



# THE UNIVERSITY OF UTAH

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

### Loan Interest Rate & Fees – JACKLING LOAN PROGRAM

Your **Interest Rate** will be

**7%**

**Late Charge** – A late charge of \$1 will be assessed for the first month or part of a month for which an installment is late, and \$2 for each month or part of a month thereafter.

### 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 Administrative 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		\$10.00				

### 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).