



2020-2021 HPSL Application (F21HPL)

The Health Profession Student Loan program (HPSL) is administered by the Department of Health and Human Services. All students who apply for this loan must have completed the Free Application for Federal Student Aid (FAFSA). The amount awarded will be determined by the number of applications and fund availability. The interest rate on the HPSL is 5%. The borrower will not be responsible for any interest until the start of the repayment period. A one year (12 month) grace period follows completion or termination of full time status. Additional options are available including deferment, forbearance, renegotiation, and consolidation. More detailed information on these options will be provided when you complete your entrance interview at the time you sign your promissory note, and an exit interview will be required prior to graduation. These steps will be completed through our loan servicer Heartland ECSI at www.heartlandecsi.com.

What do I do with this Form?

- Fully complete, date and sign this worksheet with your parents.
- Even though you are an Independent student, we are required to collect parental information for the HPSL loan.
- Make the required corrections to your FAFSA, entering your parent information solely for the purpose of determining your eligibility for this loan. *The changes may impact your federal loan award, if awarded up to your cost of attendance prior to being offered a HPSL loan. We will notify the student of any impacts the HPSL loan has on his/her award.*
- Priority deadline for consideration is **August 1, 2020**.

Student Information

_____	_____	_____
Last Name	First Name	M.I.
_____	_____	_____
UMSL Student ID	Date of Birth	Phone Number (include area code)

2018 Parent Information

Include the names of all household members in the parents' household, including you (the student), your parents, and any other individuals in your parents' household, for which they will be providing more than half of their financial support between July 1, 2020 through June 30, 2021. Do not include foster children.

Full Name	Age	Relationship to Student	College Name (if currently enrolled)	Will be Enrolled at Least Half Time in College
		Self	UMSL	Yes

If necessary, attach a separate sheet of paper with additional household members.

STUDENT FINANCIAL INFORMATION:

- Submit your 2018 Federal tax return transcript or a signed copy of your 2018 Federal 1040 form, if the IRS Data Retrieval Tool was not used when you submitted your FAFSA.
- If you are married and filed separately, both you and your spouse must submit 2018 federal tax return transcripts or a signed copy of your 2018 Federal 1040 form.
- If you did not file and are not required to file a 2018 federal tax return. **Please complete Employer Income Section on page 2 and attach any W-2(s), 1099s, or IRS Wage & Income transcript. Write zero's in the box if you had no income.**

Please submit this form to the Student Financial Aid office by using Secure Document/ File Upload feature in MyView student center!

PARENT FINANCIAL INFORMATION:

- Submit your parent’s 2018 federal tax return transcript or a signed copy of the 2018 Federal 1040 form.
- If your parents are married and filed separately, both parents must submit their 2018 Federal tax return transcripts or a signed of their 2018 Federal 1040 form. If a step-parent is in the household and filed separately, the step-parent’s tax information must also be submitted.
- If your parent(s) did not file and are not required to file a 2018 Federal 1040 form, **please complete Employer Income Section below and attach any W-2(s), 1099s, or IRS Wage & Income Transcript. Write zero’s in the box if there was no income.**

2018 Employer Income

If you, your spouse, and/or parents DID NOT and WERE NOT required to file a 2018 Federal 1040 form, please submit all 2018 W-2s, 1099s, or IRS Wage & Income Transcript from earned income, and list the information in the table below. Additionally, if income was earned but no W-2 received, please list the income amount(s) and sources(s) below. Enter information for 2018, using annual, not monthly amounts below. If uncertain about whether or not income levels exceed federal income filing thresholds, consult IRS Publication 17 at www.irs.gov.

Employer/Source of Income	Student amount	Spouse Amount	Parent(s) amount
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

If necessary, attach a separate sheet of paper with additional income.

Additional Information

If your parents are deceased, please contact our office regarding information needed.

Any incomplete applications received will not be considered for a HPSL loan. Incomplete is defined as:

- Missing required parental information on the FAFSA
- Missing tax information for student, spouse, and/or parents for the 2018 tax year.
- Missing student and/or parent signature on the application
- Missing signatures on the appropriate lines of the 1040

Signatures

By signing this worksheet, I certify that all of the information reported to qualify for federal student aid is complete and correct. **The student’s signature is required as well as at least one parent whose information is being added to the FAFSA for the HPSL loan.**

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Your Signature (Student) **Date** **Parent 1 Signature** **Date**

Spouse’s Signature (optional) **Date** **Parent 2 Signature (optional)** **Date**

How to Request a Tax Return Transcript or Wage & Income Transcript from the IRS

Requesting a Tax Return Transcript to be Mailed:

1. Visit <http://www.irs.gov>. Under the "Tools" section, select "Get a Tax Transcript"
2. Choose "Get Transcript by Mail"
3. Enter your information and the address listed on your taxes, then click "Continue"
4. Select "Return Transcript" from the "Type of Transcript" drop-down menu and then select the 2018 tax year.
5. Click "Continue"
6. You will receive a copy within 5-10 calendar days.

Requesting a Tax Return Transcript by Phone:

1. Call the IRS at 1-800-829-1040 (7:00am-7:00pm)
2. Follow prompts for the language of choice, Press 2 for "Answers about personal income taxes"
3. Press 1 for "Questions about a form you already submitted..."
4. Press 2 for "Tax Return Transcript"
5. Enter the SSN, Address and follow the prompts including the year for "2018"
6. Continue with the prompts until you have successfully requested the transcript
7. You will receive a copy within 5-10 calendar days.

Requesting a Tax Return Transcript or Wage and Income Transcript as a PDF:

(see #5 for items needed to create an account w/the IRS)

1. Visit <http://www.irs.gov>. Under the "Tools" section, select "Get a Tax Transcript"
2. Choose "Get Transcript Online"
3. Select "Get Started" unless you're a returning user to the IRS website
4. Follow the steps on the screen
5. You will need the following information to create the account
 - a. Full name
 - b. Email
 - c. Birthdate
 - d. Social Security Number (SSN) or Individual Tax Identification Number (ITIN)
 - e. Tax Filing Status
 - f. Current Address
6. Enter the Security code when prompted
7. Select "Higher Education/Student Aid" for the reason you need a transcript
8. Select "Return Transcript" or "Wage & Income Transcript" and then select the 2018 tax year.
9. You should then be able to print a PDF version of the Tax Return Transcript and even save it to your computer.