

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 2018 \$ \_\_\_\_\_

Spring 2019 \$ \_\_\_\_\_

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 Heartland ECSI and payments must be made to Heartland ECSI, Contact information: **Heartland ECSI, PO Box 1278 Wexford, PA 15090, (888) 549-3274** or at <https://heartland.ecsi.net/>.

\_\_\_\_\_ 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 Igdyal Patel at 269.471.6271  
**Web:** [www.andrews.edu/sfs](http://www.andrews.edu/sfs)  
**Email:** [sfs@andrews.edu](mailto:sfs@andrews.edu) or [perkinsloan@andrews.edu](mailto:perkinsloan@andrews.edu)