





**Cornell University**  
**Office of Financial Aid**  
**and Student Employment**

**GRADUATE FEDERAL LOAN APPLICATION**

**Form F4**

**APPLICATION PROCESS**

1. Complete the Federal Loan Application, and complete the current FAFSA.
2. The Office of Financial Aid and Student Employment will determine your eligibility for all loan funds.
3. If your resources change from the information you report, you drop below the minimum credits or your status changes, you must inform the Office of Financial Aid and Student Employment in writing at [finaid@cornell.edu](mailto:finaid@cornell.edu). This includes any employment or fellowships not reported by your field of study.
4. Missing or incomplete information may result in a delay in processing your loan. Please check your Student Service Center for confirmation or contact the office via email at [finaid@cornell.edu](mailto:finaid@cornell.edu).
5. If you wish to cancel or reduce the amount of your loans, you must notify our office in writing at [finaid@cornell.edu](mailto:finaid@cornell.edu).

**FUNDS DISBURSEMENT PROCESS**

1. **Previous borrowers:** If you received a Federal Loan from Cornell in the past, you don't need to do anything now because you signed a Master Promissory Note the first time you borrowed.
2. **First-time Federal Direct and Grad PLUS Loan CU borrowers:** If you are a first-time borrower at Cornell, you must sign an Electronic Master Promissory Note (EMPN) and complete the Entrance Counseling Form. Both must be completed online at <https://studentloans.gov>. Please Note: Your FAFSA PIN is required to complete this process.
3. **First-time Federal Perkins Loan CU borrowers:** In partnership with ECSI (Educational Computer Services, Inc.), if you are a first time borrower at Cornell, you must sign an Electronic Master Promissory Note (EMPN). Needs to be completed online at <https://www.ecsi.net/promM3>. Provide your Social Security Number, last name, date of birth, and your FAFSA PIN.
  - a. If you do not have a valid PIN, please go to the Department of Education PIN site at [www.pin.ed.gov](http://www.pin.ed.gov).
4. Once you have completed the EMPN and the Entrance Counseling Form, Cornell will disburse the semester's funds to your bursar account ten days before the start of classes.

**ELIGIBILITY, LOAN TERMS, AND REPAYMENT OPTIONS**

The Federal Direct Loan and Federal PLUS Loan are repaid to the U.S. Department of Education via loan servicer under contract to the Department of Education. The U.S. Department of Education can be contacted at 1-800-848-0979 or [www.studentloans.gov](http://www.studentloans.gov)

The Federal Perkins Loan is repaid to the Cornell University Student Loan Department. The Cornell University Student Loan Department can be contacted at 1-607-255-7234 or email to [uco-loans@cornell.edu](mailto:uco-loans@cornell.edu)

To obtain total Federal Student Loan Debt contact the National Student Loan Data System (NSLDS) at [www.nsls.ed.gov](http://www.nsls.ed.gov).

To obtain terms of Federal Student Loans:

[www.studentAid.ed.gov](http://www.studentAid.ed.gov)

[www.studentloans.gov](http://www.studentloans.gov)

[www.finaid.cornell.edu](http://www.finaid.cornell.edu)

[www.gradschool.cornell.edu](http://www.gradschool.cornell.edu)

*Retain this document for your records and reference.*