If you are enrolled as a graduate or professional school student at the University of Pittsburgh and want to apply for a student loan, this information is for you. The general process and forms you will need to complete for the 2012-13 academic year are explained below.

While there is no deadline to apply, the priority application-filing date for the 2012-13 school year is **June 1, 2012**. Completing the process by June 1 will allow sufficient time for your loan or loans to be certified, approved and disbursed before the due date for fall term bills.

For more information about loan programs available to graduate and professional school students, please visit: [www.oafa.pitt.edu/fahome.aspx](http://www.oafa.pitt.edu/fahome.aspx). You may also want to contact the financial aid representative at your graduate school concerning specific loan programs.

1. **Financial Aid Application Supplement (FAAS)**
   - Complete the University of Pittsburgh Financial Aid Application Supplement (FAAS). The FAAS is available on the web at [www.oafa.pitt.edu/fahome.aspx](http://www.oafa.pitt.edu/fahome.aspx), click on “Graduate 2012”. The FAAS must be signed by your graduate school representative and should be returned to the Office of Admissions and Financial Aid.

2. **Free Application for Federal Student Aid (FAFSA)**
   - Complete a Free Application for Federal Student Aid (FAFSA). If you completed the FAFSA process for the 2011-12 school year, some information on your 2012-13 FAFSA can be “pre-filled” with prior year’s data. Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to complete the 2012-13 FAFSA process. You will need your federal PIN number to access your FAFSA record on line.
   - If you are required to file a 2011 US Income Tax Return with the Internal Revenue Service (IRS), it is recommended that you complete that process before filling out the FAFSA. If you have not completed your tax return yet, you can submit your FAFSA using estimated tax information and correct that information after you file your return.
   - The easiest way to have correct information on your FAFSA is by using the IRS Data Retrieval Tool, available through [www.fafsa.ed.gov](http://www.fafsa.ed.gov). In a few simple steps, you may be able to view your tax return information and transfer it directly to your FAFSA.
   - Be sure to indicate that the results should be sent to the University of Pittsburgh. The University of Pittsburgh federal school code is 008815.
   - **Priority Deadline:** June 1, 2012.

The 2012-13 FAFSA will be available on the web beginning January 2, 2012.

3. **Student Aid Report (SAR)**
   - After you complete your 2012-13 FAFSA, you will receive a Student Aid Report (SAR) directly from the federal processor. In addition, the results of your processed FAFSA will be sent to the University of Pittsburgh.
   - Please review your SAR for accuracy. If any of the information is incorrect or incomplete, please correct the information, following the instruction provided with the SAR.
   - If your SAR is correct, you do not need to do anything further. Keep your SAR with your other school records.
   - If you do not receive a SAR from the federal processor within 3-4 weeks of completing the process, you should contact the federal processing center directly for assistance at 1-800-433-3243.

4. **Direct Stafford Loans**
   - **Direct Grad PLUS Loans**
     - Based on the results of your FAFSA, the Financial Aid Office at the University of Pittsburgh will automatically consider you for a Direct Stafford Loan and notify you of your eligibility via a student financial aid award letter. In addition, the Financial Aid Office will send your loan eligibility information to the US Department of Education. We will assume that you want to borrow the maximum loan for which you are eligible for both semesters of the academic year. If you decide not to borrow or want to borrow less than this maximum, you will need to complete a Student Loan Request and Adjustment form (this form is available online) and send it to the Financial Aid Office. Once we receive this form, we will cancel or adjust your loan according to your request. You will be notified in writing that the change has been made.
Beginning with the 2012-13 loan period, affecting loans made on July 1, 2012 and later, the interest subsidy for graduate and professional students has been eliminated per the Budget Control Act of 2011. All Stafford loans for graduate and professional students will be unsubsidized with an interest rate of 6.8%. The US Department of Education will be your guarantee and servicing agency when you enroll at the University of Pittsburgh.

If you are a first-time borrower, you will need to complete both an Entrance Interview and a Master Promissory Note before your Direct Loan can be disbursed to you. Completing your Entrance Interview and Master Promissory Note will help ensure that you receive your loan funds on a timely basis. Both of these activities can be completed online at www.studentloans.gov.

Graduate students who want to initiate a Grad PLUS Loan application should complete the Direct PLUS Loan Request. This form is available at www.oafa.pitt.edu/directplus.aspx. This request will authorize the University of Pittsburgh to perform the credit check with the Department of Education. Once approved, the student will also need to complete the Direct Loan PLUS Master Promissory Note (MPN) online at the federal Direct Lending site.

5. Financial Verification and Other Financial Aid
Your financial aid awards will be made based on financial and other family information submitted by you and your family. In applying for financial aid, you agree to provide any additional financial and other pertinent information to this Office to document your eligibility, if requested. The University reserves the right to review this information and, if necessary, to adjust approved student loan amounts made based on inaccurate or incomplete information at the time corrected information is received. If you receive financial aid from other sources, you are required to report this information to the Office of Admissions and Financial Aid. Other sources include, but are not limited to, tuition remission, teaching assistantships or fellowships, departmental scholarships or grants and other outside private grants and scholarships. If the total of your financial aid exceeds your demonstrated federal student aid eligibility, (or, in some cases, the total cost of education) the Office of Admissions and Financial Aid may be required to reduce or cancel loan funds approved for you.

QUESTIONS
If you have questions about financial aid, please give our Office a call at 412-624-7488; we will be glad to assist you. Our phone lines are often busy during peak times because we are helping others. Please be patient and try calling again. Thank you. You may also send e-mail to our Office at oafa@pitt.edu and we will respond as quickly as possible. You can get more information about financial aid at the University of Pittsburgh from our web site: www.oafa.pitt.edu/fahome.aspx.

Graduate School Representatives
A Graduate School Representative must sign your completed Financial Aid Application Supplement. Please see the list below for the name and phone number of the contact person or persons at your school:

**Arts and Sciences**
David Carmen: 412-624-6094

**Business**
Clifford McCormick: 412-648-1508
Erin Vuono: 412-648-1508
Judy Nardiello: 412-648-1507

**Education**
Marianne Budziszelski: 412-648-7056
Maggi Sikora: 412-648-7362
Lindsay Luce: 412-624-2909

**Engineering**
Betty Victor: 412-624-9800
Rama Bazaz: 412-624-9800

**Health and Rehabilitation Sciences**
Shameen Gangjee: 412-383-6557
Mindy Columbus: 412-383-6554

**Information Sciences**
Corey James: 412-624-938

**Medicine**
Cindy Duffy: 412-648-8957
Sandra Honick: 412-648-9786

**Nursing**
Laurie Lapsley: 412-624-9670
Nicole Gannon: 412-624-6910

**Pharmacy**
Gary Haberle: 412-624-2400

**Public and International Affairs**
Dr. Barbara Porter: 412-648-7632
Michael Rizzi: 412-648-7643

**Public Health**
Mary Derkach: 412-624-3004
Bernadette Foley: 412-624-3002

**Social Work**
Philip Mack: 412-624-6346
Sandra Talbott: 412-624-6302