

2012-2013 Kellogg Incoming International Student Financial Aid Award Notice Instructions

We have received and reviewed your financial aid application materials for the 2012-2013 academic year. Please follow the (3) steps below to review and respond to the offered financial aid. Note: In conjunction with the Financial Aid Award Notice Instructions please download and review the Financial Aid Handbook:

http://www.kellogg.northwestern.edu/fin_aid/handbook.htm

Step 1 - Accept/Reduce/Decline your Financial Aid Offer:

Please review this information and complete this step by June 6th for 1Y students or June 29th for 2Y students.

We recommend you use the budget worksheet on our website

http://www.kellogg.northwestern.edu/fin_aid/budget.htm to determine how much to borrow from offered Financial Aid loan funds.

To view and sign your Financial Aid Award Notice, log in to CAESAR at www.northwestern.edu/caesar/ with your NetID and password. Then navigate to: Financial Services>Accept/Decline Financial Aid, Select Aid Year 2013.

With this Award Notice you can accept, reduce or decline any offered loan amounts.

For a printable copy of your award information (including budget and student contribution) please navigate to:

- * Financial Services>View My Financial Aid
- * Select Aid Year 2013
- * Click on *Print Award Letter*
- * Click on *Generate Award Letter*
- * You will receive a message: "Please wait while Award Letter is being generated" (this should take approximately 30 seconds)
- * Click on *To View Your Award Letter*

Please know that if you sign your Award Notice electronically via CAESAR, you do not need to sign or send a paper copy to our office.

Step 2 - Private/Institutional Loan Application Process:

Private Loan

If you decide to borrow a private loan (a lender other than the NU International Loan Program), please fax a copy of the application and Promissory Note to our office at 847-467-3720 so that we can certify the loan with your selected lender. Please complete this step by June 6th for 1Y students or June 29th for 2Y students.

NU Loan

*Please note that the NU Loan application will not be available until early June (at which time the 2012-13 interest rates will be posted). Please complete the NU Loan application within two weeks after the application is available.

If borrowing an NU International Loan, choose either Option A or Option B. Complete the online application for the NU International Loan, which can be found at www.northwestern.edu/caesar/ > Financial Services > NU Loan Application.

If the loan application is approved, your Promissory Notes will be mailed to your co-signer for his/her signature. After your co-signer has signed the Promissory Notes, he/she should mail them to you for your signature. When you and your cosigner have both signed, please return the Promissory Notes to the Northwestern University Student Loan Office at 555 Clark Street, 3rd Floor, Evanston, IL 60208.

Step 3 - Individual Taxpayer Identification Number Application Process:

**Please complete this step within two weeks of arriving on campus.*

Individual Taxpayer Identification Number (ITIN)

In order to complete the processing of the NU International Loan, either Option A or Option B, international students will need to obtain either a Social Security Number (SSN) or an Individual Taxpayer Identification Number (ITIN). The University is obligated by law under 26 CFR 1.6050S-3(f) to request either a SSN or an ITIN so this information can be included on an information return to be filed with the Internal Revenue Service (IRS).

If you are not eligible for a SSN, you may submit an application for an Individual Taxpayer Identification Number (Form W-7) to the IRS indicating that you are seeking an ITIN for purposes of reporting educational loan interest. This form is available on the IRS website at <http://www.irs.gov>.

If you are applying for an ITIN, in addition to completing and mailing the W-7 application form to the IRS, you will also need to include a letter with your completed W-7 application from the Northwestern University International Office stating that you are in a valid (F/J) status, not currently employed, not eligible for a SSN, and will file a tax return; also, if you were to secure employment, you would then need to obtain a SSN and cancel your ITIN. Please contact the Northwestern University International Office at 630 Dartmouth Place, by phone at 847-491-5613, or by email at intoff@northwestern.edu for more information on applying for and receiving this letter.

Once received, please mail this letter with your completed W-7 application to the IRS. Please also submit a copy to the Northwestern University Student Loan Office, 555 Clark St., 3rd Floor, so that your loan can disburse to your tuition account. Please keep a copy for your personal records.

You should consult with your own tax advisor if you have questions about your individual tax reporting obligations.

When you obtain your SSN or ITIN, please update the Registrar's Office, located at 633 Clark St., 1st floor, with this information. Please also send a copy of the SSN or ITIN documentation to the Northwestern University Student Loan Office.

International students (F/J) must be in the U.S., have completed the required check-in with the International Office and be registered as a full-time student prior to being eligible to request the ITIN letter from the International Office.

NOTE: Please know that if you do not borrow all of your offered loan assistance at this time, you may request this loan assistance at a later date during the academic year. Our office will email students of the exact deadline dates during the academic year.

FINANCIAL AID CHECKLIST

The following is a checklist of the steps to follow for completing the Financial Aid application process for financial assistance during the 2012-2013 academic year.

____ Review the *Kellogg Financial Aid Handbook*.

____ Review the budget worksheet to determine the amount of loan assistance you will borrow.

____ Review your 2012-2013 Financial Aid Award Notice in CAESAR. Please accept, reduce, or decline the offered aid.

____ Sign the Award Notice electronically in order to submit to our office for processing.

____ If borrowing a private education loan, please fax a copy of your completed/approved loan application to our office at 847-467-3720.

____ If you selected the NU Loan, please complete the online NU International Loan application.

____ You and your co-signer both sign the promissory notes for the NU Loan application and return the notes to the Northwestern University Student Loan Office.

____ If you selected the NU Loan, obtain a Social Security Number (SSN) or an Individual Taxpayer Identification Number (ITIN). If applying for an ITIN number, send a copy of the completed W-7 application form that you mailed to the IRS to the NU Student Loan Office along with the letter described above.

____ If you selected the NU Loan: When you receive an ITIN or SSN (if applicable), please update the NU Student Loan Office and the NU Registrar's Office.