



STUDENT LOAN NOTICE

The Karol Marcinkowski University of Medical Sciences in Poznan, Poland is an eligible Institution in the Title IV, FFEL United States Guaranteed Loan Program. We advise you of Stafford Loans (Subsidized and Unsubsidized) for eligible students to the maximum of \$18,500 per academic year, and supplemental loans up to \$4,500 per academic year through **The Educational Resource Institute (TERI)**. The University receives no compensation for processing these loans on your behalf. We advise you that they are legal obligations, which must be repaid and can constitute a financial burden on your proposed medical career. Eligibility is determined within the rules & regulations of the United States Department of Education Title IV program requirements.

You have just been furnished a **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)** form as to put your information into the Title IV WAN computer system to establish your eligibility to apply, should you choose to participate. This places no obligation upon you to obtain a loan or study at this University. In fact, the inputted information can be used for applications by you to other eligible institutions.

*No financial information is required of your parents – only yourself and your spouse.
If you apply for the loans, we require in addition:*

1. An **APPLICATION AND PROMISSORY NOTE FOR FEDERAL STAFFORD LOANS FILLED OUT BY YOU** and the Lender of your choice, but with **United Student Aid Funds, Inc.** as Guarantee Agency.
2. A copy of you and your spouse's 2000 Federal Income Tax return

OR

A statement that you and your spouse (if applicable) have not filed a 2000 Federal Income Tax return due to having earned insufficient income to require such filing.

The sooner your executed APPLICATION AND PROMISSORY NOTE FOR FEDERAL STAFFORD LOANS (with Tax Return Verification) is received immediately after April 15, 2001 the more likely will you receive your loan disbursements while in the USA. Loan disbursements can take place no sooner than 10 days before the start of the semester. Neither the USA office nor the University can advance you travel and associated expenses.

It may be advisable for you to execute a Power of Attorney form in favor of a trusted relative in the United States for endorsement of your loan checks should they arrive after departure for Poland. They will also be endorsed for deposit by us in order to remit the balances due in Poland by wire transfer. Federal Stafford Loans will be electronically transferred via EFT with approval.

This office organizes transportation to Poland every September. Transportation charges **must be paid in advance** whether or not loan proceeds have been received.