

## Université Concordia University

### US Loan Application

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

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

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

For more information & instructions on how to upload your documents, please visit the following website:  
<https://www.Concordia.ca/students/financial-support/government-loans/usa/application-process.html>

#### Required Steps and Information

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

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

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

**Université Concordia University**  
**US Loan Application**

CONCORDIA STUDENT ID NO:
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<b>PERSONAL INFORMATION: PLEASE PRINT</b>		
LAST NAME	FIRST NAME	MIDDLE NAME
DATE OF BIRTH (MM/DD/YYYY)	SOCIAL SECURITY NUMBER (USA):	
PREFERRED FIRST NAME:	PREFERRED PRONOUNS:	

<b>STUDENT STATUS: CHECK ALL RELEVANT BOXES</b>	
<input type="checkbox"/> I AM AN AMERICAN CITIZEN	<input type="checkbox"/> I AM A VETERAN OF THE US ARMED FORCES
<input type="checkbox"/> I AM ELIGIBLE NON-AMERICAN CITIZEN	<input type="checkbox"/> I AM ON ACTIVE DUTY WITH THE US ARMED FORCES
<input type="checkbox"/> I HAVE DUAL AMERICAN/CANADIAN CITIZENSHIP	<input type="checkbox"/> I AM APPLYING FOR FEDERAL STUDENT AID FOR THE FIRST TIME
<input type="checkbox"/> I AM A CANADIAN CITIZEN WITH CANADIAN FUNDING FROM THIS PROVINCE:	<input type="checkbox"/> I HOLD A STUDENT VISA. EXPIRY DATE:
<input type="checkbox"/> I HAVE HAD US LOANS OR GRANTS IN THE PAST	<input type="checkbox"/> I WILL NEED A PROOF OF FUNDING LETTER FOR MY STUDENT VISA APPLICATION VISA SUBMISSION DEADLINE:

SIGNATURE	(MM/DD/YY)
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***DURING THE PANDEMIC ELECTRONIC SIGNATURES WILL BE ACCEPTED***

**APPLICATION DEADLINES FOR THE 2022-2023 AID YEAR  
ARE AS FOLLOWS**

**SUMMER 2022: April 15<sup>th</sup>, 2022**  
**FALL 2022/WINTER 2023: June 3<sup>rd</sup>, 2022**  
**WINTER 2023 (ONLY): October 31<sup>st</sup>, 2022**

# ESTIMATED FINANCIAL ASSISTANCE (EFA) DISCLOSURE FORM

CONCORDIA STUDENT ID NO:
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In support of your application for U.S. Federal Student Aid, you are requested to inform the Financial Aid & Awards Office of any & all income/financial assistance (anticipated or actual) that you will be receiving during the academic year. If additional financial assistance is received after the Direct Loan funds are disbursed, it is your responsibility to provide Financial Aid & Awards Office with the updated information as soon as possible.

## UNDERGRADUATE ACADEMIC INFORMATION

I AM PURSUING A BACHELOR'S DEGREE THE FACULTY OF

ARTS & SCIENCE  
  JMSB  
  ENGINEERING & COMPUTER SCIENCE  
  FINE ARTS

MY MAJOR IS:

MY ANTICIPATED PROGRAM COMPLETION DATE:

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

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

## UNDERGRADUATE FINANCIAL INFORMATION

ARE YOU GETTING OTHER FUNDING FOR THE 2022-2023 ACADEMIC YEAR? IF YES, INDICATE THE AMOUNTS

FUNDING	AMOUNT	SPECIFY TYPE
SCHOLARSHIPS	\$	(ex. Entrance)
BURSARIES	\$	(ex. In-Course)
CANADIAN STUDENT LOANS	\$	(ex. Alberta, Ontario)
OTHER US LOANS/GRANTS	\$	(ex. VSAC, Sallie Mae)

## UNDERGRADUATE REQUESTED LOAN AMOUNT

<input type="checkbox"/> I WANT TO RECEIVE SUBSIDIZED & UNSUBSIDIZED <b>DIRECT LOANS</b>	<input type="checkbox"/> I WANT TO RECEIVE PARENT PLUS LOANS (PLEASE COMPLETE PAGE 3)
<input type="checkbox"/> I ONLY WANT TO RECEIVE SUBSIDIZED DIRECT LOANS	<input type="checkbox"/> I WANT TO RECEIVE PRIVATE LOANS
<input type="checkbox"/> I ONLY WANT TO RECEIVE UNSUBSIDIZED DIRECT LOANS	<input type="checkbox"/> I WANT TO LIMIT MY LOANS TO: _____ (USD)

## GRADUATE ACADEMIC INFORMATION

I AM PURSUING MY  MASTER'S DEGREE    PH.D. DEGREE IN THE FACULTY OF

ARTS & SCIENCE  
  JMSB  
  ENGINEERING & COMPUTER SCIENCE  
  FINE ARTS

MY CONCENTRATION IS:

MY ANTICIPATED COMPLETION DATE:

CHECK THE SEMESTERS YOU REQUIRE FUNDING FOR  SPRING/SUMMER    FALL    WINTER

## GRADUATE FINANCIAL INFORMATION

ARE YOU GETTING OTHER FUNDING FOR THE 2022-2023 ACADEMIC YEAR? IF YES, INDICATE THE AMOUNTS

GRADUATE ASSISTANTSHIP	FALL/WINTER: \$	SUMMER: \$
RESEARCH ASSISTANTSHIP	FALL/WINTER: \$	SUMMER: \$
TEACHING ASSISTANTSHIP	FALL/WINTER: \$	SUMMER: \$
TUITION WAIVER	FALL/WINTER: \$	SUMMER: \$
INTERNAL AWARDS/SCHOLARSHIPS	FALL/WINTER: \$	SUMMER: \$
EXTERNAL AWARDS/SCHOLARSHIPS	FALL/WINTER: \$	SUMMER: \$

## GRADUATE REQUESTED LOAN AMOUNTS

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

Student Signature

(mm/dd/yyyy)

***DURING THE PANDEMIC ELECTRONIC SIGNATURES WILL BE ACCEPTED***

# SIGNATURE & DECLARATION PAGE

CONCORDIA STUDENT ID NO:
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I, \_\_\_\_\_ (*please print*) certify that all the above information, & the information provided to the United States Department of Education & Concordia University, is true & accurate to the best of my knowledge. I agree to notify Concordia University & the United States Department of Education of any changes which may impact my eligibility as a borrower, or which may impact the amount I am able to borrow. I grant permission to Concordia University & the United States Department of Education to communicate any & all information provided on my student loan applications &/or affiliated documents, emails, facsimiles', &/or telephone calls & to use this information in the administration of the loan, including application & compliance. I assert that I have read the rules & regulations for all relevant funding & understand my risks & responsibilities as a student & as a borrower.

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

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

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

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

Student Signature
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(mm/dd/yyyy)
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***DURING THE PANDEMIC ELECTRONIC SIGNATURES WILL BE ACCEPTED***

# PARENT PLUS LOAN FUND RELEASE FORM

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

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

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

DEPENDENT STUDENT CONCORDIA ID NO:		DATE OF BIRTH:
FIRST NAME:		LAST NAME:
PARENT/GUARDIAN OF THE STUDENT	FIRST NAME	
	LAST NAME	
EMAIL ADDRESS:		

PARENT/GUARDIAN SIGNATURE	(MM/DD/YYYY)
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***DURING THE PANDEMIC ELECTRONIC SIGNATURES WILL BE ACCEPTED***

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## US STUDENT PRIVACY PROTECTION

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

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

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

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

Please see our website for more details:

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