

Detach and read the **Perkins Loan Information Sheet** and **Statement of Borrower's Rights and Responsibilities**.

**Oklahoma Wesleyan University**  
**Perkins Loan**  
**Personal and Confidential Information Form**

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Include maiden name if applicable)

**1. ADDRESS**

Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Present Employer: \_\_\_\_\_  
Spouse's Name: \_\_\_\_\_  
Spouse's Employer: \_\_\_\_\_  
\_\_\_\_\_

**2. PERSONAL INFORMATION**

Social Security #: \_\_\_\_\_  
Birthdate: \_\_\_\_\_  
Birthplace: \_\_\_\_\_  
Driver's License #: \_\_\_\_\_  
Driver's License State: \_\_\_\_\_  
Expected College Graduation Date: \_\_\_\_\_

**3. PARENT/GUARDIAN INFORMATION**  
(must be completely filled out)

Names: \_\_\_\_\_  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
  
Employer: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_

**4. BROTHER/SISTER INFORMATION**  
(those not living at home,  
must be completely filled out)

Name: \_\_\_\_\_  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
  
Name: \_\_\_\_\_  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_

**5. PERSONAL REFERENCES** (someone, other than a parent, who will know how to get in contact with you)

**References must have different US Addresses**

Name: \_\_\_\_\_  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Relationship to you: \_\_\_\_\_

Name: \_\_\_\_\_  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Relationship to you: \_\_\_\_\_

**I have read and I understand my Rights and Responsibilities as a borrower of the Perkins loan, and I understand the consequences if I become delinquent or default on my loan, as outlined in the Perkins Loan Information Sheet. I attest that I have been given a copy of the Perkins Loan Information Sheet and the Statement of Borrower's Rights and Responsibilities for my records and that the information provided above is complete and correct to the best of my knowledge.**

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

## Statement of Borrower's Rights and Responsibilities

### Your Rights

1. You may request a copy of your promissory note at any time. Your original promissory note will be returned to you when your loan is paid in full.
2. Before you begin repayment of your loan, OWU will give you a repayment schedule and information about the balance you owe and the actual amount of your monthly payments.
3. You have a right to an interest-free grace period before repayment begins. The grace period starts when you leave school or drop below half-time status. Your promissory note states the exact length of your grace period.
4. You have a right to forbearance and deferment of repayment for certain defined periods after the grace period if you qualify. The forbearance and deferment options and requirements are listed on your promissory note.
5. You may prepay your loan in whole or in part at any time without penalty.
6. All of your Federal Perkins loan disbursements will be reported to national credit bureau organizations, in compliance with Federal regulations.

### Your Responsibilities

1. You must complete an exit interview before you leave school.
2. You must repay your loan even if you do not complete your program, are unable to find employment after graduation, or are dissatisfied with the education you received.
3. You must notify Oklahoma Wesleyan University if, before your loan is repaid, you
  - a. move.
  - b. graduate, withdraw from school, or drop below half-time status.
  - c. transfer to another school.
  - d. change your name.
4. You must repay at least \$40.00 per month (\$480 per year), unless you have a deferment or a lesser amount is agreed to, per your promissory note. The repayment amount per year may be larger if the total amount you borrowed makes it necessary.
5. You must notify OWU of anything that might alter your eligibility for an existing deferment.

### Consequences of Delinquency and Default

1. If you fail to make timely payments on your loan, your account will be turned over to a collection agency, you will be required to pay any collection costs, and your delinquency and/or default will be reported to credit bureaus, in accordance with the terms of the your promissory note. This will seriously affect your credit rating and your ability to borrow from any source in the future.
2. The entire unpaid amount of your loan, as well as accrued interest, may become immediately due and payable.
3. Holds will be placed on your college records (for example, your academic transcript).
4. You will become ineligible to receive any additional federal student financial aid.
5. Your federal income tax refunds may be seized.
6. Your wages may be garnished.

### Information

1. Oklahoma Wesleyan University is the holder of the Federal Perkins loan. Any questions regarding the loan should be addressed to:

Student Accounts Office  
Oklahoma Wesleyan University  
2201 Silver Lake Rd  
Bartlesville, OK 74006  
(918) 335-6202

2. University Accounting Services (UAS) is the servicer or billing agency for the Federal Perkins loan. Payments should be sent to:

UAS  
PO Box 5291  
Carol Stream, IL 60197-5291  
(800) 999-6229