

Federal Student Financial Aid Important Telephone Numbers, Addresses, and Information

For general financial aid questions, to request federal student aid publications,* to find out if a school participates in federal student aid programs, to find a college's institutional code, or for help filling out the FAFSA:

call: 1-800-4-FED-AID
1-800-730-8913 (TDD for the hearing impaired)

or

write: Federal Student Aid
Information Center
P.O. Box 84
Washington, DC 20044

or

Internet: <http://www.ed.gov/limitedservice>

***Free or low-cost publications that can be requested from the Federal Student Aid Information Center are:**

- *Funding Your Education*
- *Preparing Your Child for College: A Resource Book for Parents*
- *Expected Family Contribution (EFC) Formulas 1997-98*
- *School Shopping Tips* (the brochure)
- *School Shopping Tips* (the video)
- *Higher Education Opportunities for Minorities and Women* (if your public library doesn't have a copy)
- *AWARE Early Awareness Software* (PC-based—specify 5-1/4 inch disk or 3-1/2 inch disk)

To request other publications:

for: *Need a Lift?* (if your public library doesn't have a copy)

write: American Legion
National Emblems Sales
P.O. Box 1050
Indianapolis, IN 46206

cost: \$3

for: *Make It Happen!*

write: Higher Educational Programs
Youth Programs Department
530 Stuart Street, Suite 500
Boston, MA 02116

cost: \$1

To check on the status of a FAFSA or to request a paper SAR:

call: 1-319-337-5665

For more information about FAFSA Express:

call: 1-800-801-0576

To request a Federal Direct Loan Repayment Book or for more information on repayment options:

write: Federal Student Aid
Information Center
P.O. Box 84
Washington, DC 20044

For scholarship search service (Project EASI):

Internet: <http://www.easi.ed.gov>

For a Social Security number, request a duplicate Social Security card, report a name change, or for information about benefits:

call: 1-800-772-1213

or

contact: Your local Social Security
Administration office

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To direct questions to the Selective Service:

call: 1-847-688-6888

To find out more about Americorp:

call: 1-800-942-2677

or

write: The Corporation for National and
Community Service
1100 Vermont Avenue, NW
Washington, DC 20525

or

Internet: <http://www.cns.gov>

To find out more about the U.S. Department of Health and Human Services/U.S. Public Health Service financial aid programs:

write: U.S. Department of Health and
Human Services
U.S. Public Health Service
Health Resources and Services
Administration
Bureau of Health Professions
Division of Student Assistance
5600 Fishers Lane
Rockville, MD 20857

For more information about veterans benefits:

call: 1-800-827-1000

or

contact: Your local U.S. Department of
Veterans Affairs office

For more information about U.S. Depart- ment of Defense/ROTC programs and to request an application:

call: 1-800-USA-ROTC (U.S. Army only)

or

write: U.S. Army

Army ROTC
Gold Quest Center
P.O. Box 3279
Warminster, PA 18974-0128

U.S. Air Force

HQ AFROTC\RROO
551 East Maxwell Boulevard
Maxwell AFB, AL 36112-6106

U.S. Navy

Commander
Navy Recruiting Command/
Code 314
4015 Wilson Boulevard
Arlington, VA 22203

or

contact: Your local armed forces recruiter
or any college that offers ROTC

For more information about athletic scholarships:

call: 1-913-339-1906

or

write: National Collegiate Athletic
Association (NCAA)
6201 College Boulevard
Overland Park, KS 66211-2422

or

contact: The athletic department of the
school(s) you are interested in
attending

Federal Perkins Loan Repayment Plan Typical Payments at 5% Interest¹

Total Loan Amount	Number of Payments	Monthly Payment	Total Interest Charges	Total Repaid
\$ 3,000	1-119 120	\$ 31.84 \$ 28.90 ²	\$ 817.86	\$ 3,817.86
\$ 5,000	1-119 120	\$ 53.06 \$ 49.26 ²	\$1,363.40	\$ 6,363.40
\$15,000	1-119 120	\$159.16 \$150.81 ²	\$4,090.85	\$19,090.85

Federal Stafford Loans³ Standard Repayment Plan Typical Payments at 8.25% Interest⁴

Total Loan Amount	Number of Payments	Monthly Payment ⁵	Total Interest Charges ⁶	Total Repaid
\$ 2,600	65	\$ 50.00	\$ 628.42	\$ 3,228.42
\$ 4,000	120	\$ 50.00	\$1,827.30	\$ 5,837.30
\$ 7,500	120	\$ 91.99	\$3,538.80	\$11,038.80
\$10,000	120	\$122.65	\$4,718.00	\$14,718.00
\$15,000	120	\$183.98	\$7,077.60	\$22,077.60

1. The maximum rate of interest that can be charged to Federal Perkins Loans.
2. This amount is the final payment.
3. This information refers to both Federal Direct Loan and FFEL Programs.
4. The maximum rate of interest that can be charged for Federal Stafford Loans.
5. The minimum monthly payment for Federal Stafford Loans is \$50, although your calculated amount may be less.
6. The total interest charges for subsidized loans will be less than the interest charged for unsubsidized loans.

Federal Direct Loan Program and FFEL Program Annual and Aggregate Limits

<u>Student Year</u>	<u>Annual Limit</u>	<u>Aggregate Limit</u>
Dependent Undergraduates		
1st year	\$2,625	
2nd year	\$3,500	
3rd, 4th, and 5th years	\$5,500	\$23,000
Independent Undergraduates		
1st year	\$6,625 ¹	
2nd year	\$7,500 ¹	
3rd, 4th, and 5th years	\$10,500 ²	\$46,000 ³
Graduate Students		
	\$18,500 ⁴	\$138,500 ⁵

Footnotes:

1. At least \$4,000 of this amount must be in unsubsidized loans.
2. At least \$5,000 of this amount must be in unsubsidized loans.
3. No more than \$23,000 of this amount may be in subsidized loans.
4. At least \$10,000 of this amount must be in unsubsidized loans.
5. No more than \$65,000 of this amount may be in subsidized loans.

Federal Loan Deferment Provisions

If the borrower ¹ is...	Can the borrower defer a...		
	Federal Perkins Loan?	Federal Direct Loan? ^{2,3}	FFEL Program Stafford Loan? ^{2,3}
Enrolled in at least half-time study at a postsecondary school	Yes	Yes	Yes
Enrolled in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled	Yes	Yes	Yes
Unable to find full-time employment	for up to 3 years	for up to 3 years	for up to 3 years
Undergoing economic hardship	for up to 3 years	for up to 3 years	for up to 3 years
Engaged in a service listed under discharge/cancellation conditions	Yes	No	No
<ol style="list-style-type: none"> 1. You must formally request a deferment through the procedures established by the holder of your loan and you must continue making payments until you're notified that the deferment has been granted. 2. For PLUS Loans and unsubsidized student loans, only the principal is deferred. Interest continues to accrue. 3. Direct Loan and FFEL borrowers who have outstanding balances on FFEL Program loans disbursed prior to July 1993 will be eligible for additional deferments. 			

Comparing Award Packages

Packaging	College A	College B	College C
Cost of Attendance (COA)			
Includes			
Tuition and fees	\$10,500*	\$2,800*	\$1,300*
Books and supplies	500	500	500
Room and board	4,600*	3,600*	1,600
Transportation	500	500	900
Personal expenses	900	1,200	1,000
Total COA	\$17,000	\$8,600	\$5,300
Expected Family Contribution (EFC)	300	300	300
Financial Need	\$16,700	\$8,300	\$5,000
Financial Aid Package			
Includes			
Federal Pell Grant	\$2,470	\$2,470	\$2,470
FSEOG	2,000	2,125	1,400
FWS	2,200	0	0
Direct Subsidized Loan	2,625	2,625	1,130
College grant	4,600	0	0
Private grant	1,500	0	0
State scholarship	1,000	1,000	0
Total Package	\$16,395	\$8,220	\$5,000
Unmet Need	\$ 305	\$ 80	\$0

*Student's direct cost