



Umpqua Community College
 Financial Aid Office
 PO Box 967
 Roseburg, Oregon 97470
 541.440.4602 | 541.440.4612 (FAX)
 FinancialAid@umpqua.edu

High Debt / Prior Default Worksheet

Student Name _____ Student ID _____

Mailing Address _____ City _____ State _____ Zip _____

Phone Number _____ Message/Alternate Number _____

As a student with a high debt and/or a prior default on your record you are considered a "High Risk Borrower" at UCC. In order to be considered for future educational loans at UCC, we must have clarification regarding your academic plans.

You must submit the following documents to the Financial Aid Office along with this form:

- ✓ A **term-by-term planner** completed and signed by an Advisor in the Student Center (***Come to the Financial Aid Office to pick up your referral form in order to schedule an appointment for a term-by-term planner***)
- Attach a **letter of explanation** including the following information:
 - Explanation of the circumstances regarding your High Debt / Default and what has changed to prevent future problems.
 - Estimated entry level income in your field of study
 - How you intend to repay loans upon leaving school based on that projected income, allowing for living expenses

Complete the following:

- Your educational goal and estimated completion date at UCC:

Educational Goal: _____

Estimated Date of Completion at UCC: ____/____/____
- Your current amount of loan debt: \$ _____
 Found at: <https://studentaid.gov/>
- Your estimated total loan debt at the completion of your goal at UCC: \$ _____
- Estimated monthly loan payment for your total projected loan debt \$ _____
- Total Cumulative Payments \$ _____ for life of the loan.
 Found at: <https://finaid.org/calculators/loanpayments/>
- I have earned a Bachelor's Degree (or higher): [] Yes [] No

| I have attended these colleges prior to UCC | Date official transcript requested |
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(If you have attended more schools than the space above allows, please use the back of this form or attach a separate sheet of paper.)

Submit the following documents to the Admissions Office:

Official grade transcripts from all previous colleges are required. These are to be sent directly to UCC's Admissions Office.

By signing below, I certify that the above information is true and correct. I also understand that if I give false or misleading information, I may be fined up to \$20,000, sent to prison, or both.

| | |
|--------------------------|-------------|
| Student Signature: _____ | Date: _____ |
|--------------------------|-------------|