UCD GLOBAL
Ireland's Global University

U.S. FEDERAL AID
Student Handbook
2024-2025

Image credit: Aidan Prinsloo, 2020

Welcome

Dear Federal Aid Applicant,

This UCD Federal Aid Handbook is designed to help guide you through the loan process. While the U.S. Government is the loan provider for federal aid, the University acts as a middleman, helping students access their loans and enforcing the U.S. Department of Education's regulations.

Regardless of what point of your loan cycle you are in, we have designed this handbook to help you understand each step of the way. Even after your loans are disbursed, this handbook contains information which will help you retain eligibility.

If this is your first experience with federal aid, I recommend reading through the following website, which provides useful information about U.S. Loans: https://studentaid.gov/

If you have previously used federal aid at a U.S. institution, the process for foreign schools has many differences, so please read this document closely. In particular, we would like to highlight that no foreign school is eligible to process Pell Grants or FSEOG Grants;[1] this is not UCD policy.

For more information see:
studentaid.gov/understand-aid/types/international

Important pointers:
- The U.S. Department of Education (DOE) federal school code for UCD is G10188.
- Using federal Direct Subsidized/Unsubsidized *and* PLUS Loans, eligible students can borrow up to the full Cost of Attendance (COA) each year. Please familiarize yourself with the loan process which is described in detail in this document, and use this as a reference throughout your application. This will ensure your federal aid loan money arrives in Ireland in a timely manner.
- **Certificates**, **Diplomas** and **distance learning programs** are not eligible for U.S. federal student loans. Students studying these types of programs and require financial assistance must investigate private loans.

We look forward to assisting you through this process and welcoming you to the UCD Campus.

Please remember that we are here to assist you. If, after reading this document, you still need additional assistance, don't hesitate to contact us at **federalaid@ucd.ie**.

If you want to chat conveniently with someone about this application process, please remember you can reach our New York office directly at:

+1 646 690 9024 *or*
+1 708 803 5098

  NorthAmerica@ucd.ie

One of our staff members will be more than happy to guide you through our application process if you wish to speak to someone in relation to this.

Remember: Taking out a loan – even U.S. federal aid – is a big responsibility which may impact your life for many years after your degree. While we at UCD Global aim to assist you throughout this process, you are always encouraged to ensure that you are a responsible and educated borrower. Be sure to read through this document and the resources mentioned in it carefully so that you can make informed choices about the loans you would like to take. If you are an undergraduate student and your parent will be undertaking Parent PLUS loans on your behalf, it's important to share this information with them also.

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[1] https://studentaid.gov/understand-aid/types/grants

Contents

Overview of the Process
Remember: New Academic Year = New Loan Application

When?	What?	Remember…
January 2024 to May 2024	- Complete FAFSA - Receive your individualised FAFSA Submission Summary (FSS)	- Select UCD (OPE ID: G10188) - A new FAFSA needs to be completed ahead of each year - Double check your FSS to make sure everything is in order.
April 2024 – July 2024	- US Dept of Ed sends UCD the FSS - UCD will send individualised Cost of Attendances (COA) letters to applicants/ students	The COA will tell you what you can borrow.
After **1 April 2024**	Students sign - MPNs - Entrance Counseling - Annual Student Loan Acknowledgement - Start submitting documents on SISweb	If you complete these documents before 1 April, we may need to ask you to redo them.
31 July 2024	<u>**Deadline**</u> to submit your loan application with completed documents on SISweb	Submissions should be made through the U.S. Financial Aid Application on SISweb
August 2024	UCD Global reviews documents and lets students know if any corrections should be made.	
August 2024	UCD Global sends students official Loan Detail Letters confirming the loan amounts and disbursement dates.	
September 2024	Start of Autumn Trimester	First disbursement: 50% of loans for 2-trimester programs 33% of loans for 3-trimester programs If you are receiving a scholarship from UCD Global, the entirety of your scholarship will be applied to your student fees account by the first week of October.
January 2025	Start of Spring Trimester	Second disbursement: 50% of loans for 2-trimester programs 33% of loans for 3-trimester programs
May 2025	Start of Summer Trimester	Third disbursement: 34% of loans for 3-trimester programs

Before You Start: Useful Links

The U.S. Government provides and regulates federal aid. Make sure you visit these sites so that you better understand your loans overall.

FAFSA[2]	studentaid.gov/h/apply-for-aid/fafsa
StudentAid.gov	studentaid.gov/ - This is the *only* official website on U.S. federal aid
Student Loan Dashboard	studentaid.gov/fsa-id/sign-in/landing Use this to find out: ● *What loans you have taken* ● *Who is your Loan Servicer* ● *How to contact your Loan Servicer*
Interest Rates and Origination Fees	studentaid.gov/understand-aid/types/loans/interest-rates
Subsidized and Unsubsidized Loans Explained	studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized
PLUS Loans Explained	studentaid.gov/understand-aid/types/loans/plus
Federal vs. Private Loans	studentaid.gov/understand-aid/types/loans/federal-vs-private
Eligibility Criteria	studentaid.gov/understand-aid/eligibility
Dependency Status	studentaid.gov/apply-for-aid/fafsa/filling-out/dependency
Information for Parents	studentaid.gov/resources/prepare-for-college/parents
Managing Your Loans	studentaid.gov/h/manage-loans
Loan Repayment Simulator	studentaid.gov/loan-simulator/
UCD's Federal Aid Website	www.ucd.ie/global/study-at-ucd/scholarshipsfinances/northamericaloans/usfederalaid/
UCD Application System	sisweb.ucd.ie/usis/W_HU_MENU.P_PUBLISH?p_tag=APPLY

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[2] The official deadline to complete the FAFSA for the 2024-2025 academic year is 30 June 2025, but completing your FAFSA by May 2024 allows us enough time to certify your loans for the first disbursement in September 2024.

Eligible Programs

The U.S. Department of Education has approved UCD to certify federal aid for eligible programs at the following levels:

- Undergraduate: Bachelor's degree programs
- Graduate Taught: Master's degree programs (MA, MSc, MEng, MBA, LLM)
- Graduate Research: PhD and MLitt degree programs
- Graduate Entry Veterinary Medicine

The following kinds of programs are always <u>ineligible</u> for federal aid at UCD:

- Distance / Online: If any part of a program is not taught through in-person instruction, it is ineligible for federal aid.[3]
- Nursing
- Graduate Diplomas, Higher Certificates etc.

Collaborative Programs (Exchange, Study Abroad, Internships and Joint Masters)

US federal aid regulations stipulate that a program is eligible for federal aid if <u>not more than 25%</u> of it is taught at an institution which is itself not eligible for federal aid.[4]

If you are interested in a program which contains a period spent somewhere other than UCD, then:

- **For periods less than 25% of the total degree length:** you will need to get a federal aid Internship / Exchange Agreement signed. Contact federalaid@ucd.ie to obtain a copy of this agreement.
- **For periods greater than 25% of the total degree length:** the program is only eligible for federal aid if the other institution is certified to approve federal loans.

Almost all internship hosts are <u>not</u> certified to approve federal aid. If the program you are interested in has an internship greater than 25% of the total degree length, then you <u>must</u> contact federalaid@ucd.ie to confirm that the program is eligible for federal aid.

Joint Masters programs are only eligible for federal aid if the partner university also certifies federal loans.

Note: Collaborative programs which are ineligible for federal aid may still be eligible for private loans, such as Sallie Mae and Earnest Navient.

If you are on an eligible collaborative program and take federal aid, UCD will process all of your federal aid and private loans.

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[3] Note: Congress is exploring possible updates to regulations that may allow students to take a limited number of credits through online teaching and learning. Until these proposed updates to the regulations have been approved and signed into law, all distance / online classes are not eligible for federal aid.

[4] There is an exception to this rule if the exchange/internship at an ineligible institution is explicitly recognised by an accrediting body. Most Engineering, Architecture and Business programs at UCD are accredited by external accrediting bodies.

Loan Limits: How Much Can/Should I Borrow?

There are two factors that determine each student's loan eligibility and amounts for each year:

1. The types of loans they are eligible for, and
2. Their annual cost of attendance (COA)

1) Loan Types

There are four kinds of federal loans available to students (and parents) at UCD:

Loan Type	Description	Who is Eligible
Subsidized Loans	Modified by the year of program and Student Aid Index (SAI).[5] Interest paid by the Dept. of Ed. while you are studying.	Undergraduate students *only*
Unsubsidized Loans	Lower interest than PLUS Loans. Annual loan limits apply	Undergraduate, Graduate and Graduate Entry students
Parent PLUS Loans	Up to the total COA, minus any other loans received.	Undergraduate students *only* Borrowed by the parent, the student must be 'dependent'[6]
Graduate PLUS Loans	Up to the total COA, minus any other loans received.	Graduate and Graduate Entry students

Note: Independent undergraduate students do not have access to any form of PLUS Loans. While they have access to increased limits for Subsidized and Unsubsidized Loans, these loans will not cover the whole cost of attendance.

Annual Loan Limits for Subsidized and Unsubsidized Loans[7]

Year	Dependent Students	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	$5,500 - No more than $3,500 of this amount may be in subsidized loans.	$9,500 - No more than $3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	$6,500 - No more than $4,500 of this amount may be in subsidized loans.	$10,500 - No more than $4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	$7,500 per year - No more than $5,500 of this amount may be in subsidized loans.	$12,500 - No more than $5,500 of this amount may be in subsidized loans.
Graduate or Professional Student Annual Loan Limit	N/A	$20,500 (Unsubsidized Loans only).

Lifetime Loan Limits

The U.S. Government has set a lifetime Aggregate Loan Limit for all Subsidized and Unsubsidized Loans:

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[5] The Student Aid Index (SAI) was previously referred to as the Estimated Family Contribution (EFC).
[6] Dependency Status is determined by the Department of Education: https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency
[7] Detailed here: https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized

Dependent Undergraduates	Independent Undergraduates	Graduate and Professional Students
$31,000 - No more than $23,000 of this amount may be in subsidized loans.	$57,500 - No more than $23,000 of this amount may be in subsidized loans.	$138,500 - No more than $65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

2) Cost of Attendance

For students who can access PLUS Loans, the COA sets the <u>maximum amount</u> they (and their parents) can borrow for a given year. UCD sets a new COA each year as some expenses and exchange rates may change.

When to Expect Your COA: From April 2024, UCD will email students an individualised COA if the student has an offer for an eligible UCD program and UCD has received a correct FSS from the U.S. Department of Education. If a student submits their FAFSA after March 2024, they can expect an individualized COA within a month or two after submission at studentaid.gov.

* Keep in mind that the COA is <u>not</u> the amount you should spend each year, nor is it a recommended budget. Instead, it is a formula based on average and specific expenses to determine the maximum eligible amount a student can borrow each year. Students are advised to work out their own budget independently of the COA based on their individual needs, personal financial situation and ability to repay.

Exchange Rate

While expenses at UCD are in euro (€), U.S. Direct Loans are borrowed in USD ($). Because the exchange rate will fluctuate throughout the course of the year, UCD cannot guarantee a specific euro-equivalent for the loans taken out.

<u>For the purposes of the COA calculation</u> *only*, UCD uses a *worst-case scenario exchange rate*. This is set at higher than the actual exchange rate to allow some flexibility during the year. The exchange rate for the COA is for the purposes of setting a maximum amount that students can borrow.

COA Formula Simplified
The COA is calculated as follows:

Specific Expenses: Tuition fees, program expenses

Average General Expenses: Rent / accommodation, transport, weekly food & living expenses, health Insurance etc.

Estimated Financial Assistance: Scholarships, formal sponsorships, awards

COA
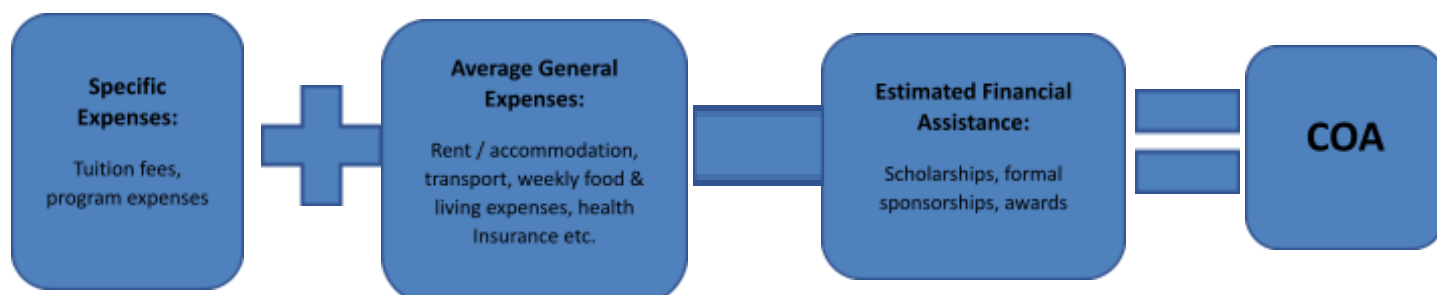
Additional Exceptional Expenses

If students have additional necessary expenses which mean that they will need to borrow more to attend UCD, the University may factor these into the COA. These circumstances cannot be generalisable and must pertain to the student, in particular. Examples of special circumstances where necessary expenses may be factored in:

- Chronic medical needs
- Disability that necessitates additional supports
- Dependents[8] with no alternative support

The University cannot factor in expenses pertaining to:

- A spouse
- Parents
- Debt incurred from previous years

In order to factor in additional expenses, students will be asked to supply supporting documentation which justifies the amount allocated to additional expenses. These documents may include doctors' letters, invoices and receipts.

If you believe that you are eligible for additional expenses and an increased COA, please email federalaid@ucd.ie.

Step 1: Filling out the FAFSA

Completing the FAFSA (Free Application for Federal Student Aid) Form starts the loan process each year. **Students need to complete a new FAFSA for each year they intend to take out loans.** While you can update and correct your FAFSA after you submit it, it helps to get it right the first time around.

UCD Federal Aid Website:

www.ucd.ie/global/study-at-ucd/scholarshipsfinances/northamericaloans/usfederalaid/

Completing the FAFSA will produce a FAFSA Submission Summary (FSS- formally known as the SAR)[9], which UCD requires to determine your eligibility for loans. A few days after you fill out the FAFSA, you will be sent a link via email to your FSS. Make sure you read your FSS to check that all information is correct and that the U.S. Department of Education has not flagged any issues that you need to resolve.

How to Complete FAFSA

Go to the FAFSA website (https://studentaid.gov/h/apply-for-aid/fafsa) and fill in the necessary information.

You will need the following:

- PIN from the U.S. Department of Education before you begin (available on FAFSA website)

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[8] These dependents must be included in the FAFSA.
[9] The FAFSA Submission Summary (FSS) was previously referred to as the Student Aid Report (SAR).

- Your tax documents from the previous year (if applicable – if you are not required to file taxes, you can fill out the FAFSA without them). Make sure you report 2022 income on the 2024–25 FAFSA form. Do not use your 2023 tax information.
- To ensure that you list UCD as one of the schools you are planning to attend, enter **school code: G10188**

In general, most questions are self-explanatory, and the U.S. Department of Education provides detailed guides on how to answer the questions.[10] However, there are a few pointers for students applying to UCD.

Program Level

The program level should reflect the level you will be in 2024-25. Depending on your program at UCD, you should select the following:

- **Undergraduate students** should be sure to select the correct year of their program and state that they are in a bachelor's degree.
- **Graduate Taught and Graduate Research students**: If you are starting a new program at UCD, make sure to select "New Graduate/Professional Student". Otherwise, you are a "Continuing Graduate/Professional Student"
- **Medicine and Veterinary Medicine *with a previous degree*:** If you are starting a new program at UCD, make sure to select "New Graduate/Professional Student". Otherwise, you are a "Continuing Graduate/Professional Student"
- **Medicine *without a previous degree:*** The first 4 years of MDS2 Medicine are treated like a regular undergraduate program. Students who would normally be classified as 'dependent' will be dependent for these years. Years 5 and 6 are considered to be Graduate/Professional level. Students entering their 5th year of MDS2 should indicate that they are taking a 'Professional' program. This will classify them as 'independent'.

Dependency Status

Federal student aid programs are based on the concept that it is primarily your and your family's responsibility to pay for your education. Because a dependent student is assumed to have the support of parents, the parents' information must be assessed along with the student's, in order to get a full picture of the family's financial strength. If you're a dependent student, it doesn't mean your parents are required to pay anything toward your education; this is just a way of looking at everyone in a consistent manner.

Your answers to questions on the FAFSA determine whether you are considered a dependent or independent student. UCD has no input in this determination and no ability to change your assessment.

Your dependency status determines whose information you must report on your FAFSA.

- If you're a dependent student, you will report your and your parents' information, and both you and your parent must sign the FAFSA and will each need a unique FSA ID.
- If you're an independent student, you will report your own information (and, if you're married, your spouse's.)

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[10] https://studentaid.gov/articles/things-you-need-for-fafsa/

Changing Your Dependency Status

*Note: All postgraduate students are independent

University federal aid administrators can change a student's dependency status from 'dependent' to 'independent' only. We _cannot_ reverse this change! We can only make this change in a limited number of circumstances and need proper documentation to authorise it. Any attempt to get loan money outside of compliance with the federal regulations is considered to be fraudulent on the applicant's part and will have far reaching consequences.

If you believe you should be treated as an independent student, please ensure you fall into one of the provided categories listed on the website: https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency

Please note: To be considered a dependent undergraduate student whose parents are unable to obtain PLUS Loans, your parents will have to provide documentation detailing that they have been rejected for a PLUS loan in order for us to change your status to an independent student.

If you are an Independent Undergraduate student (for example, a mature student) your loan eligibility may be limited as you will not qualify for Parent PLUS or Graduate PLUS loans. Please email federalaid@ucd.ie to discuss your options in this case.

Step 2: Getting Your COA

If you have an offer for an eligible UCD program and you have completed your FAFSA, UCD will email you an individualised COA starting in April 2024. Your COA will tell you how much you can borrow for 2024-25.

If you do not receive your COA, review your FSS to make sure that there are no issues that need to be corrected. It is important to check whether you have included UCD as a school of choice on your FAFSA. Make sure that the school code G10188 is on your FAFSA Submission Summary.

What To Do When You Get Your COA:

Make sure you review and verify all the information on your COA. It is your responsibility to make sure all details on your COA document are correct. The loan amounts provided on the COA are only valid if all the other information on your COA is correct. It is **crucial** to let federalaid@ucd.ie know ASAP if any of the following information on your COA needs to be corrected or updated at any point throughout the year:

- Tuition fee for the year
- Scholarships
- Dependency status
- Program
- Program Level
- Year of program
- Length of program

Failure to ensure that this information is accurate may result in UCD making corrections to your loans *after they have been disbursed*, and this may result in you being required to return money already disbursed to you back to the U.S. Government. If any of the details on your COA change throughout

the year (i.e additional scholarships, changes to tuition fees, etc.), please notify federalaid@ucd.ie so that an accurate document may be issued for you.

Once you are satisfied that your COA is correct…

Work out how much you should be borrowing: The COA only tells you the maximum you are eligible for. Students are not advised to borrow the maximum amount unless they need to.

Make sure that you do your research and work out a budget for the year so that you have an idea of how much you will need, and then borrow the amount that allows you to meet your budget. UCD provides resources to help students figure out the cost of living in Dublin: www.ucd.ie/global/study-at-ucd/scholarshipsfinances/livingcosts

You may also consider using cost comparison websites, such as: www.numbeo.com

Remember, when you request your loan amounts, it is advisable to reduce PLUS loans as much as possible before reducing Subsidized or Unsubsidized loans. PLUS loans have a higher interest rate and may take longer to repay.

Bear in mind, you may increase (to the maximum value of your COA) or decrease your loans during the academic year based on your needs. Please do so by emailing federalaid@ucd.ie at least two weeks before the next scheduled disbursement of funds.

Getting the correct documents

Starting on 1 April,[11] you should start collecting the correct documents for your application. Unless otherwise noted below, each document should be submitted anew for each year in which you apply for FAFSA. Where possible, please ensure that all documents submitted are in PDF format. Depending on the loans you want to borrow, UCD will need the following documents:

For **All Loans**	• Copy of U.S. Passport[12] *or* U.S. Birth Certificate • Official Transcripts[13] from prior institution (high school or university): The official version should have a graduation date on it. If you are waiting to graduate, please submit provisional copies and obtain final copies after you graduate. • Proof of Entrance Counseling (screenshot of confirmation of submission, showing your name, UCD's name, the year and loan types for which you have completed counseling[14]): Loan application portal here studentaid.gov/entrance-counseling • Annual Student Loan Acknowledgement (screenshot of confirmation of submission): Loan application portal here studentaid.gov/asla/
For **Subsidized and Unsubsidized Loans**	• Subsidized & Unsubsidized Master Promissory Note (MPN), *signed by the student:* studentaid.gov/mpn/

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[11] If you sign some of these documents before 1 April, we may need to ask you to sign them again as they may not be older than 6 months when the University originates your loans in August each year.
[12] Not needed if you have previously applied for loans at UCD and we already have a copy on file for you.
[13] Not needed if you have previously applied for loans at UCD and we already have a copy on file for you.
[14] Not to be confused with the congratulations/completion screen. The proof must show the details listed above to be accepted.

For **Parent PLUS Loans** *Undergraduates only*	- Parent PLUS MPN, *signed by the parent:* studentaid.gov/mpn/ - PLUS Loan Approval Letter ('PLUS Correspondence'). Applicants will receive a PDF letter from the U.S. Department of Education once they complete the application here: studentaid.gov/plus-app/parent/landing **Email directly from the parent borrower, confirming the gross total Parent PLUS Loan amount for that year to federalaid@ucd.ie**
For **Graduate PLUS Loans** *Graduate Entry, Masters and PhD only*	- Graduate PLUS MPN, *signed by the student:* studentaid.gov/mpn/ - PLUS Loan Approval Letter ('PLUS Correspondence'). Applicants will receive a PDF letter from the U.S. Department of Education once they complete the application here: studentaid.gov/plus-app/grad/landing

Step 3: Completing the U.S. Financial Aid Application

After you have reviewed your COA and are satisfied with your loan request, you can fill out our Federal Aid application on the system. Students need to complete a new Federal Aid application on SISweb ahead of each year that they want to borrow loans.

To access this, please log on to the UCD Applications System (UCD SISWeb Application System).

Please note: You must already have secured an offer for one of our programs before making this application. You should only submit your U.S. Financial Aid Application if you are accepting your offer to study at UCD.

Please input the requested information and upload the requested documents.

Please note many of these details can be retrieved from your COA.

> When submitting answers, if you have not completed all mandatory sections, you will be unable to submit and you will be required to enter your answers again. Please be extremely cautious as a result. It is advisable to keep a record of answers on a separate document for reference in case you encounter this issue.

Please ensure the information you provide matches the information supplied on the Cost of Attendance. Any attempt to get loan money outside of compliance with the federal regulations will be seen as fraudulent on the applicant's part and have far reaching consequences.

It is important to take time when filling in these details. We will be using your responses when updating your enrollment status on the National Student Loan Database.

When working through the questions, please note that we provide additional information and explanations to each question on the right side of the page in *italics*.

The U.S. Financial Aid Application will ask you to confirm the following:

UCD Program	This must be the program for which you have *accepted* an offer, or plan to accept an offer
Total/Maximum COA Amount	Found on your COA letter
Subsidized Loan Amount request	Cannot be greater than the amount given in your COA. If not relevant, write "0"
Unsubsidized Loan Amount request	Cannot be greater than the amount given in your COA. If not relevant, write "0"
PLUS Loan Amount request	Cannot be greater than the amount given in your COA. If not relevant, write "0"

UCD Scholarships	Any scholarships on your UCD Offer letter. Provide the euro amount
Other EU Scholarships	Scholarships you are receiving from other sources within Ireland or the EU, in euros
Other U.S. Scholarships	Scholarships you are receiving from other sources in U.S. Report in USD
Do you plan to live in on-campus accommodation?	If you have secured a place in UCD Residences or intend to apply for UCD Residences, select "Yes"
If you answered 'Yes' to the previous question, would you like to opt-in to an automatic transfer of your loans to pay for your on-campus accommodation costs?	If you respond 'Yes' and have borrowed sufficient funds to initially cover tuition fees, UCD will then use your loan disbursements to pay your on-campus residence fees, which will be subtracted from your loans.
Will you undertake an internship or go on Erasmus, Exchange or Study Abroad as part of your degree?	If you plan to take an internship or Erasmus/exchange as part of your degree, UCD will require additional documentation, in most cases.

Step 4: Upload Documents

Depending on the loans you would like to borrow, you will need to upload the documents detailed in **Step 2**. Where possible, **please ensure all your documents are in PDF format when submitting.**

The following documents are required for all applicants:

- Copy of U.S. Passport or U.S. Birth Certificate[15]
- Official Transcripts (for all new applicants)[16]
- Proof of Entrance Counseling showing the year and loan types you completed the Entrance Counseling for (this screenshot/PDF must include your name and the institution (UCD) name.)
- Proof of Annual Student Loan Acknowledgement
- MPN: Subsidized/Unsubsidized Loans

The following documents may be required depending on the loans you are taking and the scholarships you are receiving:

- MPN: PLUS Loans
- PLUS Loan approval letter
- Proof of external scholarships (e.g., award letter)

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[15] Not needed if you have previously applied for loans at UCD and we already have a copy on file for you.
[16] Not needed if you have previously applied for loans at UCD and we already have a copy on file for you.

> **Note:**
> **Applications with outstanding required documentation will not be processed.**
> **All documentation should be uploaded in PDF format and named in an easy to read format (i.e Jane Doe PLUS MPN 2024).**
> Document names should not have any special characters or marking (commas, apostrophes, etc.) or upload will fail.

Remember: If your parent is taking a Parent PLUS Loan, they should also email federalaid@ucd.ie to confirm the loan amount they will be borrowing. Their email should state your student number and confirm the same amount provided in your U.S. Financial Aid Application on SISweb.

For convenience and to assist in keeping this process as efficient as possible, we request that all documents are submitted together.

Accepting Your Loan Award

As a rule of thumb, students receive the loans they request provided that:

- All documents submitted are accurate
- No information is omitted
- Their request is within the limits given on their individualised COA
- They apply on time

If you are not eligible for the loan amount you have requested, we will let you know when we verify your documents and originate your loans.

Once your loans have been reviewed and approved, the status of your application on SISweb will update to "Application Approved, Loan Origination Pending".

UCD works on an 'opt-out' loan system. Once you submit your loan request, we assume that you would like to take out the loan amount you requested in your U.S. Financial Aid application on SISweb. We will send you an email including a Loan Detail Letter, asking you whether you would like to cancel or reduce your loans, but if we do not hear back from you, we will process your loan application according to the original loan request.

By submitting your U.S. Financial Aid Application, you are confirming your commitment to the following:

- To remain a full-time enrolled student in good academic standing on an eligible program
- To meet all remaining financial obligations in a timely manner
- To notify the University & Financial Aid Office if you withdraw from or change your program of study, drop below the minimum credit requirement, or take a leave of absence.
- To confirm you will be in attendance at least half-time on University grounds and not studying abroad or on exchange at a U.S. institution or another foreign institution that is not eligible for U.S. federal student loans for this coming academic year
- That you understand and agree that UCD will report your enrollment status to the National Student Loans Database
- To acknowledge that, to the best of your knowledge, the information contained here is true and accurate at time of completion

You **MUST** notify federalaid@ucd.ie if your enrollment status changes or you no longer meet any of the above criteria. We are here to advise and assist you. For example, we can assist in deferring your loans if you take a leave of absence. Failure to notify us may result in your loans being incorrectly disbursed and complications in the return of your loans to the U.S. Government.

You **MUST** also notify us if you decide to change programs at UCD.

Document Verification & Loan Origination

Document Verification & Deadlines:

The federal aid administrator will verify documents on an ongoing basis after June 1st, 2024.

Please log into your SISWeb account and check for the following statuses:

- **APPLICATION SUBMITTED, AWAITING REVIEW:** This means your application has been successfully submitted, but that it has not yet been reviewed by UCD staff. Students will only be contacted if their documents require updating, editing or corrections.
- **APPLICATION REVIEWED, LOAN ORIGINATION PENDING**: This status means a UCD staff member has reviewed your application, and it has been confirmed as correct.
- **LOAN ORIGINATED:** Your loans have been originated and are ready for disbursement on the designated date.

Rejecting Documents:

The federal aid administrator may reject your application. Failure to submit documents and complete the requested actions (on time and accurately) may result in a delay of disbursement of funds.

If your application is rejected, the federal aid administrator will email you with details and will try to help you resolve the issue. If you are required to submit additional or corrected documents, please email them to federalaid@ucd.ie.

For this reason, we recommend that you keep a record of all your documents and submitted questions.

Arriving in Ireland & Loan Funds Disbursed

UCD arranges disbursements so that they coincide with the start of the academic semester (or the Orientation Week).[17] You will not have immediate access to your loan funds when you arrive in Ireland and UCD is not permitted to disburse funds earlier than the start of the academic year. You will need to prepare for this by ensuring you have access to sufficient funds to support you, initially, especially if your loan application was late. While we try our best to make the loan process as smooth as possible, sometimes delays and problems occur that are outside of our control.

> **Our Federal Aid Office administers the whole federal aid process; however, our involvement in the disbursement part of the process is forbidden by U.S. Department of Education regulations. The disbursement of financial aid is managed by our University's Fee Payments team, in UCD Registry.**

The Federal Aid Office can pass queries in relation to your disbursement onto colleagues in the Fee Payments team if you are having any issues in relation to your disbursement. The Fee Payments team will make all payments by electronic funds transfer, i.e. sending money from bank account to bank account, electronically.

STEP 1: Opening an Irish Bank Account

Why an Irish bank account?

Your federal student loans are *educational* loans only. UCD needs to demonstrate to the U.S. Department of Education that the loans are used to cover educational expenses. The money refunded to students is explicitly to support their living expenses while studying in Dublin.

In order to receive your federal student loans (after tuition fees are deducted), you will need to open an Irish bank account and upload your bank details to your SISWeb account.

To open an Irish bank account, you need an address in Ireland. You must also have completed your **UCD registration** and entered your **term address** into SISWeb. You cannot open a bank account prior to your arrival in Ireland.

If you have completed your UCD registration, you may create and print your Certificate of Attendance in PDF format. See http://www.ucd.ie/students/studentdesk/documents/certificateofattendance/ for more information.

Neobanks like Revolut are gaining popularity among international students because of their cost effectiveness and flexibility. Notably, Revolut doesn't necessitate an Irish address for account opening. Nevertheless, we urge that students undertake their own research on the latest features, terms, and conditions of financial services to ensure that the chosen banking solution aligns with individual needs. Neobanks that we cannot make payments to currently are N26 and MoneyJar.

When opening a bank account at AIB or Bank of Ireland the following documents are required:

1) **Valid Passport/National ID Card**
2) **Certificate of Attendance confirming your Dublin address[18]**

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[17] Legally, Universities cannot request the loan money from the U.S. Treasury more than 10 days before the start of the academic term. Due to the longer times it takes to process international transfers, UCD cannot process loan disbursements earlier than the start of the academic term.

[18] https://www.ucd.ie/students/studentdesk/documents/certificateofattendance/
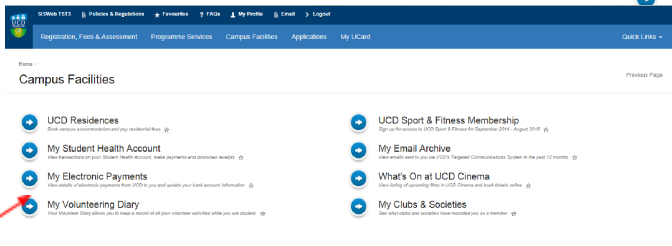
Once you have updated your Dublin address on SISWeb, you can print this letter under the 'Electronic Documents' tab.

Step 2: Uploading Your Bank Details
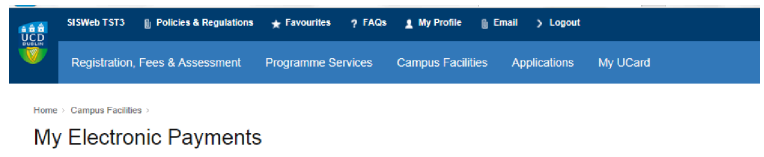
1. Log Into the Student Information System (SIS) www.ucd.ie/sisweb
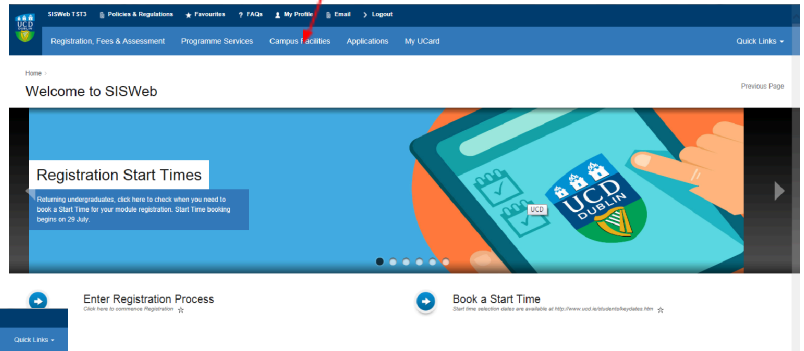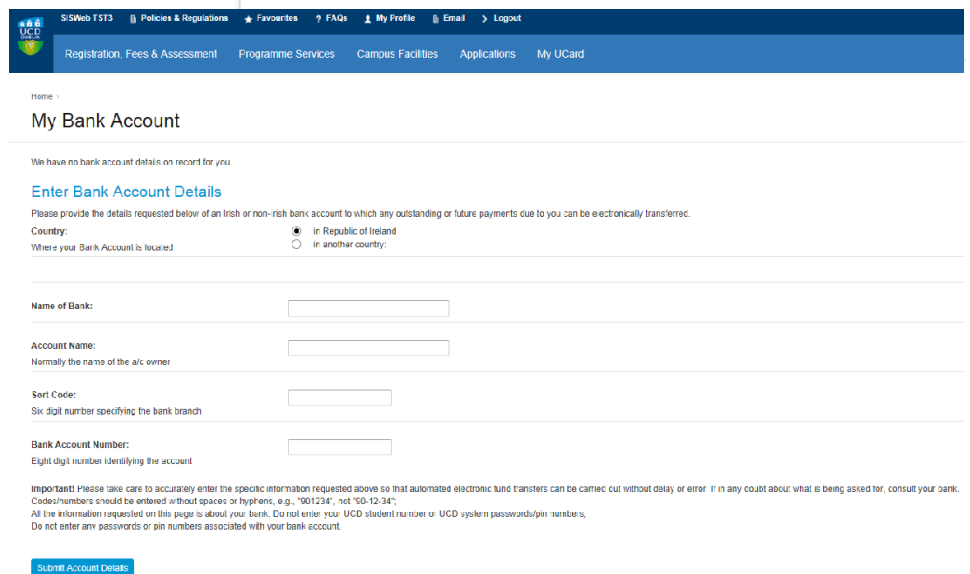

2. Click on **Campus Facilities**

3. Click on **My Electronic Payments**

4. Click on **View/Update My Bank Details & Enter your Irish Bank Account Details**

Understanding Your Disbursement

Once your loans are originated, the federal aid administrator and the Fee Payments team will conduct the disbursement of your loans.

Gross vs. Net Loan Amounts

The amount you request in your U.S. Financial Aid Application on SISweb is designated as the **gross amount**. This is the amount that you will need to repay prior to any interest added.

When your loans are originated, the U.S. Department of Education deducts an origination fee[19] which is a percentage of the gross amount. The loan amount *after* the origination fee is deducted is known as the **net amount**. This is the money which will be disbursed to UCD for your educational expenses.

Number of Disbursements

In line with federal aid regulations, students' loans are divided into two or three disbursements: one at the beginning of each academic term of your program. *U.S. federal aid regulations do not allow us to conduct any of these disbursements earlier than their allocated term.* The dates for each disbursement can be found on your Loan Detail Letter, which is sent to each student upon review of their U.S. Financial Aid Application.

> **Where can I see the money disbursed to me?**
>
> Within 3 days of the disbursement date, your loan disbursement will show on your Fee Statement, which you can view on your SISWeb account. However, it can take a further 2-5 working days to reach your nominated bank account.

Breakdown of a year's disbursements:

	2-Term Program	3-Term Program
September – 1st Trimester	50% of net loan	33% of net loan
January – 2nd Trimester	50% of net loan	33% of net loan
May – 3rd Trimester		34% of net loan

The Exchange Rate

Federal student loans are originated in U.S. dollars ($) and students will need to repay their loans in U.S. dollars. However, UCD draws down and disburses loans in euros (€). Students will see each loan disbursement on their Fee Statement given in euros (€). The exchange rate applied to each disbursement is determined on the date of drawdown (usually a few days before the date of disbursement). Because the rate will fluctuate, UCD cannot advise how much you will receive ahead of the disbursement.

After a disbursement, you can work out the exchange rate applied by doing the following:

Disbursement Amount on Statement (€) ÷ Net Amount for Disbursement ($) = USD to EUR exchange rate

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[19] The Origination Fee is taken by the Department of Education before the money even gets to UCD. The Fees are set on an annual basis and can be found on the StudentLoans.gov website:
https://studentaid.gov/understand-aid/types/loans/interest-rates

How Each Disbursement Is Used

Following federal student aid regulations, each disbursement must be allocated in the following order:

1. Tuition Fees
2. On-Campus Accommodation (if applicable)
3. Refund to student for living expenses

If you intend to use your loans to cover living expenses, please ensure that you have taken out enough to cover your tuition and on-campus accommodation expenses first. UCD is not permitted to change the order in which these loans are allocated.

For federal student loans, UCD semesterises tuition fees. The UCD Fee Payments team will ensure that student loans are used to pay for tuition as follows:

	2-Term Program	3-Term Program
September – 1st Trimester	Up to 50% of Total Tuition	Up to 33% of Total Tuition
January – 2nd Trimester	Up to 100% of Total Tuition	Up to 67% of Total Tuition
May – 3rd Trimester		Up to 100% of Total Tuition

Anything over the percentage of fees due for each trimester will be refunded to students.

Please note: If you intend to pay additional money on top of your federal aid disbursements, we urge students to wait until all their disbursements for the year are complete. This is so students are aware of exactly what they owe before making additional payments and that any due refund can be calculated in an accurate and timely manner.

Example: Undergraduate Disbursements

Total Fees	€22,600.00
Semesters	2
Fees per semester	€11,300.00
Total Loans (Gross)	$40,000.00
Total Loans (Net)	$38,470.00

Note that this student's first refund is *much* larger than her second refund, due to the deposit, scholarship and additional payment on her account.

Trimester 1					
Transaction	Debit	Credit (€)	Credit ($)	Balance	Exchange Rate
Fees due (up to 50%)	€11,300.00			€11,300.00	
Deposit		€500.00		€10,800.00	
Online payment (not Fed Aid)		€1,000.00		€9,800.00	
Scholarship		€4,000.00		€5,800.00	
Federal Aid		€19,122.90	$19,235.00	-€13,322.90	1.00586
Accommodation Transfer	€5,408.60			-€7,914.30	
Refunded	€7,914.30			€0.00	
Trimester 2					

Transaction	Debit	Credit (€)	Credit ($)	Balance	Exchange Rate
Fees due (up to 100%)	€11,300.00			€11,300.00	
Federal Aid		€17,653.88	$19,235.00	-€6,553.88	1.08956
Accommodation Transfer	€5,601.00			-€752.88	
Refunded	€752.88			€0.00	

Note: Each student's actual disbursements will differ depending on:

- Amounts they have already paid (e.g. deposits, tuition scholarships)
- Changes they may request to their total loan amount during the year

Note: Your Fee Statement will show the amount of fees outstanding for the whole year, even though UCD deducts each semester's fees with each disbursement. This means that your Fee Statement may only show €0 after the last disbursement.

Scholarships & Disbursements

Students must report any scholarships they are in receipt of in their U.S. Financial Aid Application on SISweb. Most of the scholarships that UCD offers are tuition fee scholarships, which are taken to be a payment towards the recipient's tuition fees. All scholarships and federal aid disbursements will reflect on the student Fee Statement:

Breakdown of Charges and Payments on your account for the Current Academic Year.
Click on the amount to see the details of the individual transactions

Your Fee Status for Academic Year 2015/2016 is that Fees are charged at Non-EU rates

View Your Free Fees Credit Summary   View Your Account History

Academic Year	Transaction Type	Description	Charges €	Payments €	Total €	Click to
2015/2016	Charges	Tuition Fees	17,153.00		17,153.00	Generate Statement
		Student Centre Levy	247.00		247.00	
	Refunds	Electronic Refund		-15,744.43	15,744.43	
	Payments	Scholarship Partial		3,000.00	-3,000.00	
		Federal Aid Payment		23,844.43	-23,844.43	
		Online Applications Deposit		500.00	-500.00	
		Account Balance			5,800.00	

If you are awarded a tuition scholarship, it will count as a payment towards your *first* **trimester payment**. This may mean that more money will be refunded to you during the first trimester disbursement than in the other disbursements for the year, especially if your loans are more than your tuition fees.

Satisfactory Academic Progress for Financial Aid Recipients

All students applying for or receiving U.S. federal student aid (Subsidized Stafford, Unsubsidized Stafford and PLUS loans) at UCD must progress satisfactorily towards completion of a chosen academic program in order to maintain access to federal aid loans.

UCD is required by U.S. federal law (34 CFR 668.16) to define and enforce standards of Satisfactory Academic Progress (SAP). The guidelines have been established to encourage students to successfully complete academic programs for which aid is received.

Students receiving federal student loans will be evaluated at the end of each semester. This evaluation process will consider the students' progress under the following categories:

1. **Maximum Timeframe:** It must be possible for the student to complete the program within 150% of the advertised program length.
2. **Quantitative Measure (Pace):** Within any given trimester, at least 67% of the *standard credit load* for that program must be passed.
3. **Qualitative Measure (GPA):** The Stage GPA may not be lower than 2.4 out of 4.2, and/or a D+ weighted average[20] for a single trimester.

In order to receive U.S. federal funds, students must meet minimum standards for the above-mentioned components, whilst simultaneously adhering to University academic rules.

1) Maximum Timeframe

It must be possible for the student to complete the program within 150% of the advertised program length.

The maximum timeframe for each program is determined by the program length and number of credits awarded for a given degree, as illustrated in the table below. The information therein is indicative and for guideline purposes only. If it is determined that the student is unable to complete their program within the allowed timeframe and without exceeding the credit limit, the student's eligibility for U.S. federal aid will be terminated.

Advertised Timeframe		Maximum Timeframe (×150%)	
Program Length	**Credits**	**Years**	**Credits Attempted**
1 year	90 credits	1.5 years / 18 months	135 credits
2 years	120 credits	3 years	180 credits
3 years	180 credits	4.5 years	270 credits
4 years	240 credits	6 years	360 credits
5 years	330 credits	7.5 years	495 credits
6 years		9 years	

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[20] A weighted average takes into account the number of credits for each module. Thus, the results of a 10-credit module will have a greater impact on a weighted average than the results of a 5-credit module. See: https://www.ucd.ie/students/exams/gradingandremediation/new-calculatingdegreeawardgpaandawardclassification/

1) Quantitative Measure (Pace)

In order to meet the Maximum Timeframe requirement, the SAP assessment will check that a student has passed at least 67% of the normal credit load in a trimester of their program. For most programs, this amounts to passing at least 20 out of 30 credits in a trimester, but the assessment must take into account the standard credit load for that trimester for the particular program in which the student is enrolled.

The Quantitative Measure is measured against the standard credit load for each trimester as determined by the program description. It does not consider the number of credits a student is actually enrolled in. Thus, if a student is only enrolled to 20 credits, where the normal credit load is 30 credits, the student must pass all 20 credits in order to meet the Quantitative Measure.

To calculate the pace for a student's results, the following formula is used:

[Number of Credits Passed] ÷ [Standard Credit Load] = Pace

For example, a student who passes 25 credits out of 30 has exceeded the 67% threshold. The pace requirement has been met because

$$25 ÷ 30 = 83\%$$

The quantitative measure includes all first attempts, resits, repeats and formal Recognition of Prior Learning (RPL) for which the student has obtained a passing grade when calculating the percentage of credits passed.

2) Qualitative Measure (GPA)

A student's GPA after each trimester may not be lower than 2.4 out of maximum of 4.2.

The maximum GPA a UCD student can achieve is 4.2. Most, but not all, modules are assigned an alphabetic grade, which has a GPA equivalent:

MODULE GRADE	GRADE POINT	DESCRIPTION
A+	4.2	Excellent
A	4.0	
A-	3.8	
B+	3.6	Very Good
B	3.4	
B-	3.2	
C+	3.0	Good
C	2.8	
C-	2.6	

D+	2.4	Acceptable
D	2.2	
D-	2.0	
FM+	0.0	Fail
FM	0.0	
FM-	0.0	
NM	0.0	No grade – work submitted did not merit a grade
ABS	0.0	No work was submitted by the student, or the student was absent from assessment

Notifications

SAP will be assessed for each student at the end of each academic term period (trimester), to determine your eligibility for continued awards of aid. Students will be notified in writing if financial aid is suspended. If you believe that you meet those criteria, an appeal procedure for verifiable extenuating or unforeseen circumstances is available. It is the responsibility of each student to ensure they are aware of the SAP requirements and UCD cannot waive these requirements for any student to receive financial aid.

Financial Aid Warning, Probation and Suspension

The policy for Financial Aid Warning, Probation and/or Suspension is as follows:

1. The university endeavours to notify students who fail to achieve the required GPA commensurate with the longevity of their degree program, and their academic level within that degree structure, advising that they will be placed on financial aid warning for six months or until the results of their next exam period are available, whichever is shorter.
2. Students who have been placed on warning and do not meet the requirements applicable to degree and Stage will be suspended and ineligible to receive aid until such time as they achieve the required GPA.
3. Students who do not meet SAP requirements for two consecutive trimesters will have their Federal Aid eligibility terminated for the remainder of their programme.
4. Students may appeal the termination of aid, via written appeal to the Appeals Committee (email: federalaid@ucd.ie). Students who appeal will be informed of the committee's decision, which is final.
5. If successful with an appeal, students are placed on probation.
6. Students who have been placed on probation and subsequently meet the GPA requirements in the next semester will be placed back into good financial aid (SAP) standing.

Financial aid will be suspended without appeal for any semester in which a student is not studying new material, i.e. is registered to just repeats and/or resits.

Appeals

Students who have their eligibility for U.S. federal aid suspended may appeal the suspension if one or more extenuating circumstances exist. **All appeals must be received within ten days of receipt of the Notice of Suspension.**

Students must indicate in writing to the chairperson the reason(s) for failure to meet the necessary financial aid SAP requirements and why financial aid should not be suspended. All documentation to support the appeal is required at time of appeal submission.

Appeals will not be accepted in cases where a student is not attempting any new modules, i.e. is registered to just repeats and/or resits.

Appeals must be submitted by email to federalaid@ucd.ie.

**Remember you can track and review your current module GPA and your Overall Results Summary on SISweb.

Overall Results Summary

Please note results may be unavailable during the grade approvals process or if there are holds on your records

Academic Year	Programme	Major	Stage	Status	Current GPA	Award Classification
2010/2011 September	MTACS001-Master of Arts	History (Z097)	Stage 1	Complete	3.38	Second Class Honours, Grade 1

Withdrawing & Returns of Loans

Withdrawal is where a student leaves their program of study permanently and ends all activity associated with their studies before they have completed the program for which they are registered. Please see the following website for information on how to withdraw from UCD: www.ucd.ie/students/fees/withdrawal/

Recipients of federal student loans must notify federalaid@ucd.ie by email if they intend to withdraw or take a Leave of Absence.

If you are interested in taking a leave of absence, you should apply for your Leave of Absence as early as you can, ideally before the start of the requested Leave of Absence period, but it is possible to apply up to week eight of the relevant trimester (check key dates for the deadline dates). You should let federalaid@ucd.i know if you have been approved for a Leave of Absence as soon as possible.[21]

If you intend to withdraw from the University, It is important that you withdraw **officially**. Students remain liable for fees up to the date that they officially withdraw from the University.

UCD has a clear refund policy for students attending this institution. For more information on this, see: www.ucd.ie/students/fees/refunds/

The following is an addendum for students who are utilizing U.S. federal student aid funds:

> For the purposes of federal student loans, students 'earn' loans by virtue of attending their academic program. A student who withdraws during a semester only earns the semester's disbursement in proportion to the percentage of the semester they have attended. If the student has earned less than 60% of their loans, UCD must return the 'unearned' proportion of their loans to the U.S. Department of Education.

If it is determined that refund money must be returned, UCD is required to return loans in this order:

1. Unsubsidized
2. Subsidized
3. PLUS

If any money was refunded to the student for living expenses, they may be required to repay this to the U.S. Department of Education through their loan servicer immediately.

Advisory

Because UCD is outside the U.S., the process of returning loans may take significantly longer than it does for universities in the U.S. and will be affected by changes in the exchange rate. UCD needs to return loans in USD ($) and will debit student accounts in euro (€) using the exchange rate of the date that we conduct returns (not the exchange rate of the day the loans were disbursed). For this reason, we cannot advise on the status of your UCD account while the return of loans is in progress. Any amounts owed to you after the returns process is completed will only be paid to you once we can confirm the exchange rate for the returns.

Returning loans from universities outside the U.S. may take up to 6 weeks to process. During this time, UCD cannot start any new returns or conduct any further disbursements.

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[21] For more information on applying for a Leave of Absence, please see:
https://www.ucd.ie/students/registration/takingaleaveofabsence/#:~:text=Apply%20for%20your%20Leave%20of,be%20approved%20in%20extenuating%20circumstances.

Return of loan funds does not cancel your liability to the University for any tuition fee balance outstanding on your account. If a student withdraws from a course of study at any point during the current academic year, their Loan Servicer will be notified, and the student will be required to attend an Exit Counseling Interview.

If, during the course of your study, you are contemplating withdrawal, please contact our office and arrange to speak to a student advisor.

Exit Counseling & Repayment

Exit Counseling

The U.S. Department of Education requires that each student receives loan exit counseling prior to their separation from University College Dublin.

All students due to complete their studies at UCD are asked to complete an Exit Counseling session on the StudentAid.gov website: https://studentaid.gov/exit-counseling/

Please login to "Exit Counseling" and complete your Exit Counseling session. You will complete a series of short quizzes before continuing through the session. Please note that you must complete the entire session once you begin. The entire session takes approximately 30 minutes to complete.

Necessity of Repaying Your Loan

After you graduate, leave school or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you will receive repayment information from your loan servicer, and you will be notified of your first payment due date.

For information in relation to repayment and the various repayment plans, please see the following website: https://studentaid.gov/manage-loans/repayment

Consumer Disclosures

We have created the following webpage to fulfil the disclosure requirements under Title IV. Federal regulations require institutions participating in financial aid programs to disclose specified information to all prospective students, current students and employees: www.ucd.ie/global/study-at-ucd/scholarshipsfinances/northamericaloans/usfederalaidloans-consumerdisclosures/

Although every effort has been made to ensure that information provided is both helpful to prospective candidates and accurate at the time of its publication, it is possible that some information may be outdated or superseded after print and before the start of the academic year. Information is for guidance only and we advise that specific queries should be directed to federalaid@ucd.ie.

DATA PROTECTION

Personal Identifiable Information stored and processed by UCD falls under the EU General Data Protection Regulations (GDPR). For UCD's Privacy Statement, please see: www.ucd.ie/privacy/

In line with U.S. Government regulations, UCD will securely share relevant loan information with the U.S. Department of Education's student aid team and their nominated agents, including third-party auditors. UCD is unable to certify U.S. Federal Student Loans unless this information is shared with the U.S. Department of Education and its nominated agents.

The information that may be shared includes:

- **Personal Information:** Current and former legal names, student number, social security number, date of birth, term-time and home address, email address, contact number
- **Academic history:** UCD academic history and academic transcripts submitted as part of the loan certification process
- **Enrollment History**
- **Financial data:** UCD Fee Statements, loan history and loan transactions, scholarship information
- **Additional sensitive information** as pertaining to U.S. federal student loan decisions: Information on family, disability, medical or other extenuating circumstances used to calculate additional loan eligibility

By submitting documents for U.S. federal student aid direct loans, students consent to the above data being securely shared with the U.S. Department of Education and its nominated agents.

In line with GDPR restrictions, UCD can only discuss account details with students themselves. It is not possible for UCD to discuss students' account details with their parents, family members or other nominated persons.

Contact Information:

Doireann Gilna
International Scholarships and Funding Manager

UCD Federal Aid Team

Email: federalaid@ucd.ie
Address: UCD Global, Gerard Manley Hopkins Centre
                Dublin 4, Ireland

UCD North America Global Centre

Tel: +1 646 690 9024
Email: NorthAmerica@ucd.ie

Signature Page

Please read the entire handbook and, if you agree with all the below statements: sign and date this page (digitally or physically), and upload this sheet to your U.S. Financial Aid Application on SISweb.

€ I acknowledge that I have read the 2024-2025 Federal Aid Handbook and understand the process of utilizing U.S. Federal Student Loans at UCD.

€ I understand that if I withdraw from UCD or break the attendance policy, under federal financial aid guidelines, a refund calculation must be completed and all or a portion of funds disbursed to my student account may be returned to my lender or Department of Education unless on an approved Leave of Absence. I understand this may leave a balance due on my student account and I understand that I am fully responsible for the balance owed.

€ I understand that, in some cases, the financial aid awarded to me may be more than the cost of my classes (in excess). In this instance, I understand that I may receive any excess funds via electronic refund to my Irish bank account.

€ I acknowledge that this money is intended for educational purposes only.

€ I acknowledge that it is my responsibility to reapply for financial aid every year for which I wish to obtain loans.

€ I have read and understand the deadlines and timeframes for loan applications outlined in this document and acknowledge that it is my responsibility to adhere to these deadlines when applying for financial aid

€ I understand that no foreign school, including UCD, is eligible to process Pell Grants or FSEOG Grants.

€ I agree to abide by the requirements of receiving federal financial aid. I understand my financial obligation as outlined above. I agree to contact a UCD representative if I need clarification or additional information.

€ I have read and understand the Federal Aid Consumer Disclosures provided on UCD's website:
https://www.ucd.ie/global/study-at-ucd/scholarshipsfinances/northamericaloans/usfederalaidloans-consumerdisclosures/

X_____   _____

Student name (signature)   Date (DD/MM/YYYY)