



South Florida Campus
2300 South West 145th Avenue
Miramar, FL 33027-4150
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(866) 793-3879

Student Loan Entrance Interview Sheet

Name: _____ Social Security Number: _____
Permanent Street Address: _____
City/State/Zip: _____
Driver's License Number: _____ State issued in: _____
Phone number: _____ Expected Graduation Date: _____

****PLEASE INITIAL THE FOLLOWING****

I understand that...

- ___ 1. This is a loan I must repay with all accrued interest and deducted fees.
- ___ 2. I must repay this loan within 10 years unless I qualify for extended repayment or I consolidate my loans.
- ___ 3. I may prepay all or part of this loan without penalty.
- ___ 4. The minimum annual repayment amount is \$600. The minimum monthly repayment is \$50. Repayment will begin as follows: Federal Stafford Loan Borrowers – Following my 6 or 9 month grace period.
- ___ 5. I must inform my lender or current holder of my loan in writing if I:
 - Change my name, address or phone number
 - Transfer to another school
 - Drop below half – time or withdraw from school
 - Change my graduation date
- ___ 6. The current holder of my loan is: _____
My guarantee agency is: _____
I will be notified in writing if my loan is transferred to a new holder. I must direct all future correspondence to the new holder.
- ___ 7. There are conditions under which I may apply for a postponement of my loan. These postponements are known as deferments.
- ___ 8. If I do not qualify for a deferment and am unable to make payments on my loan, I may request a forbearance in writing from my lender.
- ___ 9. If I fail to pay my student loan I will be considered in default and the following could result:
 - The default will be reported to a national credit bureau and will negatively affect my credit rating for years.
 - The entire unpaid amount of my loan, including interest, may become immediately due and payable.
 - My federal and state income tax refunds may be held.
 - My wages may be garnished.
 - I will be ineligible to receive any additional federal or state financial aid funds (Federal Pell, SEOG, FWS, Perkins Loan, Stafford Loan, Plus) at any institution.
 - My default will have an effect on the future of this loan program and could jeopardize the educational opportunities of future students.
 - I will get calls from bill collectors and have a lot of hassles, and will still have to pay back my loan. It is not worth it!

I understand that I must repay my loan even if I do not complete my education, if I am not satisfied with my education, or if I cannot find employment. I have read this form and understand the meaning and intent of this information.

Signature: _____

Date: _____

White copy – Student Finance Office

Yellow copy – Student