

Student name: _____ LAST 4 DIGITS OF SSN _____ AU ID# _____

SECTION 1—ACCEPT/DECLINE PERKINS LOAN

Note: If you accept the Perkins loan, you will need to complete Section 2. If you decline, skip Section 2, sign and submit.

☐ I would like to request the following loan amounts per semester:

Fall 2016 \$ _____

Spring 2017 \$ _____

I will graduate in: ☐ May 20____ ☐ August 20____ ☐ December 20____

☐ I decline the Perkins Loan. *Perkins funds are limited. Once declined, the amount previously offered may no longer be available.*

SECTION 2—FEDERAL PERKINS LOAN DISCLOSURE AGREEMENT

Note: Initial next to each statement below to indicate that you understand and agree with the statement.

_____ I understand that any Perkins Loan borrowed while at Andrews University is serviced by ACS, Inc. and payments must be made to ACS, Inc. Contact information: **ACS, Inc. Campus Products and Services, PO Box 7060, Utica, NY 13504-7060, (800) 826-4470**, and online at www.acs-education.com.

_____ I understand that payments for any Perkins Loan are separate from payments for the Direct Subsidized or Unsubsidized Stafford Loans and I must make separate payments to each loan servicer.

_____ Funding for the Federal Perkins Loan Program is limited and future availability of the loan is not guaranteed. I understand that the University may not award any new Perkins Loan to any student on or after October 1, 2017 until further notice from the US Department of Education.

_____ Repayment and forgiveness benefits available to Direct Loan borrowers are not available to Perkins Loan borrowers.

_____ Perkins Loan borrowers have the option to consolidate a Perkins Loan into a Direct Consolidation Loan and may be eligible for any benefits of consolidation.

_____ I understand that I have the right to cancel or reduce the disbursement of the Perkins Loan any time before and up to 30 days after receiving notification of disbursement.

STUDENT CERTIFICATION

I acknowledge and agree to the notices and disclosures above.

☒ STUDENT'S SIGNATURE _____ DATE _____

Mail to: Andrews University
Office of Student Financial Services
4150 Administration Drive
Berrien Springs, MI 49104-0750

Fax to: 269.471.3228
Phone: 269.471.3334, or Jody Villwock at 269.471.6271
Web: www.andrews.edu/sfs
Email: sfs@andrews.edu or perkinsloans@andrews.edu