
For participation in the U.S. Federal Direct Loan Program

To benefit from the EGS participation in the U.S. Federal Direct Loan Program, carefully read the information provided in this document.

These instructions pertain to the EGS academic year 2015 – 2016, which runs from September 1, 2015, to August 31, 2016.

Overview

This document answers the following questions:

1. Are you eligible for Financial Aid under the Direct Loan Program at the EGS?
2. What type of aid can you receive, if you are an eligible student?
3. What forms or papers do you have to sign to get a loan?
4. How much aid can you get, if you are an eligible student?
5. If you are awarded financial aid, where, when, and how will you get your money?
6. What happens if you don’t repay your loan?

1. Are you eligible for Financial Aid under the Direct Loan Program?

To be eligible for a U.S. Federal Direct Loan from the EGS, you need to fulfill all the following requirements:

- Hold a Bachelor’s Degree (or an equivalent post-secondary or graduate degree)
- Be a U.S. citizen, a U.S. national, a permanent resident of the United States, or able to present evidence from the Immigration and Naturalization Service that you are in the U.S. for other than a temporary purpose and with the intention of becoming a citizen or permanent resident
- Have been admitted to study either for the MA or the Ph.D. degree at the EGS, either in the Division of Arts, Health & Society (AHS) or in the Division of Philosophy, Art & Critical Thought (PACT) or are already enrolled as a MA or Ph.D. candidate in the AHS or PACT Division at the EGS for the academic year 2015-16
2. What type of aid can you receive, if you are an eligible student?

As an EGS student, you can receive a Federal Direct Loan to cover the cost of tuition for attending the EGS, as well as school-related expenses, including travel, lodging, and books. Your loan will be an:

Unsubsidized Loan – you pay the interest or defer interest until you graduate or are no longer enrolled.

Payment of interest begins six (6) months after you graduate or after you become enrolled on less than a half-time basis.

Note:
According to the US Budget Control Act 2012, all graduate student loans beginning after July 1, 2012, are no longer eligible for subsidization. This means that as of July 1, 2012 all new EGS Direct Loans will be unsubsidized loans only.

3. What forms or papers do you have to sign to get a loan?

You will need to sign several documents for your loan. Some will be provided online or sent by postal mail; others will be provided to you when you arrive for your classes.

These are the forms you can expect to sign:
- 2015-2016 FAFSA (online)
- Master Promissory Note (MPN) for 2015-2016 (online)
- A statement of Education Purpose (at the EGS)
- A Certification Statement on Refunds and Default (at the EGS)
- An Anti-Drug Abuse Act Certification (at the EGS)
- A Statement of Updated Information (at the EGS)

4. How much aid can you receive, if you are an eligible student?

Each year, you are eligible to borrow the amount of the cost of attendance (COA). You may borrow money for only one (1) year at a time.

Please see the maximum amounts below:

If you are a student of the PACT Division at the EGS, your maximum amounts are (in USD)

- First year: $17,000
- Second year: $17,000
- Third year / First year supervision: $8,700
- Fourth year / Second year supervision: $8,700
- Fifth year: $8,700
- (A fifth-year supervision fee will be charged to students who choose to take out a loan in that year.)

If you are a student of the AHS Division at the EGS, your maximum amounts are (in USD)
5. If you are awarded a loan, where, when, and how will you receive your money?

- Your loan will be sent first to the Office of the EGS Chief Loan Officer in the U.S. (Mark Daniel Cohen).
- The Chief Loan Officer will deduct from the loan amount the appropriate funds to pay the EGS tuition, fees, and the down payment for lodging. The remaining loan amount will be sent to the address on your loan application form.
- The turn-around time, after all paperwork is completed, is approximately one month in most cases – so apply now!
- Please note that the government deducts a fee of approximately one percent from your loan.

6. What happens if you do not repay your Federal Direct Loan?

If you do not repay your Federal Direct loan according to the terms disclosed on your promissory note, you may eventually be in default on the loan. Consequences may include:

- An adverse effect to your credit rating and possibly a limit on your ability to borrow for a car, home or credit card.
- A requirement to pay the entire amount of the loan, including interest immediately.
- A withholding of your wages to pay your debt after the loan is claimed by the U.S. Department of Education.
- Inability to get additional federal or state financial aid, including student loans.
- A withholding of your federal and state tax refunds.


The steps A) to F) must be taken in the following order:

A) You must be sure you are a U.S. citizen, a U.S. national, or a permanent resident of the United States, or are able to present evidence from the Immigration and Naturalization Service that you are in the U.S. for other than a temporary purpose and with the intention of becoming a citizen or permanent resident.

B) You have a written statement of the EGS Admissions Director or the Dean of your Division that you have been admitted to study for a Masters degree or a Ph.D. degree at the EGS.

For the Division of Philosophy, Art & Critical Thought: begin the admissions process by completing the PACT online application form [http://www.egs.edu]. After you have completed the application and submitted all pertinent documentation materials, you will be contacted by the PACT Admissions Director who will provide you with confirmation of your admission.
For the Arts Health and Society Division: begin the admissions process by contact the following Program Directors or Admission Counselors for an initial interview:

- **MA in Expressive Arts Therapy or Coaching and Consulting:**
  Prof. Margo Fuchs Knill, Email: margo.fuchs@egs.edu

- **MA in Expressive Arts Conflict Transformation and Peacebuilding**
  Prof. Melinda Ashley Meyer, Email: melinda.meyer@nkvts.unirand.no

- **CAGS and Ph.D. in Expressive Arts:**
  Prof. Stephen Levine, Email: slevine.egs.edu@gmail.com

If you are encouraged to apply for admission, go to [http://expressivearts.egs.edu/application-and-registration](http://expressivearts.egs.edu/application-and-registration) where you will find the appropriate Application Form to be sent to the Admissions Office, which will eventually send you a confirmation of admission.

Please mention in your application that you plan to apply for a DLP loan – the payment of your application fee of USD350 will be postponed until you receive your loan.

C) You register at the EGS, or for Thesis Supervision (PACT) or Dissertation Work (AHS) during the academic year 2015-2016 at administration@egs.edu.

D) You go online and fill out the 2015-2016 FAFSA at [http://www.fafsa.ed.gov](http://www.fafsa.ed.gov) and the 2015-2016 Master Promissory Note (MPN) at [http://www.studentloans.gov](http://www.studentloans.gov) and submit them.

Hints:
- When filling out the FAFSA, select the 2015-2016 form FAFSA (the academic year at EGS runs from September 1, 2015 – August 31, 2016).
- Be sure to have your tax returns with you when you fill out the FAFSA; it’s a quick process if you do.
- You will need to enter the EGS federal school code G35183.
- After completing the FAFSA you need to print it out, sign it, and send it in, unless you have requested a PIN from the DOE. You can apply for an online PIN at [www.pin.ed.gov](http://www.pin.ed.gov).

E) You apply for the loan:
- After completing your FAFSA, go to [http://studentloans.gov](http://studentloans.gov) for the Direct Loan application process.
- Also, be sure to complete a Master Promissory Note for 2015-2016.
- The website should provide any answers you still need.
- For technical or other difficulties with the site, please complete the form in the Contact Us section under: [https://studentloans.gov/myDirectLoan/contactUs.action](https://studentloans.gov/myDirectLoan/contactUs.action).
Hints

• For detailed information about the Direct Loan program (in which the Department of Education is the mandatory lender), go to: http://www2.ed.gov/offices/OSFAP/DirectLoan/student.html.
• If you have never applied for a student loan at the EGS before, you will need to complete the site’s “Entrance Counseling.” Otherwise, you may proceed to sign the Master Promissory Note.

Note: Even if you have completed a Master Promissory Note in the past for the EGS, you must complete a new one for the new school year.

Notes

• You will receive half of your loan in approximately one month’s time (from when it is processed) and half of your loan in April, at the mid-point of the academic year.
• Please note that the EGS does not participate in the PLUS Loan program. Please do not submit an application for a PLUS Loan.

F) You get in touch with the EGS Financial Aid Administrator and the Chief Loan Officer.

After completing steps A through E, you must contact Tiffany Coe, the EGS Financial Aid Administrator, at financial.aid@egs.edu, and Mark Daniel Cohen, the EGS Chief Loan Officer, at mark.cohen@egs.edu, to convey the amount you wish to borrow. (You may copy both in the same email.)

In order to obtain clearance for your loan, you must send proof to financial.aid@egs.edu that you have been admitted to the degree program of your choice, and that you have registered for study at the EGS for the academic year 2015-2016.

For PACT Division:
Send in the email received from the Admissions Director that confirms your admission and registration.

For AHS Division:
Send in the email received from administration@egs.edu that confirms your admission and registration.
Hints:

- To reiterate, loans generally take about a month to process—going first to the EGS Chief Loan Officer (Mark Daniel Cohen) and then to you.
- In the interest of efficiency, please limit excessive correspondence with financial.aid@egs.edu after you have applied and put in your loan request. Government timelines prevent you from being able to get your loan money instantly, so please be patient.
- Seven days prior to the first disbursement date of the loan, the Department of Education will mail you a statement that notifies you, the borrower, of the terms, conditions, and responsibilities related to the loan, e.g., total amount and anticipated disbursement dates. If you so choose (via a checkbox on www.studentloans.gov), this disclosure is also made available for online downloading seven days prior to the disbursement date.

Summary / Checklist

- A) you must be US citizen or resident
- B) you have a written statement of admission
- C) you register under administration@egs.edu
- D) you go online FAFSA and MPN
- E) you apply for loan www.studentloans.gov
- F) you get in touch Tiffany Coe: financial.aid@egs.edu
- G) you get in touch Mark Daniel Cohen: mark.cohen@egs.edu
- H) you are patient a virtue ...
- I) you get your money you get to study

If you have further questions:

- For issues related to disbursement/returning unneeded loan funds/delivery of loans, contact: Mark Cohen, the EGS Chief Loan Officer Email: mark.cohen@egs.edu
- For issues related to your loan request, contact: Tiffany Coe, the EGS Financial Aid Administrator, Email: financial.aid@egs.edu
- For issues related to tuition payment, receipts, loan deferment paperwork, or coursework inquiries, contact: PACT Division: Mark Daniel Cohen, Email: mark.cohen@egs.edu or Sarah Brigid Hannis, Email: admissions@egs.edu AHS Division: EGS Administration Office Leuk-Stadt, Email: administration@egs.edu
- For issues related to lodging/hotel reservations in Saas-Fee, contact: Hotel Allalin, Email: info@allalin.ch