THE UNIVERSITY OF UTAH

H-19 Private Education Loan Approval Disclosure Form

Borrower Name: _____

Borrower Address: _____ City_____ St_____ Zip_____

Loan Calculator

Loan Rates & Estimated Total Costs – ROSS DAUNCEY SCHOLARSHIP LOAN PROGRAM

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you	
Adminstrative Fee to make the loan	
Total Amount of Loan	

OTHER FEES

- **Late Charge** – A late charge of 6% for each late monthly payment will be assessed on any payment received after the due date.
- **Return Check Charge** -- $20.00

Estimated Repayment Schedule & Terms

REPAYMENT TERM	MONTHLY PAYMENTS	ESTIMATED TOTAL AMOUNT OF PAYMENTS

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
Federal Direct Loans for Students	6.53% fixed Undergraduate subsidized & unsubsidized 8.08% fixed Graduate unsubsidized
PLUS for Parents and Graduate / Professional Students	9.08% 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 or the Department of Education at: www.federalstudentaid.ed.gov

Next Steps & Terms of Acceptance

This offer is good until:

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 or visit the Department of Education's web site at: www.federalstudentaid.ed.gov for more information about other loans.

2. **You have until _____ to Accept this Offer.**
   The terms of this offer will not change except as permitted by law. The terms of this Loan Offer are good for 30 days. You have 30 days from the approval date to accept this offer. The terms of this offer will not change, except that the interest rate may vary with the market rate listed above.

3. **To accept the terms of this loan:**
   - Log into CIS to access your Financial Aid award letter.
   - Select *Accept*

REFERENCE NOTES

Bankruptcy Limitations
• If you file for bankruptcy you may still be required to pay back this loan.