

**SECTION 1: BORROWER INFORMATION**

Name: \_\_\_\_\_ Date: \_\_\_\_\_

DU ID#: \_\_\_\_\_ Social Security #: \_\_\_\_\_

**SECTION 2: TERMS OF LOAN**

For value received I promise to pay to the order of University of Denver:

\_\_\_\_\_ dollars with interest as hereinafter provided as follows:

Payment in full on: \_\_\_\_\_ or minimum monthly payment of: \_\_\_\_\_ beginning: \_\_\_\_\_

Interest rate: \_\_\_\_\_ % Number of payments: \_\_\_\_\_

Purpose of loan: \_\_\_\_\_

If this is a non-interest bearing note, interest of up to 7% of the unpaid balance shall be charged if the loan becomes delinquent. A loan shall be considered delinquent if any payment is not paid as prescribed above.

Upon default in the payment of any installment or any part thereof, when due, then the whole principle sum and accrued interest shall become immediately due and payable at the option of the lender hereof. It is agreed that the lender may apply any funds due maker from it, for any reason, to retire the principal amount and accrued interest due on this loan. The University of Denver reserves the right to extend the terms of this contract upon request for which there will be an additional charge of \$25.00.

Presentment for payment, notice of dishonor, and protest are hereby waived by the borrower(s), and each endorser(s) for him/herself guarantees payment of this note according to its terms. No extension of payments shall release any borrower(s) or endorser (s) hereof, and all expenses of collection, with or without suit, including a reasonable attorneys fee, shall be paid by the parties liable for the payment of this note.

This agreement is signed in Denver, Colorado on:

\_\_\_\_\_  
**Borrower Signature**

\_\_\_\_\_  
**Date**

**OFFICIAL USE ONLY**

Loan Fund: \_\_\_\_\_

Loan Approved by: \_\_\_\_\_



**Important:** Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

**Instructions:** Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

**SECTION 1: NOTICES TO APPLICANT**

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

**SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE**

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

- |  |          |
|--|----------|
| A. Student's cost of attendance for the period of enrollment covered by the loan   | \$ _____ |
| B. Estimated financial assistance for the period of enrollment covered by the loan | \$ _____ |
| C. Difference between amounts A and B  | \$ _____ |

**WARNING:** If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

**SECTION 3: APPLICANT INFORMATION**

Name and Address of School: University of Denver, 2199 S. University Blvd., Denver, CO 80208

Applicant Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Permanent Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Primary Phone #: \_\_\_\_\_ Other Phone #: \_\_\_\_\_

Email Address: \_\_\_\_\_

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From \_\_\_\_\_ to \_\_\_\_\_

If the student is not the applicant, provide the student's name and date of birth.

Student Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**SECTION 4: APPLICANT SIGNATURE**

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided is true and correct.

\_\_\_\_\_  
**Borrower Signature**

\_\_\_\_\_  
**Date**

## SECTION 5: DEFINITIONS

**Cost of attendance** is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

**Estimated financial assistance** is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

**Title IV student financial aid** includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at [www.fafsa.gov](http://www.fafsa.gov), by calling 1-800-4-FED-AID, or from the school's financial aid office.

**University of Denver  
Institutional Loan  
Promissory Note**

DATE: \_\_\_\_\_

\$ \_\_\_\_\_

BORROWER: \_\_\_\_\_ DU-ID NUMBER \_\_\_\_\_

SOCIAL SECURITY # \_\_\_\_\_

FOR VALUE RECEIVED I PROMISE TO PAY TO THE ORDER OF UNIVERSITY OF DENVER

\_\_\_\_\_ DOLLARS

WITH INTEREST AS HEREINAFTER PROVIDED AS FOLLOWS:

PAYMENT IN FULL ON \_\_\_\_\_ OR MINIMUM MONTHLY PAYMENT OF \$ \_\_\_\_\_

BEGINNING \_\_\_\_\_ INTEREST RATE \_\_\_\_\_% NUMBER OF PAYMENTS \_\_\_\_\_

PURPOSE OF LOAN \_\_\_\_\_

IF THIS IS A NON-INTEREST BEARING NOTE, INTEREST IN THE AMOUNT OF 7% OF THE UNPAID BALANCE SHALL BE CHARGED IF THE LOAN BECOMES DELINQUENT. A LOAN SHALL BE CONSIDERED DELINQUENT IF ANY PAYMENT IS NOT PAID AS PRESCRIBED ABOVE.

UPON DEFAULT IN THE PAYMENT OF ANY INSTALLMENT OR ANY PART THEREOF, WHEN DUE, THEN THE WHOLE PRINCIPAL SUM AND ACCRUED INTEREST SHALL BECOME IMMEDIATELY DUE AND PAYABLE AT THE OPTION OF THE LENDER HEREOF. IT IS AGREED THAT THE LENDER MAY APPLY ANY FUNDS DUE MAKER FROM IT, FOR ANY REASON, TO RETIRE THE PRINCIPAL AMOUNT AND ACCRUED INTEREST DUE ON THIS LOAN. THE UNIVERSITY OF DENVER RESERVES THE RIGHT TO EXTEND THE TERMS OF THIS CONTRACT UPON REQUEST FOR WHICH THERE WILL BE AN ADDITIONAL CHARGE OF \$25.00.

PRESENTMENT FOR PAYMENT, NOTICE OF DISHONOR, AND PROTEST ARE HEREBY WAIVED BY THE BORROWER(S), AND EACH ENDORSER (S) FOR HIM HERSELF GUARANTEES PAYMENT OF THIS NOTE ACCORDING TO ITS TERMS. NO EXTENSION OF PAYMENTS SHALL RELEASE ANY BORROWER(S) OR ENDORSER(S) HEREOF, AND ALL EXPENSES OF COLLECTION, WITH OR WITHOUT SUIT, INCLUDING A REASONABLE ATTORNEYS FEE, SHALL BE PAID BY THE PARTIES LIABLE FOR THE PAYMENT OF THIS NOTE.

**I HEREBY AUTHORIZE THE UNIVERSITY OF DENVER TO APPLY EXCESS FEDERAL STUDENT  
LOAN PROCEEDS TO REPAY THIS EMERGENCY LOAN DEBT.**

This agreement is signed in Denver, Colorado on

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

BILLING ADDRESS: \_\_\_\_\_ (city) \_\_\_\_\_ (state) \_\_\_\_\_ (zipcode)

TELEPHONE: (\_\_\_\_\_) \_\_\_\_\_ (Home) (\_\_\_\_\_) \_\_\_\_\_ (Work)

OFFICIAL USE ONLY

LOAN FUND \_\_\_\_\_

BAR \_\_\_\_\_ LMS \_\_\_\_\_

LOAN APPROVED BY \_\_\_\_\_

A:DULF 02/12/10

OUTSIDE FUNDS     FINANCIAL AID

# Application

AMOUNT REQUESTED: \_\_\_\_\_ DATE : \_\_\_\_\_

NAME : \_\_\_\_\_ STUDENT ID#: \_\_\_\_\_  
(LAST) (FIRST) (INT)

LOCAL ADDRESS: \_\_\_\_\_ CITY \_\_\_\_\_ ZIP \_\_\_\_\_

LOCAL HOME TELEPHONE: \_\_\_\_\_ BUSINESS PHONE: \_\_\_\_\_

DRIVERS LICENSE #: \_\_\_\_\_ STATE: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

COLLEGE: \_\_\_\_\_ MAJOR: \_\_\_\_\_ EXPECTED GRAD. DATE: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

EMPLOYER'S ADDRESS: \_\_\_\_\_

PARENT OR GUARDIAN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

HOME TELEPHONE: \_\_\_\_\_ BUSINESS TELEPHONE: \_\_\_\_\_  
(city) (state) (zipcode)

## PLEASE LIST TWO (2) OTHER REFERENCES BELOW:

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_  
(city) (state) (zip)

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_  
(city) (state) (zip)

PURPOSE OF LOAN: \_\_\_\_\_  
\_\_\_\_\_

I CERTIFY THAT THE INFORMATION GIVEN ON THIS APPLICATION IS COMPLETE AND ACCURATE IN EVERY ASPECT. I HEREBY AUTHORIZE THE UNIVERSITY OF DENVER TO INVESTIGATE MY CREDIT HISTORY. I UNDERSTAND THAT IN THE EVENT OF MISREPRESENTATIONS OR OMISSIONS, THE UNIVERSITY OF DENVER RESERVES THE RIGHT TO TAKE ANY STEPS NECESSARY TO PROTECT THE INTEGRITY OF THEIR PROGRAMS.

SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

# FACT SHEET

## PLEASE READ CAREFULLY BEFORE ACCEPTING LOAN

The purpose of short-term emergency loans is to help students who are experiencing temporary financial hardship. The following regulations govern the requirements of the Bursar Emergency Loan Fund.

1. Students must be enrolled and must have confirmed their registration to be eligible for a Bursar Emergency Loan. Loans will not be awarded to students with past due balances on the BAR (BANNER) and/or CLM(Campus Loan Manager).
2. Loans will be awarded on the basis of financial need as determined by the Bursar's Office and the terms of the loan fund.
3. Loans are limited up to \$1,500.00 with an initial term of 90 days. The interest rate on the loan is 7%. This is an annual percentage rate calculated on the unpaid principal balance.
4. The repayment schedule will be determined in consultation with the student and in accordance with the abilities and financial need of the student.
5. Emergency Loan Funds administered by academic departments may differ from these policies.
6. Once completed, the student should bring the promissory note to the Bursar's Office located in University Hall Room 223.

## OBLIGATIONS OF THE BORROWER

1. You must promptly notify the Bursar's Office if you change your name or address.
2. You will be billed for the payment due. If you cannot make the payment on time, you must contact the Bursar's Office at 871-4901 prior to the payment due date. The University of Denver will cooperate with you in any way possible.
3. The University of Denver reserves the right to extend the terms of this contract upon request. Which there will be an additional charge of \$25.00.
4. Should you default on your loan, we may choose to refer the loan to a collection agency, whereby you may be responsible for all collection costs and reasonable legal fees.
5. Failure to pay your loan may result in your loan being adversely reported to a national credit bureau, a hold on transcripts and future registrations and interest and late fees may accrue.
6. I hereby authorize the University of Denver to obtain a credit report about me from a credit-reporting agency and to consider this information when making decisions regarding my loan at the University of Denver. I understand that I have rights under the Fair Credit Reporting Act.

**7. TUITION REFUNDS ARE FIRST APPLIED TO ANY OBLIGATIONS OWED TO THE UNIVERSITY, INCLUDING CHARGES WITH FUTURE DATES.**

\_\_\_\_\_  
Student's signature

\_\_\_\_\_  
Date





**SECTION 1: BORROWER INFORMATION**

Name: \_\_\_\_\_ DU ID#: \_\_\_\_\_  
Local Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Primary Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_  
Drivers License #: \_\_\_\_\_ State: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Email Address: \_\_\_\_\_

**SECTION 2: LOAN INFORMATION**

Amount Requested: \_\_\_\_\_  
Purpose of Loan: \_\_\_\_\_

**SECTION 3: DEGREE AND EMPLOYER INFORMATION**

College: \_\_\_\_\_ Major: \_\_\_\_\_ Expected Grad. Date: \_\_\_\_\_  
Employer: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**SECTION 4: PARENT INFORMATION (if applicable)**

Parent or Guardian: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Primary Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_

**SECTION 5: REFERENCES (please provide 2)**

Name (reference #1): \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Name (reference #2): \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

I certify that the information given on this application is complete and accurate in every aspect. I hereby authorize the University of Denver to investigate my credit history. I understand that in the event of misrepresentations or omissions, the University of Denver reserves the right to take any steps necessary to protect the integrity of their programs.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

