

# ENTRANCE COUNSELING CONFIRMATION

The  
Graduate  
School

CORNELL  
UNIVERSITY

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## Borrower Information

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

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

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## Certification of Entrance Counseling

I understand that

A student loan is a serious obligation.

- \* It is my responsibility to understand and follow all repayment terms including any fees and interest due.
- \* I am responsible for paying back any student loans that I was not entitled to receive.
- \* My debt cannot be assigned to another person.
- \* I must keep my lender informed of my whereabouts and my status.

I must repay in full even if:

- \* I do not finish the program.
- \* I am unable to obtain a job after I have graduated.
- \* I am dissatisfied with my school.
- \* I feel that I did not receive the educational or other services I purchased.

If I default on my student loan:

- \* My default will be reported to credit bureaus, which may result in difficulty obtaining credit.
- \* My default will be reported to any school I have attended, am attending, or will attend.
- \* I will not be eligible for future federal financial aid.
- \* I will not be eligible for future interest benefits of deferment privileges on my student loan(s).
- \* I may be sued.
- \* My state and/or federal income tax refunds may be withheld.
- \* My wages may be garnished.
- \* I will be liable for all the costs associated with the collection of my loan.

*I have read and understand the information contained on this sheet regarding student loans.*

Borrower's Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**This form MUST be returned to the Graduate School Office of Fellowships and Financial Aid  
before funds may be disbursed for the academic year.**