

Guide to Applying for the U.S. Federal Direct Loan Program
Medical University of Silesia (SUM)
2017-2018

Step 1: Complete the Free Application for Federal Student Aid (FAFSA)

Complete the FAFSA application online at [FAFSA website: www.fafsa.gov](http://www.fafsa.gov).

- You must have a Federal Student Aid User ID and Password to complete your FAFSA online
 - Select “foreign” from the State drop-down list
 - Enter the school name: Medical University of Silesia
 - Enter the Medical University of Silesia School Code G33353

Step 2: Direct Loan Master Promissory Note (MPN) Completion

The MPN is the legal document which is your Promise to Repay the loan and any accrued interest and fees to the U.S. Federal Government. It explains the terms and conditions of your loans. Although you may have previously signed an MPN to receive a Federal Family Education Loan (FFEL) or Direct Loan Program loan, previous MPN's cannot be used to borrow Direct Loans at MUS because there are special rules for institutions located outside of the U.S.

- **Complete the Direct Loan MPNs online at www.studentloans.gov**
 - You will need your Federal User ID and Password to Log In.
 - You need to complete a MPN for each loan you are requesting.
 - A parent borrower must sign the MPN with their own User ID.
 - Retain a copy of your MPN(s) after you complete the form electronically.
 - You do not need to provide us with a copy as we will receive notification from the DOE.

Note: You also have the option to complete a paper Direct Loan MPN. To do so, call the Department's Applicant Services staff at 800-557-7394 and then return the completed paper MPN to the Department at the address included in the instructions that are provided to you. They will notify us of your completion. **(We do not recommend using the paper application as it will cause delays in the process.)**

Step 3: Apply for a Parent PLUS or a Grad PLUS loan – CREDIT CHECK

Students who need to borrow enough money to cover their entire Estimated Cost of Attendance or at least more than the Stafford Direct loan program offers, should apply for the PLUS/GRAD PLUS loan which requires a credit check. Parents of Undergraduate Dependent Students may borrow from the PLUS program. Undergraduate INDEPENDENT Students may not borrow from the PLUS Program but can apply for a Sallie Mae Private loan at www.salliemae.com. GRADUATE students may borrow from the Grad PLUS program or the Sallie Mae private loan options.

- **Request a Direct PLUS Loan**
 - Remain on www.studentloans.gov and click on **Request a Direct PLUS Loan**.
 - Read the description of the process on that page.
 - Select the loan suited to your grade level.
 - *Undergraduate students (year 1-3 of the 6 year program)*
 - *Only one parent should apply for the PLUS. All Graduate students should select GRAD PLUS which they borrow in their own name.*

- **You will receive a response to the credit decision almost immediately.**
 - If your credit is denied, you will have options: Asking for Reconsideration, Appealing or adding an endorser to the loan. You will receive an email from the DOE with instructions for all these options. SAVE this email as it includes an endorser CODE.
 - If you need an endorser, click on **Add an Endorser**. The Endorser must have their own User ID.

A Note about the PRIVATE EDUCATION LOAN OPTION: *The Sallie Mae Smart Option Loan and the Sallie Mae Health Professions loan are basically the same loan with different names. You can apply to either of these at www.salliemae.com. This is a private loan which is also available to students in need of supplemental funds. It is credit based and may be used instead of the PLUS loans. Students should compare these plans to make an educated decision about which credit based loan is best for them. Although other private lenders offer US students credit based loans, at this time, it is our understanding that only Sallie Mae offers their private loans to U.S. students studying outside of the United States. The University do not recommend any one lender or have a preferred lender list.*

Step 4: Complete Entrance Counseling

First time borrowers must complete Entrance Counseling. Graduate students must complete the the counseling session for Graduate and Professional Students.

Step 5: Complete the Virtual Financial Aid Office (VFAO) Interview for 2017-2018

The Medical University of Silesia has a virtual financial aid office which acts as its back room processing center. The VFAO collects and stores all your documents, runs eligibility and compliance checks and then, once the school has confirmed your attendance and grade level, links the approval to the Department of Education's Common Loan, Origination and Disbursement Center. The student has the ability to log in and see the status of their loans at any time.

- **Complete the VFAO Interview online (approximately 20 minutes to complete)**
 - The VFAO Interview can be found at <https://umsil.vfao.com/> Register and Log In to the site and then click on the top tab marked "interviews".
 - Click "Start an Interview" answering the required questions for the 2017-2018 academic year which is **two semesters in** length.
 - Remember to select two semesters for your loan: either Fall 2017 and Spring 2018 or Spring 2018 and Fall 2018.
- The VFAO will communicate notices to you via email
 - Once the VFAO has processed your loans, they will send you an Award Notice.
 - You will receive an Award Notice for each loan for which you completed an MPN and receive eligibility approval. In most cases the first Award Notice will include all the awards.
 - However, you will receive two letters in cases when you apply for the Sub/Unsubsidized loans separately from the PLUS loans.
 - Your loans are released to the school in two disbursements: One each semester.
 - You will also receive a Disclosure Statement that gives you specific information about the expected disbursement dates and the loan interest rate and fees.
- The Estimated Award Notice can be used as proof of funds for your Polish VISA. If you have not received your Award Notice you can also get a letter of financial support from the financial aid office.
- You can log into the VFAO or email the VFAO anytime to check on the status of your application.

Step 6: Receiving and Using the Money

The application processing can take as long as 2 months. The funds are released to the University approximately 10 days prior to the start of the semester (for timely applications). The school will credit the students account within 3 days of receipt and within 14 days deliver any credit balance refund to the student. These funds are wired to the student's declared bank account.

- **Complete and Return the Bank Declaration Form.**
 - After crediting your account with the tuition and fees you owe to the school/HMI, the FAO will wire transfer the credit balance refund to your bank account within 14 days of their receipt of the funds.
 - If you look at the Cost of Attendance sheet and deduct the amount of tuition, fees any direct charges, you can determine the amount of your credit balance refund.
- **You will receive a Disbursement Notification which will tell you:**
 - The date the school received your funds, the loan type and loan amount.
 - The semester for which the funds are to be used.
 - The amount the school applied toward university charges.
 - The date you should expect the Credit Balance to be wire transferred to your account.
 - How you can cancel the loan and return it should you no longer want to accept the funds.
 - The timeframe in which you can cancel the loan.

NEED HELP??

- The Financial Aid Office is located on the Silesia campus in the English Division Dean's Office. Silesia's FAO is Ewa Straszak estraszak@sum.edu.pl. Her office is located in the Dean's Office. The FAO can help you with both your Direct Loans and Sallie Mae loans.
- The U.S. Financial Aid Consultant is available for assistance with the loan process, budgeting and debt management issues. Contact: Ms. Jane Sutter jsutter@hmi-edu.org. Telephone 941 218 6784 or 631 338 8272 (cell or What's APP)
- Medical University of Silesia's website has a Financial Aid section with all the application procedures and explanation of eligibility requirements.
- U.S. Student Consumer Information Disclosures are also available for you review on this page.