



Student Federal Perkins Loan Data Sheet

Borrower Information: (Complete all sections)

G- ID #:		Social Security Number:	
Last Name:		First Name:	Date of Birth:
Address:			
City:		State:	Zip:
Phone:	Cell:	Email Address:	
Driver's License State and Number:			

Parent Information: (Required regardless of your age or circumstance)

Mother's Name:		Phone:
Address:		
City:	State:	Zip:
Father's Name:		Phone:
Address:		
City:	State:	Zip:

Personal References: (Anyone not listed above)

1st Reference Name:	Relationship:	Phone:
Address:		
City:	State:	Zip:
2nd Reference Name:	Relationship:	Phone:
Address:		
City:	State:	Zip:

Mail Completed Form to:
Missouri Western State University
Business Office, Eder Hall, Rm.104
4525 Downs Drive
Saint Joseph, Missouri 64507

Student Federal Perkins Responsibilities

INITIAL NEXT TO EACH STATEMENT as indication that you understand and accept the terms of participating in the Federal Perkins Loan Program for the loan funds you receive during your college education.

I understand that:

- ___ 1. This Federal Perkins Loan can only be used for education related expenses and must be repaid to Missouri Western State University.
- ___ 2. Missouri Western State University will report outstanding balances to a national credit bureau.
- ___ 3. Interest on this loan is 5% and once I drop below half time or transfer, I have a nine (9) month grace period before I must start making payments on the loan.
- ___ 4. Maximum term of the loan is 10 years and the minimum monthly payment is \$40.
- ___ 5. If I fail to make an installment payment when due or to comply with other terms of the master promissory note or written repayment agreement I am considered in default.
- ___ 6. If I fail to repay the loan, I will be considered in default and the following may result:
 - Default status reported to national credit bureau.
 - Entire unpaid amount of the loan will be become due and payable immediately.
 - My federal and state income tax refunds may be withheld.
 - My wages may be garnished.
 - I may be ineligible to receive any further federal or state financial aid.
 - I will be responsible for collection costs incurred if my loan should default.
- ___ 7. I understand that my Federal Perkins Loans are not dischargeable through bankruptcy unless I prove undue hardship in an adversary proceeding before the bankruptcy court.
- ___ 8. I must notify the Missouri Western State University Business Office immediately if I:
 - Change my name, address or telephone number
 - Transfer to another school
 - Withdraw from school
 - Change my graduation date
 - Enroll in less than half time
- ___ 9. If I qualify, I may apply for a deferment to postpone payment. I must contact the Missouri Western State University Business Office regarding deferment arrangements.
- ___ 10. I must repay my loans even if I am dissatisfied with my education or cannot get a job.
- ___ 11. I may consolidate this loan through the lender of my choice or prepay all or part of the loan at any time without penalty.
- ___ 12. I must complete a master promissory note in the Business Office and I may receive one or more loans under that master promissory note.
- ___ 13. I must notify the Business Office in writing if I do not want any additional disbursements.

Check your current academic grade level: **Freshman** ___ **Sophomore** ___ **Junior** ___ **Senior** ___ **Graduate** ___
Do you have a prior Federal Perkins loan at MWSU? **YES** or **NO**

I have read all the information on this form. I understand its meaning and intent. I have completed all requested items truthfully and accurately. I understand that if I have any questions about the Federal Perkins Loan process and responsibilities, it is my obligation to seek answer from Missouri Western State University Business Office.

Fall 20___ \$1000.00 Spring 20___ \$1000.00 Total Award Amount: \$2000.00
I accept \$2000.00 of the Federal Perkins Loan award for the fall 20__ & spring 20__ academic semesters.
(The amount accepted must be equal to or less than the amount awarded)

Signature of Legal Name: _____ Date: _____