



# REQUEST FOR INFORMATION

NORTHWESTERN  
UNIVERSITY

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Lender Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ URL: \_\_\_\_\_

Primary Marketing Contact: \_\_\_\_\_

Primary Operational Contact: \_\_\_\_\_

## PROVIDER INFORMATION

1. Please attach your organization's mission statement and history in the student loan field. (Please include how long you have been participating in the Federal Family Education Loan Program and describe any mergers or acquisitions in the last five years.)
2. Which of the following types of student loans do you offer? Please indicate the total volume processed for each loan program for the following academic years.

		2005-06	2006-07
Stafford	<input type="checkbox"/>	\$ _____	_____
PLUS	<input type="checkbox"/>	\$ _____	_____
Grad PLUS	<input type="checkbox"/>	\$ XXXX _____	_____
Alternative	<input type="checkbox"/>	\$ _____	_____
Other	<input type="checkbox"/>	\$ _____	_____

3. Please provide the current default rate of your lender's federal loan portfolio for the following:

	National	Illinois	Northwestern
Stafford	_____	_____	_____
PLUS	_____	_____	_____
Grad PLUS	_____	_____	_____
Alternative	_____	_____	_____
Other	_____	_____	_____

4. Please provide your approval rating for your organization's credit-based loan programs (If you have more than one alternative loan product, please attach all figures for each program):

	National	Illinois	Northwestern
PLUS	_____	_____	_____
Grad PLUS	_____	_____	_____
Alternative	_____	_____	_____

5. Do you service your own loans? If not, please indicate all servicers you have contracted.

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6. Do you sell your federal student loans?     Yes     No

a. If yes, to what organization(s)? \_\_\_\_\_

b. If yes, at what time(s) in the student's academic career is the loan sold? \_\_\_\_\_

c. Will you always sell a borrower's portfolio to the same organization?     Yes     No

d. How do you inform a student that a loan has been sold? Please include samples of your correspondence.

e. What is your privacy of information policy on the sale or sharing of borrower information to third parties?

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### **BORROWER SERVICES**

7. What are your customer service call center hours for borrowers?

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8. What is your primary method of communication with students? (i.e. via mail to permanent address, email, or phone)

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9. What are the borrower benefits offered on your federal loans? (Please include all stipulations and qualifying criteria, number and percentage of borrowers who actually qualify for the benefits and the effect of consolidation upon any benefits offered.)

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10. Do you offer a rebate on the origination fee for the Grad PLUS? \_\_\_\_ Yes \_\_\_\_ No  
If yes, please describe (Please include when the rebate is offered and how much is rebated.):

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11. What is the response time for PLUS, Grad PLUS and alternative loan approval? Can borrowers apply and sign online?

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12. Describe the services you provide to help students monitor borrowing and manage loan debt? What sort of “debt education” services do you currently provide?

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13. Please describe any financial advising services you could provide to our students regarding financial literacy/planning (online or workshops and information seminars)

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14. Please provide five sets of promotional materials and any other materials used to facilitate student loan processing.

15. Do you offer the ability to administer entrance interviews on your website? \_\_\_\_ Yes \_\_\_\_ No  
If yes, please attach a copy of the interview information provided to students.

16. Can students complete the exit interview requirement on your website? \_\_\_\_ Yes \_\_\_\_ No  
If yes, describe how the school is notified when the exit interview requirement is completed:

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17. Briefly describe any additional services available to students on your website:

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18. Do you provide other banking related products to students who receive loans?

Yes  No

If yes, please describe the products and how they are marketed to students:

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19. Please indicate whether you solicit credit cards or other services to the following:

Enrolled Undergraduate students	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Enrolled Grad/Prof. students	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Borrowers in repayment	<input type="checkbox"/> Yes	<input type="checkbox"/> No

20. For the Grad PLUS program, do you defer payments automatically until graduation? Do you advertise this as an option?

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21. Do you offer e-signature for federal and/or private loans?  Yes  No

If no, do you plan on providing e-signature in the future? If so, what is the timeframe?

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22. Northwestern's graduate and professional schools use the Guarantee and Print method of loan processing. How do you initially notify your students to complete their MPN? Please also provide how, when and how often you will follow-up with students if they do not complete the MPN after the initial notification.

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**PRIVATE/ALTERNATIVE LOANS**

23. What is the name(s) of the private/alternative loan product(s) that you offer? \_\_\_\_\_

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24. Please provide the credit scoring and other assessment devices used to determine eligibility. Please also include interest rate tiers for your private loan program(s). How frequently does the interest rate change? Is there an interest rate cap?

\_\_\_\_\_

\_\_\_\_\_

25. How many years for standard repayment? Do you provide hardship deferment/forbearance options?

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\_\_\_\_\_

26. What are the front-end and back-end fees on your private loans?

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\_\_\_\_\_

\_\_\_\_\_

27. Please describe any benefits offered. (Please include all stipulations and qualifying criteria, as well as number and percentage of borrowers who actually qualify for the benefits.)

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\_\_\_\_\_

\_\_\_\_\_

28. Do you have an insurance and disability clause to your private loan programs?

\_\_\_\_\_

\_\_\_\_\_

29. Do you offer any special loan repayment options? (i.e. extended or graduated repayment)

\_\_\_\_ Yes    \_\_\_\_ No

If yes, please describe.

\_\_\_\_\_

\_\_\_\_\_

30. Do you offer private loan consolidation? If so, what is used to determine the interest rate?

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31. Do you offer a loan that does not require certification by the student's financial aid office?

Yes  No

If yes, what is the name of this loan product? \_\_\_\_\_

32. Do you offer loans for international students? If so, please describe the program. Please include the interest rates, maximum amounts, and approval rates, and fees associated with this program. What are the requirements for an international student to secure a loan? Is a U.S. Citizen co-signer required?

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33. Do you offer special programs/loans for half time and/or less than half time students? If so, please describe the requirements a student needs to meet to secure a loan.

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34. Northwestern does not currently use ELM to receive alternative loan certification requests. How would you request an alternative loan certification from Northwestern?

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35. What is the maximum number of alternative loan disbursements per year that you will provide? How would our school be notified when a student reduces the loan amount or cancels an alternative loan?

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