

Dear Parents and Students:

I am writing to provide you with information concerning loan processing procedures (federal and alternative) for 2009-2010. All of the information in this document will not apply to all families; however, we suggest that you read the entire document before you begin any part of the process. Please note that while this letter will provide you with information that will help you in this process, it is not intended to be exhaustive or all-inclusive in its approach or in the information that it provides.

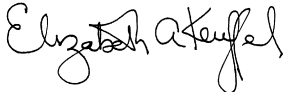
You must select a lender for either federal loans or alternative loans. You are free to select any lender that participates in the Federal Family Education Loan Program (FFELP) or alternative loan program that you are planning to use. For federal loans, you must provide the Lender Code of your chosen lender. Please contact the lender to obtain their code.

We recommend that families utilize the Stafford Loan program to its limit and any Perkins Loan awarded to you before considering PLUS and/or alternative loans. Stafford and Perkins Loans are among the least expensive loans and have some of the most flexible repayment terms. Often lenders that offer Stafford Loans also offer PLUS and alternative loans, so you may want to gather this information at the same time. You may be able to receive a combined bill for both the Stafford and alternative loans when using the same lender, which will help you manage your debt more effectively. A budget worksheet is available on the web: [www.anselm.edu/loans](http://www.anselm.edu/loans) to assist you in determining the amount that you will need to borrow through the alternative loan program or the PLUS Program.

Any student and/or parent who is taking any type of loan must complete the Lender Selection Form on the back of this document. The Lender Selection Form is also available on our website at: [www.anselm.edu/loans](http://www.anselm.edu/loans). The Lender Selection Form must be returned to our office no later than July 16, 2009 to ensure smooth processing of loans prior to the academic year. If you find you need additional loan resources throughout the year you will need to submit an additional form. **Loans will not be processed if we do not receive your completed Lender Selection Form.**

Please contact our staff if we may assist you in this process.

Sincerely,



Elizabeth Keuffel  
Director of Financial Aid

#### **Stafford Loan**

**Step 1** – Complete the federally required Entrance Counseling at [www.mappingyourfuture.org](http://www.mappingyourfuture.org)

**Step 2** – Research and select a lender.

**Step 3** – Complete the Lender Selection Form and return it to our office no later than July 16, 2009.

#### **Parent Loan for Undergraduate Students (PLUS)**

**Step 1** – Complete a Budget Worksheet to determine the amount you want to borrow.

**Step 2** – Research and select a lender.

**Step 3** – Contact your lender and request a credit pre-approval. Send a copy of the approval to our office. You may send this electronically (ask your lender), by fax or U.S. Postal Service.

**Step 4** – Complete the Lender Selection Form and return it to our office no later than July 16, 2009.

#### **Alternative Loans**

**Step 1** – Complete a Budget Worksheet to determine the amount you want to borrow.

**Step 2** – Research and select a Loan Program.

**Step 3** – Obtain a credit-worthy co-borrower for your loan. Most lenders require a co-borrower for all freshmen. We encourage all students to use a co-borrower throughout their educational experience in order to obtain the most optimal interest rate. By doing so, you will reduce the total amount of interest that you will have to repay over the life of the loan.

**Step 4** – Contact your lender and request a credit pre-approval. Send a copy of the approval to our office. You may send this electronically (ask your lender), by fax or U.S. Postal Service.

**Step 5** – Complete the Lender Selection Form and return it to our office no later than July 16, 2009.

**SAINT ANSELM COLLEGE LENDER SELECTION FORM 2009-2010**

**INCOMING STUDENTS**

**Priority Deadline: July 16, 2009**

Student Information			
Name: _____	Student ID: _____	YOG: _____	
(Print)	LAST	FIRST	MI
Daytime Phone Number: _____		Cell phone number: _____	

**FEDERAL STAFFORD LOAN INFORMATION**

I wish to use the lender below for my Federal Stafford loan(s) for the 2009-2010 academic year. I have provided all the required information below.

Name of Lender: _____	Lender Code: _____
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Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**ALTERNATIVE LOAN INFORMATION**

I have chosen to use an alternative loan to help finance my education.

Name of Loan Program: _____	Amount Requested: \$ _____
Loan Company Phone Number: _____	

By signing, I understand that the Office of Financial Aid will process my alternative loan for the amount requested or the maximum amount that I am eligible to borrow (if less than the requested amount). I further understand that if I want to increase or decrease my loan amount I must contact the Office of Financial Aid for information.

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FEDERAL PLUS LOAN INFORMATION**

Name of Parent Borrower: \_\_\_\_\_ Parent Social Security Number: \_\_\_\_\_

Is the parent borrower a US Citizen or eligible non-citizen? \_\_\_\_\_ Parent Borrower Date of Birth: \_\_\_\_\_

Parent Borrower Address: \_\_\_\_\_

Requested PLUS Amount for the 2009-2010 academic year \_\_\_\_\_

I wish to use the lender below for my Federal PLUS loan for the 2009-2010 academic year. I have provided all the required information below.

Name of Lender: _____	Lender Code: _____
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By signing, I understand that the Office of Financial Aid will process my PLUS for the amount requested or the maximum amount that I am eligible to borrow (if less than the requested amount). I further understand that if I want to increase or decrease my loan amount I must notify the Office of Financial Aid in writing.

Parent Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Return completed form to: Office of Financial Aid, Saint Anselm College, 100 Saint Anselm Drive, Manchester, NH 03102  
Phone: 603-641-7110 Fax: 603-656-6015