

Grayson

County College

www.grayson.edu

MAIN CAMPUS

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Denison, TX 75020-8299
Phone 903.465.6030
Fax 903.463.3908

SOUTH CAMPUS

1401 W. Stephens Street
Van Alstyne, TX 75495
Phone 903.482.5726
Fax 903.712.0041



Information Guide

FOR STUDENT LOANS (2006-2007)



The Office of Financial Aid would like to welcome you to Grayson County College. This office is available to serve as a resource for you throughout the application process. Please feel free to contact us any time that you have questions, concerns or suggestions.

Students are encouraged to use Campus Connect to verify the progress of their loan. A student may also email our office at studentloans@grayson.edu

As of Fall 2005, the following Policies and Procedures will be effective for ALL students attending Grayson County College. Financial Aid is delivered from four primary sources: federal programs*, state programs, institutional (college) sources and external sources. The term "financial aid" refers to grants, scholarships, loans and work-aid programs.

*The financial aid programs offered at the federal level include Pell Grant, Federal Supplemental Educational Opportunity Grant, Stafford Loans (subsidized and unsubsidized), Federal Work-Study and Parent Loans for Undergraduate

Students (PLUS). To determine eligibility, you MUST complete the Free Application for Federal Student Aid (FAFSA).

You may complete the FAFSA either by submitting the paper application through the mail or online at www.fafsa.ed.gov. If you are submitting online you and/or your parents must apply for a PIN from the Department of Education to sign your FAFSA electronically. Complete the FAFSA and include Grayson County College's school code #003570 to enable our school to receive your FAFSA results electronically.

In addition, the student must submit a signed copy of all earned & unearned income, 2005 tax returns, which includes student and spouse if married, and student and parents if student is dependent, all W2s for everyone in the household and a completed and signed 2006-07 Verification Worksheet, and the additional Loan Application by GCC.

The Verification Worksheet can be located on our website at www.grayson.edu under the financial aid tab or you may pick up a form at our office.

2006-2007 STUDENT LOAN FORM

If you are interested in student loan(s), please read, complete and return to the Office of Financial Aid, the following information.

Name: _____ SSN: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: () _____ Email Address: _____ Date of Birth: _____

Driver's License State and No.: _____ Anticipated Graduation Date: _____

Do you have any children under the age of 12 years old that attend daycare? Yes No

Who pays for the daycare? You CCMS Other

Lender Choice: _____ Loan Amount Requested: _____ Subsidized Stafford Amount: _____

Unsubsidized Stafford Amount: _____

PLUS Loan Amount: _____

REFERENCES: FIRST REFERENCE MUST BE A PARENT OR GUARDIAN

SECOND REFERENCE

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

Email: _____

Relationship: _____

Borrower Authorization

By my signature, I hereby authorize Grayson County College to process my student loan and, when the funds become available, to transfer the proceeds of each of my student loan disbursements for the Federal Stafford loan Program and/or the PLUS loan Program to my student account at Grayson County College.

I understand my Federal Stafford loan and/or PLUS loan will enter repayment upon the expiration of my grace period, six months after I graduate, withdraw, or otherwise drop below half-time enrollment. I also understand this loan(s) must be repaid. In addition, I understand that I must be making satisfactory academic progress and be enrolled in at least six (6) hours at the time of disbursement.

If you are interested in canceling your loan you will need to submit written notification to Karin Johnson, Financial Aid Advisor, requesting the school to cancel your disbursements within 10 days prior to the date the school has identified. You must submit your request in writing to Grayson County College, attn: Karin Johnson, Financial Aid Advisor, 6101 Grayson Drive, Denison, Texas, 75020 or email at johnsonkp@grayson.edu.

FINANCIAL AID USE ONLY:

Loan Period: _____ to _____ Cost of Education: _____

Grade Level: _____ EFC: _____

Graduation Date: _____ Financial Aid: _____

Need: _____

Disbursement Date:

1. _____ 2. _____ Sub Amount: _____

3. _____ 4. _____ Unsub Amount: _____

PLUS Amount: _____

Borrower's Signature: _____ Date: _____

PLUS Signature (Parent or Step-Parent): _____ Date: _____

PLEASE TEAR HERE

PLEASE TEAR HERE



Award Changes

Grayson County College reserves the right to REVIEW, REDUCE OR CANCEL awards at any time because of changes in aid availability and/or changes in the student's situation. Students on financial aid are responsible for notifying our office of any changes of circumstance such as an additional scholarship and/or additional funding.

Reasonable Academic Progress

Grayson County College's Satisfactory Academic Progress Policy is available at our website and may be obtained at our office.

Loan Awards & Disbursements

Grayson County College has adopted the following loan limits for all students attending GCC beginning the 2005 Fall semester.

Any student classified as a Freshman, this includes any student enrolled in a Certificate Program or any student enrolled in an Associates Program with less than 30 hours attempted, excluding developmental hours, will be eligible to apply for one (1) Subsidized loan with a maximum annual loan limit of \$2,625 and one (1) Unsubsidized loan with a maximum annual loan limit of \$4,000.

Any student classified as a Sophomore, any student enrolled in an Associates Program with a minimum of 31 hours or more hours attempted, excluding developmental hours, will be eligible to apply for one (1) Stafford Subsidized loan with a maximum annual loan limit of \$3,500 and one (1) Stafford Unsubsidized loan with a maximum annual loan limit of \$4,000.

Parents of dependent students can apply for Parent PLUS loans to assist their student with their expenses at GCC. The amount a Parent can borrow for a student can not exceed the student's total cost of education.

Student loans are NOT available for mini-mester, fast track classes and/or continuing education classes due to the length of the program and/or semester. Grayson County College does offer summer loans to students enrolled and attending classes for a one year certificate program in which the program begins in the Fall and the student is attending the Fall, Spring and Summer.

Federal Regulations require multiple disbursements on Stafford loans and Parent PLUS loans. If you apply for a loan which covers both the Fall and Spring semesters, funds will be sent to Grayson County College via Electronic Funds Transfer (EFT) after the 30th day of class has been completed for Freshman first-time borrowers, and all remaining students will receive their disbursements after the completion of the 4th Monday for the Fall and Spring semesters. Once the student's eligibility has been verified and their account is credited, if there is a refund, the Business Office will issue a refund check. There will be one disbursement for Fall, one disbursement for Spring and for those eligible, one disbursement for Summer.

The particular dates of disbursement will be determined each academic year and posted to our website each academic year.

Students will receive a Notice of Guarantee and a Disclosure Statement from their lender indicating estimated dates of disbursement to the school. This is NOT the date the loan proceeds will be available for the student to receive their funds from the institution. Students will receive a Disbursement Notification Letter from Grayson College within 30 days prior and 10 days after disbursements are available for the student to pick up in the Business Office.

Students and/or parents have the right to cancel all or a portion of the loan and have proceeds returned to the lender. If you wish to cancel all or a portion of your loan, you must notify the Office of Financial Aid in writing 10 days prior to the scheduled disbursement date. Please indicate your name, social security number and the amount of the loan you wish to cancel. You may also email your request to studentloans@grayson.edu.

Due to the length of time needed to complete the award process by the school and the lender, there is a priority deadline to apply for Fall loans of November 1st of each Fall semester and for Spring loans a priority deadline of April 1st of each Spring semester. Due to the processing time for loan funds received, the final disbursement of funds for the Fall semester will be the final Friday in November for Fall and the final Friday in April for Spring. Any Fall disbursement not received and issued by the school prior to the final date indicated above will be disbursed on the disbursement date determined for Spring, provided the student is concurrently enrolled. If a student does not return for the Spring semester, the disbursement will be returned to the lender and the student will not be eligible. Any Spring disbursement not received as indicated above will be cancelled and the student will not be eligible for the disbursement.

Entrance and Exit Counseling

A student **MUST** complete Entrance and Exit counseling EACH academic year. Entrance counseling must be completed before the first disbursement may be made available to the student each year. Exit counseling is required for the following situations:

1. Prior to receiving the final disbursement.
2. 30 days prior to graduation.
3. Within 30 days of completely withdrawing during any semester; or
4. Within 30 days of dropping below mandatory 6 hours of attendance within any semester.

The Office of Financial Aid offers an Internet based entrance/exit counseling. The Internet site is www.grayson.edu, getting started, financial aid opportunities, Stafford Entrance Counseling, Stafford Exit Counseling.

Once you have successfully answered the questions provided, a confirmation notice will be electronically submitted to the Office of Financial Aid. This process must be completed each academic year.





How do I apply for a Stafford Loan and/or PLUS loan and how much can a student borrow at GCC?

In order to apply and for a loan to be processed, students must have completed and returned the following forms each school year, to the Office of Financial Aid: *the Free Application for Federal Student Aid (FAFSA), signed tax returns, W2s, verification worksheet and student loan forms*, be a degree seeking student, fully admitted to Grayson County College, not in default on a student loan and/or owe a repayment and be making satisfactory academic progress (SAP).

In no circumstance may a student and/or parent borrow more than their cost of education: \$2,625 as a freshman, \$3,500 as a sophomore, as per the guideline noted under Loan Awards & Disbursements on page 3, and up to the cost of the education for PLUS loans. Dependent students whose parents have been denied a PLUS loan may receive the additional Unsubsidized Federal Stafford loan. Exit Counseling is required for the following situations: must be completed prior to receiving the final disbursement, 30 days prior to graduation, within 30 days of completely withdrawing during any semester; or within 30 days of dropping below mandatory 6 hours of attendance within any semester. Denial must be based on credit reasons only, and can not be based on Parents' refusal to accept the loan. Effective July 1, 2007, for undergraduate students, the first year subsidized/unsubsidized combined loan limit has been increased from \$2,625 to \$3,500 and the second year subsidized/unsubsidized combined annual loan limit has been increased from \$3,500 to \$4,500.

How will I be notified by the Office of Financial Aid regarding my student loan?

FOUR WAYS OF COMMUNICATION:

1. Students may access Campus Connect to determine documents received, documents missing and/or awards.
2. Emails will be initially sent to the student if a current email is provided. If not, an award letter will be mailed to the student's permanent address.
3. Once the student's file is complete, an award letter indicating the student's loan amounts will be mailed along with instructions on how to complete the Loans by Web process.
4. After the student has completed Loans by Web, **signed and mailed** the Master Promissory Note (MPN) to the lender, a "Notice of Guarantee" will be mailed from the lender.

Must I repay my student loan if I drop out of school or do not graduate with my degree?

Yes, student loans and/or PLUS loans must be repaid. If the loan(s) are not repaid, students will not be able to receive Title IV funds (including Pell Grants and student loans), their wages may be garnished and any tax refund due to the student and/or parent will be applied to the balance owed. In addition, this default will be reported to the student's and/or parent's credit report.

What if I withdraw from class or stop attending classes?

If you officially withdraw, drop out from GCC, or are administratively withdrawn from GCC, tuition, fees and other charges will be assessed for return to programs from which any Title IV funds were received. An additional "repayment" will be calculated to determine if you must repay a portion of the assistance paid directly to you. If a portion of the assistance received is "unearned" by the student, it must be returned to the federal program per federal regulations as follows:

1. Federal Stafford Loan Program
2. Federal Parent Loan Program (PLUS)
3. Federal Pell Grant Program
4. Federal Supplemental Educational Opportunity Education Grant Program
5. Other Title IV Programs
6. Other Federal, State, Private and/or Institutional Student Aid

If you withdraw before the sixty percent (60%) completion point of any semester for which you received assistance, it is likely you will owe a repayment of unearned financial aid funds. The Office of Financial Aid will notify you by letter indicating the amount owed to the Department of Education and/or the college. These funds must be repaid in order to receive Title IV assistance at GCC and/or another institution. A Hold will be placed on your academic transcripts until paid in full as well.

Governance of GCC Financial Aid Programs

Recent congressional changes have caused many students and parents to question the governance of financial aid programs. Federal programs at every institution are subject to political processes inherent in both the legislative and executive branches of the government. Congress approves funding after passing laws authorizing financial assistance programs, and the United States Department of Education sets regulations further governing these programs authorized by Congress. Each institution's financial aid office determines its own processing cycle and priority dates based on computing capabilities and availability of personnel.

Are there any fees deducted from money that is borrowed?

There are origination fees deducted from the total amount borrowed, not to exceed 4%. Beginning with loans for which the first disbursement of principal is made on or after July 1, 2006, and before July 1, 2007, the maximum origination fee that can be charged will be 2%. The maximum fee drops to 1.5% on July 1, 2007, 1% on July 1, 2008, and 0.5% on July 1, 2009. The fee will be eliminated as of July 1, 2010.

What is the interest rate of a Stafford loan and/or PLUS loan?

A Stafford loan disbursed after July 1, 2006 will be a fixed interest rate of 6.8%, regardless of the period of enrollment or the interest rate of the borrower's previous loans.

The Plus loan interest rate will be a fixed rate of 8.5% for all loans disbursed after July 1, 2006.

When must I begin paying my student loan?

A student must begin repayment on their Stafford loan(s) within 6 months, once they graduate or drop below 6 hours. Parents borrowing a PLUS loan will begin repaying their loan 60 days after the date the loan is fully disbursed to the parent. Parents may contact their lender after receiving their Notice of Guarantee and Disclosure Statement to discuss deferred payment options.

Must I complete this process each academic year?

Yes, you must complete the FAFSA and the loan process each year. Example: Fall 2006, Spring 2007 and Summer 2007 the student must complete the 2006-2007 FAFSA based upon your and/or your parent's 2005 tax return and the Student Loan Application.

Can I contact my local bank for a student loan?

It is to the student's advantage to contact the Office of Financial Aid at Grayson County College to apply for the loan to prevent a delay in the process. Student loans issued by Grayson County College through the FFELP Programs, Stafford (subsidized and unsubsidized) and PLUS loans are insured by the Department of Education. If a loan is obtained through a local bank, it may be at a higher interest rate and may not be insured by the Department of Education.

May I apply for a student loan for Continuing Education classes?

No, the continuing education classes are not defined as eligible programs under the Title IV regulations.



This is the only manner in which you may apply for this loan. **If you have borrowed previously from a lender that does not participate with Texas Guaranteed Student Loan Corporation (TGS LC), please contact our department.**

LOANS BY WEB (LBW) is intended to be self-explanatory. However, the following information may assist you with the loan process.

Before you proceed, here is some basic information you will need to guarantee your student loan(s).

- First time LBW borrowers should allow approximately 30 minutes to complete the application process. Repeat LBW borrowers should allow approximately 15 minutes.
- Adobe Acrobat 3.x or higher will need to be installed on your computer to print your promissory note. (A link to download the free Adobe software is available from LBW.)
- If you have any questions about LBW or if you need assistance completing the process, contact TG Customer Assistance toll-free at (800) 845-6267 from 7 a.m. to 7 p.m. Monday through Thursday or from 7:00 a.m. to 5 p.m. on Friday.

BEGINNING THE LBW PROCESS

To begin the LBW process, follow these steps:

1. Log in to LBW at www.grayson.edu, financial aid, Loans By Web or <https://lbw.tgslc.org>
2. Click the "I am a student borrower" button.
3. Read the general instructions for the LBW process.
4. Click the "Begin processing your loan" button to begin.

STEP 1: Enter your social security number and date of birth and click "Continue." Be sure to read the Privacy Act Notice on the right side of this page.

STEP 2: Select a school. Make sure to choose Grayson County College or your certification will not be found.

STEP 3: You will need to complete the Entrance Counseling even if you have previously completed an Entrance Interview.

At this point you have the option to decline all your student loans by clicking on "Decline loans now." If you choose this option, your loans will be declined and you can exit the LBW process. Review and/or update your personal information screen.

In this section of the LBW loan request you must select a lender. *(If you have a previous student loan, your most current lender will appear at the top of the list.)* You may select from the box of GCC's preferred lenders listed in random order. Refer to the list in the Information Guide for Student Loans or use the "Search" button just below the preferred lender list.

STEP 4: Read all the instructions carefully and then complete your loan request. On this screen you may accept all, reduce all or part, or decline all or part of your award amounts. **PLEASE BORROW RESPONSIBLY!** What you borrow today, you will pay back "tomorrow."

STEP 5: Once you have completed the application, you are ready to submit it to TG for guarantee. Click the "Submit the Application" button. Click this button only once.

In some cases, if TG's loan guarantee system is busy, you may receive a "System Busy" message. If you receive this message, LBW provides you the option of either returning to LBW at a later time or authorizing TG to resubmit your loan request when the system is available. TG will notify you of the outcome.

STEP 6: Once your loan has been guaranteed, you may click the "Print" button or select a lender with e-signature capabilities, you will be taken to the lender's secured web site to sign your MPN electronically. Follow the instructions carefully!

STEP 7: Once this process is complete you will be taken back to the LBW site for completion of your student loan(s). **EACH YEAR ALL GRAYSON COUNTY STUDENTS MUST COMPLETE THIS SAME PROCESS.**

IMPORTANT: Print, sign and mail one copy of the MPN to your lender and keep one for your permanent records. If you fail to complete your Promissory Note properly or delay submitting it to the lender **your loan funds will be delayed.** Previous GCC borrowers must print and sign an MPN each award year.

Congratulations!

You've successfully completed your loan application online.

Choosing a Lender

Below is a list of lenders who participate in the Federal Stafford and PLUS Loan programs. The terms and conditions of all the loan programs are the same as they relate to the interest charged regardless of which lender, but lender policy and procedures may differ. If you have borrowed a Stafford loan previously, we encourage you to continue with that same lender and processor. This will alleviate the confusion of having more than one loan payment when you enter repayment.

In making a decision as a first time borrower, you may want to contact a lender and inquire about the differences:

- Do you reduce or "waive" the origination fees?
- Do you sell your loans?
- Who will service your loans?
- Will you consider merging or consolidating your loans?
- What other repayment options do you offer, i.e. graduated repayment?
- How often do you capitalize interest on unsubsidized loans?

Lender List

The following lenders have provided good service to our students and have a solid working relationship with our institution by offering an efficient process in delivering the student loan proceeds. However, you may choose a different lender, but it may delay the delivery of your loan proceeds.

Lender Name Lender Code	Servicer & Phone	Servicer Address	Web Site	Borrower Benefits
Woodforest Nat'l Bank Lender Code: 833418	LoanSTAR 877-719-9663	P.O. Box 4940 Bryan, TX 77805	www.woodforest studentloans.com	<ul style="list-style-type: none"> • WE BEAT ZERO FEES with our repayment benefits. • Up to .50% interest rate reduction with auto debit. • Earn up to 5 free loan payments with MVP Program and up to two 1% principal credits with All-STAR Program.
Bank of America Lender Code: 832733	Brazos 800-375-9208	300 Highland Mall Blvd. P.O. Box 14445 Austin, TX 78761	www.bankofamerica.com/ studentbanking www.service@bhsc.org	<ul style="list-style-type: none"> • An immediate .25% interest rate reduction for Stafford and PLUS loan borrowers upon entering repayment. • An additional and immediate 1.75% interest rate reduction for Stafford and PLUS borrowers if payments are electronically debited from borrower's checking or savings account.
Bank of America Lender Code: 806746	Sallie Mae 888-272-5543	777 Twin Creek Drive P.O. Box 12229 Killeen, TX 76543	www.salliemae.com	<ul style="list-style-type: none"> • 0% origination fee — Bank of America will pay the 3% Department of Education origination fee on your behalf. • 0.25% interest rate reduction when you make automatic payments from your checking or savings account. • Up to a 3% reduction of your current outstanding principal balance for making consecutive on-time payments during your first 36 months of repayment (1% reduction after on-time payments 1 - 12, 13 - 24 and 25 - 36).
Bank of Texas Lender Code: 833305	Nelnet 800-788-1881	6937 S. Lewis Tulsa, OK 74136	www.bankoftexas.com www.nelnet.net	<p>A .25% interest rate reduction for Stafford and PLUS borrowers if payments are electronically debited from borrower's checking or savings account. Stafford borrowers may be eligible for 3.33% reduction of the principal loan balance after making the first 30 initial, consecutive, on-time payments (must be signed up to receive electronic correspondence with valid email address). PLUS borrowers may be eligible for a 2% interest rate reduction after 48 consecutive, on-time payments. PLUS borrowers get a 1% interest credit when the PLUS loan enters repayment, applied 210 days after the PLUS loan is fully disbursed.</p>
Bank One (for repeating borrowers) Lender Code: 824206	Sallie Mae 888-272-5543	777 Twin Creek Drive P.O. Box 12229 Killeen, TX 76543	www.studentloan.net	<ul style="list-style-type: none"> • 3.3% credit or cash back after initial 33 on-time scheduled payments, enrolling in Manage Your Loans at www.salliemae.com and agreeing to receive account information by email. Benefits cannot be taken away after earned. • .25% interest rate reduction for automatic payments from bank account. • 24/7 on-line loan status by enrolling in Manage Your Loans.
Chase (for repeating borrowers) Lender Code: 807807	Sallie Mae 888-272-5543	P.O. Box 59012 Panama City, FL 32412-9015	www.chasestudentloans.com	<ul style="list-style-type: none"> • 3.3% credit or cash back after initial 33 on-time scheduled payments, enrolling in Manage Your Loans at www.salliemae.com and agreeing to receive account information by email. Benefits cannot be taken away after earned. • .25% interest rate reduction for automatic payments from bank account. • 24/7 on-line loan status by enrolling in Manage Your Loans.
Chase (for new 06-07 borrowers) Lender Code: 826884	Edfinancial Services 800-337-6884	P.O. Box 31549 Knoxville, TN 37930-1549	www.chasestudentloans.com	<ul style="list-style-type: none"> • Zero origination fee for Stafford Loan borrowers for the 2006 - 07 academic year for Stafford Loans guaranteed after May 1, 2006. • Stafford - Principal balance reduction or money back features equal to 4.00% of the original amount borrowed after the initial 33 months of continuous and on-time principal and interest payments. An immediate 0.25% interest rate reduction for automatic direct debit of payments. • PLUS - An immediate interest rate reduction of 0.50% for automatic direct debit of payments.
Landmark Bank Lender Code: 831576	Sallie Mae 888-272-5543	777 Twin Creek Dr. P.O. Box 12229 Killeen, TX 76543	www.salliemae.com	<ul style="list-style-type: none"> • 3.3% cash back, by check or credit, after 33 on-time scheduled payments. Borrower must be enrolled in Sallie Mae's Internet Self-Service Program and also agree to receive Sallie Mae education account information at a valid email address.
Nelnet Academic Loans Lender Code: 833669	Nelnet 888-486-4722	1550 NE Loop #410 Suite 100 San Antonio, TX 78209	www.nelnet.net	<ul style="list-style-type: none"> • 0% origination fee (an up-front savings of 3%) • 3.33% principal reduction after the first 30 on-time, consecutive payments. • 0.25% interest rate reduction for electronic payments.
Student Loan Xpress Lender Code: 823584	LoanSTAR 866-SLX-PRES (759-7737)	P.O. Box 4940 Bryan, TX 77805	www.slxpress.com	<ul style="list-style-type: none"> • Zero fees. • .25 for auto debit. • 5% loan rebate after 48 months of on-time payments.
Wells Fargo Lender Code: 807176	Wells Fargo 800-658-3567	P.O. Box 5185 Sioux Falls, SD 57117-5185	www.wellsfargo.com/ student	<ul style="list-style-type: none"> • .25% incentive when the student makes his or her payments from a checking account. • 4.60% interest rate reduction after 36 on-time payments. • Students may call us by phone or use our Educational Online Access (24/7) to review their application status, disbursement dates, loan repayment information, payment due dates & amounts, and principal & interest balances.
PlainsCapital Bank Lender Code: 833314	PlainsCapital Student Loan Ctr 800-284-1830	4415 4th Street Lubbock, TX 79416	http://plainscapitalbank.com/ personal/student-loans/	<ul style="list-style-type: none"> • Zero Origination Fee • .25% interest rate reduction with auto-debit. • After 36 on-time payments, an additional 2% interest rate reduction; possible \$500 ending balance forgiveness.

The Loan Process

1. Complete the *Free Application of Federal Student Aid (FAFSA)*. Grayson County College's school code is **003570**.
2. Complete and return the attached *Student Loan Form* to the Office of Financial Aid.
3. Complete the Loans by Web process, which includes printing, signing and mailing your Master Promissory Note (MPN) to the lender you selected. The address will be provided to you in a cover letter addressed to you when you print the MPN.
4. Complete Entrance and Exit Counseling as required.

Once the proper documents have been returned to the Office of Financial Aid we will process and certify the loan amount you are eligible to receive. You may access LBW's **secure** site or Campus Connect virtually 24 hours a day, seven days a week, with the exception of occasional downtime for routine maintenance. To access LBW, go to www.grayson.edu, Financial Aid, Loans By Web or <https://lbw.tqslc.org>. If you have additional questions please contact our Loan Coordinator at studentloans@grayson.edu

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Lender Code 833418

(877) 719-9663 www.woodforeststudentloans.com

