
Student Last Name

Student First Name

Goucher ID Number

This form is *optional*. We will use this to provide guidance on loan amounts, or to package loans based on your general preference. **You have the final say on how much you wish to accept, and you will be required to accept any loans in Net Partner before they are processed.** You are also able to [modify or cancel loans as per the federal regulations](#).

Remember that you need to be at least half-time (4.5 credits) in a given semester to be eligible for a loan for that semester. Only classes required for your degree are eligible for federal aid. You must maintain SAP guidelines, meet all general requirements, and submit an expected enrollment form each year or semester as needed.

Since these are preferences for student loans, remember to borrow only what you really need and follow the [federal suggestions on responsible borrowing](#).

| | General Preference | Key Points |
|--------------------------|---|---|
| <input type="checkbox"/> | I wish to borrow only what is needed to cover my tuition and fees billed by Goucher College and will cover books and other indirect expenses completely out-of-pocket | <ul style="list-style-type: none"> • Loan needs to be a bit higher than statement amount due, to account for origination fees • You will probably end up with a nominal credit each semester (typically < \$30) and the Billing office is required to issue you a check • If enrollment or billing changes, then you will need to initiate any desired change to the loan |
| <input type="checkbox"/> | I wish to borrow enough to cover my tuition and fees billed by Goucher, plus an estimated additional \$_____ each semester to help pay for books or other indirect expenses | <ul style="list-style-type: none"> • Remember to PLAN AHEAD – You will not have access to any desired additional funds until about 3 weeks after classes start • The amount will not be exactly what you specify, but will be close to your general preference and adjustments can be made |
| <input type="checkbox"/> | I wish to borrow the maximum for which I am eligible each semester | <ul style="list-style-type: none"> • Remember to PLAN AHEAD – You will not have access to any desired additional funds until about 3 weeks after classes start • Remember that these are loans which you need to pay back • If you have already borrowed the maximum unsubsidized loan, you will need to apply for an additional Graduate PLUS Loan if you have remaining need in your budget |

By signing this form, I certify all information is complete & correct. I understand that this is a **preference only**, and understand the key points for my preference. I understand that updates are **not automatic** and it is **always my responsibility to manage and insure that my financial aid meets my billing needs and due dates every semester.**

Student Signature

Date

(ELECTRONIC SIGNATURES NOT ACCEPTED. Please print & sign in ink, then mail, fax, or scan and e-mail.)