

Name _____ Social Security _____ - _____ - _____ Department _____

Enrollment Full Time Half Time Part Time Ph.D M.A. Other
Expected Date of Graduation _____ month _____ year
Year of Study _____

E-Mail Address _____ Birth Date _____

Local Address _____ Local Phone _____

Permanent Address _____ Permanent Phone _____

Marital Status: Single Married Separated/Divorced Single parent

Married, but maintaining two households _____ Number of dependent children _____

Family Information: List the people that you and your spouse will support between September 1, 2006 and May 31, 2007. Also write the name of the college for any family member who will be attending college at least half-time in a certified program. Do not list siblings.

FULL NAME	AGE	RELATIONSHIP	COLLEGE

Financial Aid: List all fellowships or grants (*University and/or other*) you will receive for the 2006-07 academic (*or calendar*) year including the amount(s) awarded, and length of award(s).

TYPE OF AWARD	AMOUNT OF AWARD	SOURCE OF AWARD	INDICATE FALL/SPRING/SUMMER TERM
Tuition			
Stipend			
Assistant in Research			
Teaching Fellowship			
Health Fellowship			
Other			

Earnings: List Employment or other sources of income for the time period 9/1/06 – 8/31/07. You must notify the Graduate School Financial Aid Office, if you receive any earnings after the completion of this form that is not reported below.

SOURCE OF EARNINGS	TOTAL AMOUNT OF EARNINGS	INDICATE FALL/SPRING/SUMMER TERM

Loan Requirements: Below is a list of documentation required in order to process your student loan. We are unable to approve any loan until all required documents have been received.

1) **Complete the 2006-07 FAFSA** (*Free Application for Federal Student Aid*) – The results of your FAFSA - the Student Aid Report (S.A.R.) - *will be sent to you after completing the FAFSA*. You do not need to submit the paper S.A.R to the Financial Aid Office. The S.A.R. is documentation from the Department of Education, which is submitted **electronically** to Yale when you’ve completed your FAFSA. You *must* fill in Yale’s Title IV Code **001426**, (*pg. 6 of the FAFSA*). You may complete the FAFSA as follows:

FAFSA submitted via the web OR
 (*Free Application for Federal Student Aid*)
<http://www.fafsa.ed.gov>

FAFSA sent U.S. Mail to:
 Federal Student Aid Programs
 P.O. Box 4015
 Mt. Vernon, IL 62864-8615

2) **U.S. Tax Return for 2005** - Submit a copy complete with all schedules and attachments, i.e., W-2s, sent to the IRS.) *The tax return must include a date and signature.*

Check here if you and/or your spouse did not file a 2005 U.S. Income Tax return. Please note any income you/your spouse received in 2005: \$ _____

Check here if you and/or your spouse received child support or other untaxed income (social security, welfare, etc.) and indicate amount: \$ _____

3) **Federal Stafford Loan Master Promissory Note (MPN)**

A. Yale as lender and Connecticut Student Loan Foundation (CSLF) as your guarantor. If you have not previously signed an MPN, instructions on completing one will be mailed to you *after* your loan is processed by the Financial Aid Office. If you prefer, you may choose another lender. See B below.

B. Other lender - Indicate the name and associated code of your preferred lender and guarantor below, only if you do not want to use Yale as your lender and CSLF as your guarantor.

Name of Lender	Lender Code	Name of Guarantor	Guarantor Code

4) **Entrance Interview** - If you are a first time Stafford Loan borrower, you will need to complete an Entrance Interview. Once the loan is processed, you will receive instructions to complete the Entrance Interview.

Cost of Education: Tuition plus living costs comprise your Cost of Education. The amount you may borrow cannot exceed the cost of education. Please refer to the living cost information provided below, based on the needs of a single student:

Costs	1 Month	9 months	12 months
Housing	\$ 685	\$ 6,165	\$ 8,220
Board	\$ 508	\$ 4,572	\$ 6,096
Academic	\$ 150	\$ 1,349	\$ 1,349
Personal	\$ 207	\$ 1,864	\$ 2,486
Medical	\$ 185	\$ 1,663	\$ 2,218
Transportation	\$ 137	\$ 1,237	\$ 1,649
Total Living Cost	\$1,872	\$ 16,850	\$ 22,018
Total Tuition		\$ 29,300	\$ 29,300
Cost of Education		\$ 46,150	\$ 51,318

If your living costs exceed those above and can be documented, indicate the type of expense (i.e., housing) and include documentation (i.e., lease). Other types of expenses may include child support or unusual medical expenses. You may use the worksheet on the next page to estimate your loan eligibility.

Estimating the requested amount: The formula for determining eligible need is as follows:

	COST OF EDUCATION	(see Page 2)
Less	EFC Estimated Family Contribution	(from FAFSA analysis)
Less	<u>Financial Aid</u>	(see Page 1)
=	NEED	

USE THIS WORKSHEET TO DETERMINE LOAN ELIGIBILITY			
	\$46,150		Tuition + Cost of Living (\$29,300) + (\$16,850) using the single student budget
+	\$	Plus	Additional Academic/Living Expense *
-	\$	Less	Estimated Family/Student Contribution (from FAFSA's S.A.R.)
-	\$	Less	Tuition Fellowship
-	\$	Less	Stipend/Teaching/Research Assistant/Other Fellowship
-	\$	Less	Health Fellowship
EQUALS	\$		LOAN ELIGIBILITY

* If your living/academic expenses exceed the budget on the previous page and can be documented, your loan eligibility may be increased.

Students are expected to contribute a percentage of 2005 earnings determined by federal formula and reported on the S.A.R. as the EFC. Graduate students are considered independent of their parents; no parental contribution is expected, regardless if students were claimed on parents' income tax returns. **Questions regarding student contribution or dependency status should be discussed with a Financial Aid Counselor.** (Please make an appointment by calling 203-432-2899).

The first \$8,500 of **NEED** is met by a subsidized Federal Stafford Loan. Remaining need of up to \$6,000* may be met by a Federal Perkins Loan. Any remaining need may be met by a Federal Unsubsidized Stafford or non-federal loan. Note that the Federal Unsubsidized Stafford, other private, and Yale Student Loans carry higher rates of interest than a Subsidized Federal Stafford or Perkins and should only be considered as a last resort. A Federal Unsubsidized Stafford loan may be obtained to meet the required student contribution.

Loans Requested: Please indicate the amount you wish to borrow below. The actual amount authorized will depend on the need analysis performed in the Financial Aid Office. Students should not make financial plans based on an unofficial estimate; a signed loan award from the lender is the only official notification of the amount of an authorized student loan

LOANS REQUESTED		
TYPE OF LOAN	AMOUNT REQUESTED	MAXIMUM AMOUNT
Federal Subsidized Stafford	\$	\$8,500
Federal Perkins	\$	\$6,000*
Federal Unsubsidized Stafford	\$	\$10,000
Gate Y-Loan (must sign credit release statement below)	\$	Varies dependent on need
Other Private Lender	\$	Varies dependent on need

* The Perkins maximum is subject to change and is dependent upon fluctuations in allocation and number of borrowers.

CREDIT RELEASE STATEMENT [if applying for a GATE Y-LOAN]

I authorize the bank and its agents to obtain consumer reports from consumer reporting agencies as it relates to my application for the Gate Y-Loan.

Signature

Date

STATEMENT OF UNDERSTANDING [you must read and sign this statement in order to receive a loan]

I understand that the calculation of my eligibility for student loans is based on the financial information I have provided to the Graduate School Office of Financial Aid and on the School's records of any Fellowship, Teaching or Research appointment, outside Fellowship or Scholarship aid status at the time of determination of need. I understand that any changes in these awards, including the acceptance of a spring-term teaching or research appointment, may affect the eligibility of loan(s) awarded. I understand that it is my responsibility to inquire of the Graduate School Office of Financial Aid whether any change I may consider will affect my loan eligibility and to notify the Graduate School Office of Financial Aid of any changes in my financial aid award status.

Signature

Date