

To All Students:

It is time to start your financial aid for the 2009 – 2010 academic years. Start the financial aid process first by completing the Free Application for Federal Student Aid (**FAFSA**). The application can be found at the following website: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). When applying for the FAFSA application a pin number is required to access, edit, and complete the application. Your FAFSA pin number can be obtained from <http://www.pin.ed.gov>. **All USN students** need to complete the **FAFSA** application by **March 2, 2009** deadline. In order to complete the financial aid process additional documentation is requested:

- Undergraduate/Graduate Supplemental Form - Mandatory
- Parent tax returns
- Student tax returns - Mandatory
- Parent Information Sheet
- (optional) US citizenship documentation

All supporting documentation is due in the Financial Aid Office by May 1, 2009.

### **New Students**

This package contains all the information you need to learn about the loans available to finance your education and the documents that need to be signed and returned to us or your lender. You will learn more about the financial aid process during the Financial Aid Entrance counseling session. All students must attend an entrance counseling session which will be held in the fall TBA at a later time.

### **Third Year Pharmacy, Second Year Nursing, and MBA Students**

USN Financial Aid Office is recommending a deadline of April 13, 2009 in order to process financial aid in a timely manner. All third year pharmacy, second year nursing and MBA students are strongly encouraged to abide by the recommended deadlines. Late applications will be processed but the funds may not arrive by the assigned disbursement date. When considering a lender please refer to lender list posted online at the USN web page <http://www.usn.edu/loan-info--applications>. From this page you can access Stafford, Graduate Plus, and Alternative lender list highlighted at the bottom of the page under students. Learn more about your lender by viewing Federal student loan terms and conditions which can be found by clicking on **follow this link** once you have entered the lender list. These lenders have been successfully reviewed by the University for their quality of loan products and customer service.

### **Loan Request Statement**

Stafford and Graduate Plus Loan Request Statements will be provided to students via email and additional copies can be obtained in the Financial Aid Office. If you are a continuing student and you borrowed Stafford loans to attend the University last year, you will be

prepackaged with a maximum Stafford loan. If you wish to borrow less loan funds, please indicate on the Loan Request Statement for any reduction in your aid award. You must apply for the maximum amount of Stafford loan available to you before applying for any Graduate Plus loan. You may wish to choose the same lender for both your Stafford and Graduate Plus loans for ease of communication and processing. This is not a requirement and you are free to explore other lenders for each loan. Due to the current financial market some lenders are no longer offering student loans. So before you decide to use a lender outside the USN lender list please check with the Financial Aid Office to see if that lender is still available or has a working relationship with USN as a credible school.

**New students borrowing for the first time and continuing students choosing a new lender will need to return a completed Master Promissory Note to the lender.** This can usually be done online with an e-signature, so check the lender's website to expedite the process and receive your money faster. Otherwise, the lender will mail you a promissory note after financial aid certifies your loan and you will need to return it to the lender immediately. If you apply for a student loan on-line, you must still notify our office by completing a Loan Request Statement.

Finally, remember to borrow only what you need. If we can clarify any financial aid information that you receive or answer any other questions, please feel free to call the Financial Aid Office at 702-968-1635. Faxed documentation can be accepted at 702-968-1631.

Thank you  
Financial Aid Office