2014-15
Parent Signature/Household Information Required Form
(F5FHSA)

Student
Legal Name: ________________________________ MUID #: _________________________

I. HHS Disadvantaged Programs:
- Health Professions Loan (HPL) – (Dental)
- Loan for Disadvantaged Students (LDS) – (Dental)
- Scholarship for Disadvantaged Students (SDS) – (Dental/Physical Therapy)

You provided parent information on your 2014-15 Free Application for Federal Student Assistance (FAFSA), however, the parent signature was not included on your application. If you wish to be considered for and/or receive any of the programs listed above, read the information below, which was taken directly from the FAFSA.

Please sign, date, and return this form to Alyssa Tessmer. You have the following options for submitting the completed form along with any other requested documents: scan and email; fax; mail; delivery. Information is provided at the bottom of this form related to each option.

II. FAFSA Step Seven: Please read, sign, and date.
A. Student: By signing this form you certify that you
   (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
   (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it,
   (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, and
   (4) will notify your school if you default on a federal student loan.

   Student Signature: ___________________________________________ Date: ____________

B. Parent: By signing this form you agree, if asked, to provide information that will verify the accuracy of your FAFSA. This information may include your U.S. or state income tax forms. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on the FAFSA with the Internal Revenue Service and other federal agencies. If you purposely give false or misleading information, you may be fined $20,000, sent to prison, or both.

   Parent Signature: ___________________________________________ Date: ____________

**Please also complete Page 2 of this Form**
Student
Legal Name: ________________________________ Student MU ID #: __________________________

Family Information
Please list below the people in your parent(s)’ household. This should include the following:

- Your parent(s) (including stepparent if applicable) even if you do not live with your parents
- Your parents’ other children, even if they don’t live with your parent(s) if they meet the following criteria:
  - Your parents will provide more than half of their support from July 1, 2014 through June 30, 2015 or the children would be required to provide parental information when applying for federal student aid.
  - Other people if they now live with your parents and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2014 through June 30, 2015.
- Age – of individual(s) listed
- Relationship – for example, mother, father, step-parent, brother, sister
- Also write the name of the college for any household member (excluding your parent(s), who will enroll in a degree, diploma, or certificate program on at least a half-time basis between July 1, 2014 and June 30, 2015.

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Age</th>
<th>Relationship</th>
<th>College (see above instructions)</th>
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</table>
Loan Interest Rate & Fees

**Your starting interest rate** will be between

- **5.00%**
- **5.00%**

**Your Starting Interest Rate (upon approval)**
The starting interest rate you pay will be determined after you apply. The starting rate is 5.00%. If approved, we will notify you of the rate you qualify for within the stated range.

**Your Interest Rate during the life of the loan**
**Your rate is static.** This means that your rate will not move lower or higher than the rates on this form.

- **Maximum Rate: 5.00%**

**Loan Fees**

- **Late Charge:** A late fee of $6.00 will be incurred for overdue payments.
- **Returned check charge:** up to $10.00

**Loan Cost Examples**
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 one repayment option available to you while enrolled in school.

<table>
<thead>
<tr>
<th>Repayment Option</th>
<th>Amount Provided (amount provided directly to you or your school)</th>
<th>Interest Rate (highest possible starting rate)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid over 10 Years (includes associated fees)</th>
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<tbody>
<tr>
<td>1. <strong>Standard Repayment Option</strong></td>
<td>$15,000</td>
<td>5.00%</td>
<td>120 Months Repayment begins 12 months after graduation</td>
<td><strong>22500</strong></td>
</tr>
</tbody>
</table>

**About this example**
The repayment example assumes that you remain full-time and have a 12 month grace period before beginning repayment.

- There is no penalty for early repayment. Repayment begins 12 months after graduation or if enrollment drops below full-time.
- A minimum monthly payment of $45.00 is required. This example does not take into consideration any required minimum monthly payments.
Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
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<tbody>
<tr>
<td>PERKINS for Students</td>
<td>5.0% fixed</td>
</tr>
<tr>
<td>STAFFORD for Students</td>
<td>4.66% fixed Undergraduate Subsidized &amp; Unsubsidized</td>
</tr>
<tr>
<td>Plus for Parents and Graduate / Professional Students</td>
<td>6.21% fixed Graduate/Professional Unsubsidized</td>
</tr>
<tr>
<td></td>
<td>7.21% fixed Federal Direct Loan</td>
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</tbody>
</table>

You may qualify for Federal education loans.
For additional information, contact your school’s financial aid office or the Department of Education at:
www.studentaid.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 your school’s financial aid office or visit the Department of Education’s web site at:
   www.studentaid.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 your school’s financial aid office. 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 and the variable interest rate may change based on the market).

REFERENCE NOTES

Eligibility Criteria
- Based on available funding
- Verified parent data from the FAFSA
- Demonstrated financial Need
- Enrolled full-time in the dental program

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

More information about loan eligibility and repayment deferment or forbearance options is available in your loan application and loan agreement.