



# THE UNIVERSITY OF UTAH

## H-18 Private Education Loan Application and Solicitation Disclosure Form

### Loan Interest Rate & Fees – ENSIGN BICKFORD FOUNDATION LOAN PROGRAM

Your **interest rate** will be

7%

**Late Charge** – A late charge of 6% of the monthly payment for the first month or part of a month for which the installment is late, and 6% of each monthly payment missed.

### Loan Cost Repayment Estimate

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment option available to you once repayment begins.

	Amount Provided (amount provided directly to you or the University)	Interest Rate	Loan Term	Total Interest Paid	Total Paid over term of loan
Make Full Payments Pay Principal and Interest		7%			

### Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
Federal Direct Loans for Students	2.75% fixed Undergraduate subsidized & unsubsidized 4.30% fixed Graduate unsubsidized
PLUS for Parents and Graduate / Professional Students	5.30% fixed Federal PLUS Loan

**You may qualify for Federal education loans.**  
For additional information, contact you're the Financial Aid and Scholarships office at: [www.financialaid.utah.edu](http://www.financialaid.utah.edu) or the Department of Education at: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

### 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: [www.financialaid.utah.edu](http://www.financialaid.utah.edu) or visit the Department of Education's web site at: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) 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 <http://fbs.admin.utah.edu/index.php/income/>. 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).