

Hello John

This letter is to inform you that your US Loan Eligibility has been assessed in accordance with US Federal Guidelines based on the information you have recently provided to the Financial Aid Office. The following represents the estimated Cost of Attendance calculation used to determine your loan eligibility and the amount that will be disbursed to you.

The exchange rate used in this letter is only for the purpose of calculating your eligibility. If your tuition is payable in Australian Dollars (AUD), or if you are using an Australian bank account to receive a living allowance payment, your loan will be converted to AUD at the time of each disbursement. As such, you must take responsibility for any fluctuations that occur between the exchange rate used in this letter and the time of disbursement. The same exchange rate will be used in the assessment for all students enrolled in your program who have the same study dates.

Stafford and PLUS Loans are subject to disbursement fees charged by the US Department of Education at the time of disbursement of 1.062% and 4.248% respectively. These loans are subject to the US Department of Education's Satisfactory Academic Progress (SAP) Policy. Failure to comply may result in changes to your eligibility for federal student loans. If you are not enrolled in a full course load, your eligibility will be reassessed and your loan amount recalculated.

Assessment Details	
Student ID:	4000000
Loan Year:	2019
Start:	Semester 1
End:	Semester 2
Exchange Rate :	\$0.70000
Exchange Date:	1/01/2019

Disbursement Schedule (USD)	
25/02/2019	\$11,974
22/07/2019	\$11,974
Net Annual Loan:	\$23,948

Estimated Costs (USD)	
Program Related Expenses	\$247.00
Total USD Costs	\$247.00

Estimated Costs (AUD)	
Tuition	\$15,840.00
Living Allowance	\$11,533.00
OSHC Allowance	\$305.00
Total AUD Costs	\$27,678.00
Total AUD Costs (USD)	\$19,374.60

Estimated Cost of Attendance (USD):	\$19,621.60
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Awarded Loan	Amounts (USD)
UnSubsidized Loan	\$19,621
Gross Annual Loan	\$19,621
Less Disbursement Fees	-\$378
Net Annual Loan:	\$23,948

If you have any questions, please contact us at financialaid@uq.edu.au.

Regards,



Jan Barton
Financial Aid Director
The University of Queensland