completed Entrance Counselling, your signed MPN(s), your credit check results (if applicable) and attach them to this application.

→ ACADEMIC QUALIFICATIONS

You need to provide confirmation that you successfully completed your previous program of study. As such, depending on your situation, you can provide one of the following:

New Students

- Copy of your High School Diploma (for students entering an undergraduate program)
- Copy of your Degree (for students entering a postgraduate program)
- If Diploma/Degree is unavailable, you can provide Transcripts for High School/University instead

Returning Students

- Transcripts from your most recent completed year at NUI Galway. Transcripts can be requested from the Student Information Desk (<http://www.nuigalway.ie/student-contact-centre/>)

→ STUDENT AID REPORT

After you complete your FAFSA, save the resulting Student Aid Report (SAR) and attach it to this application

The screenshot shows the website interface for studentloans.gov. The 'Graduate/Professional Students' tab is selected. The 'What Can I Do When I Log In?' section lists several tasks. Two red boxes with arrows point to specific tasks: 'For Direct (Unsubsidized) Loans' points to 'Complete Entrance Counseling' and 'Complete a Direct Subsidized/Unsubsidized and PLUS Loan Master Promissory Note (MPN)'. 'For PLUS loans' points to 'Request a PLUS Loan' and 'Complete PLUS Counseling'.

CHECK!

- Entrance Counselling Completed & attached
- MPN Completed and attached
- Academic Qualifications attached
- Student Aid Report attached

For PLUS Loan

- PLUS Counselling Completed & attached
- PLUS MPN Completed and attached
- Credit Check results attached

IF YOU ARE A PARENT BORROWER...

➔ ONLINE DOCUMENTS

To apply for a Direct PLUS loan for the student, you must complete a Direct PLUS Master Promissory Note (MPN). A MPN is your signed promise to pay back the loan. You then request the loan, which involves a credit check.

All Federal Aid applicants must also complete 'PLUS Entrance Counselling' online. This online session will explain your rights and responsibilities in regard to your Federal Aid loans.

To complete your MPN, perform the credit check and complete Entrance Counselling, go to <https://studentloans.gov> and click on the 'Parent Borrowers' tab. You will need to complete 3 items from the 'What Can I do When I Log In' section as follows:

- Complete Direct PLUS Loan Master Promissory Note (MPN)
- Request a PLUS Loan (*this performs the credit check*)
- Complete PLUS Counseling

Please note, while an MPN is valid for 10 years within the US; new MPNs must be signed every year for foreign schools.

When you are finished, attach the following to your email:

- Entrance Counselling Completed
- MPN Completed and signed
- Confirmation of successful credit check



The screenshot shows the website <https://studentloans.gov/myDirectLoan/index.action>. The 'Parent Borrowers' tab is selected. The page content includes:

- Undergraduate Students** (with a person icon)
- Graduate/Professional Students** (with a graduation cap icon)
- Parent Borrowers** (with a person and child icon)
- Student Loan Process**
 - Have your child complete the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov.
 - This is your **first** step in getting student aid. You must do this every year.
- What Can I Do When I Log In?**
 - ▶ Complete Direct PLUS Loan Master Promissory Note (MPN)
 - ▶ Request a PLUS Loan
 - ▶ Complete PLUS Counseling
 - ▶ Document Extenuating Circumstances
 - ▶ Endorsers can Complete an Electronic Endorser Addendum
 - ▶ Print Endorser Addendum
 - ▶ Complete Financial Awareness Counseling
 - ▶ Use the Repayment Estimator

PRIVATE LOANS

Private Loan (for independent undergraduates)

- Independent Undergrads are not eligible for either a Parent PLUS Loan (because they are not dependent) or a Direct PLUS Loan (because they are not postgraduates). In this case, a credit-based private loan might be an option. Please see Page 6 of this guide for details on Private Loans.

SECTION 4 – CONFIRMATION OF LOAN AMOUNT

Please confirm below how much you would like to borrow in USD

Your eligible loan amount is up to the maximum of your 'Cost of Attendance' (as per Section 2) but remember, you will have to pay these loans back so it is in your best interest to spend frugally and borrow as little as possible

Student Name: _____

Student ID: _____

I would like to borrow the following amount in Federal Aid. I understand that these funds may be comprised of Subsidized Direct Loans, Unsubsidized Direct Loans, and Direct PLUS Loans:

US Dollars (Max = 'Total COA in USD' as per Section 2): \$ _____

Student Signature: _____ Date: _____

Note: All loans are subject to eligibility. Your official eligible loan amount may be lower than your 'Total COA' once your EFC ('Estimated Family Contribution') and other sources of funding have been taken into account.

Once your application has been processed, you will receive an email with your official 'Cost of Attendance', and an 'Award Letter' detailing your official eligible loan amounts.

APPLICATION CHECKLIST

*****Please note, incomplete applications will be rejected*****

The following items must be attached to this email application:

- Student Aid Report (SAR)
- Academic qualifications (i.e. diploma or transcripts)
- A copy of your acceptance letter from NUIG (for students entering 1st year)
- Signed Master Promissory Note (MPN) for Direct Loan
- Confirmation of Entrance Counselling
- For PLUS loans:
 - Successful credit check confirmation
 - Signed PLUS loan Master Promissory Note (MPN)
 - Confirmation of PLUS loan Entrance Counselling
- Supporting documentation for any 'Additional funds' as per Section 2
- For existing students: IRISH Bank Account Details Form (new students are required to forward bank details as a matter of urgency after they have arrived and opened an account)

Applications should be sent by email to federalaid@nuigalway.ie by July 1st

If you have questions regarding this application, please email federalaid@nuigalway.ie

Electronic Funds Transfer (EFT) Form

Fees Office, NUI Galway

Country where bank account is located:	Republic of Ireland
Student Name:	Student / Beneficiary name must be the same
Beneficiary Name:	Student / Beneficiary name must be the same
Beneficiary Address:	
Street:	
City:	
NUI Galway Student ID Number:	
Amount of Refund: (For Office Use Only)	
Swift / BIC Address:	
IBAN:	
NSC (National Sort Code):	
Account No. of Beneficiary:	
Bank Name:	
Bank Address Line 1:	
Bank Address Line 2:	
Street:	
City:	
For Office Use Only:	
Payment Currency:	
Payment Amount:	
Instruction No:	
Value Date:	

Please complete all sections above [apart from "For Office Use Only"]. Failure to provide clear bank account details including IBAN, NSC, Swift / BIC and Account Numbers will result in delays.
EFT's normally take 3 to 5 working days to be credited to your specified bank account.