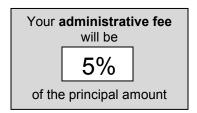
H-18 Private Education Loan Application and Solicitation Disclosure Form

### Loan Interest Rate & Fees – CRANE ROTC LOAN FUND



**Late Charge** – A late charge of 6% per month for each late payment will be assessed on any payment received after the due date.

### **Loan Cost Repayment Estimate**

The Administrative Fee will be deducted initially from the amount of your promissory note, as a one time fee. The repayment amount is based on the remaining amount of your promissory note.

	Total Amount of Loan	Prepaid 5% Adminstrative Fee	Amount Provided Directly to You or the University	Monthly Payment Due Upon Repayment	Repayment Period	Total Paid Over Term of Loan
Make Payments on Remaining Principal					10 yrs	

### **Federal Loan Alternatives**

Loan Program	Current Interest Rates by Program Type			
PERKINS for Students	5% fixed			
STAFFORD for Students	4.66% fixed Undergraduate subsidized &			
	unsubsidized			
	6.21% fixed Graduate unsubsidized			
PLUS for Parents and Graduate /	7.21% fixed Federal Direct Loan			
Professional Students	1.122/3.1/1.04			

# You may qualify for Federal education loans.

For additional information, contact you're the Financial Aid and Scholarships office at:
<a href="https://www.financialaid.utah.edu">www.financialaid.utah.edu</a> or the Department of Education at:
<a href="https://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a>

## **Next Steps**

#### 1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact the Financial Aid and Scholarships office at: <a href="https://www.financialaid.utah.edu">www.financialaid.utah.edu</a> or visit the Department of Education's web site at: <a href="https://www.federalstudentaid.ed.gov">www.federalstudentaid.ed.gov</a> for more information about other loans.

2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from <a href="http://fbs.admin.utah.edu/index.php/income/">http://fbs.admin.utah.edu/index.php/income/</a>. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).