

**University of Wyoming  
Stafford Borrower Benefits**

Responses	Notes
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**Company Name:**

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**A. Benefits Disclosure**

1. Please indicate the verbiage your company will use to disclose borrower benefits offered for Stafford loans?

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**B. Origination Fee**

1. Will your company waive the 1.0% origination fee for Stafford borrowers?

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2. Please indicate the percentage your company will cover.

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3. Are there any conditions required to earn this benefit?

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**C. Back-end Benefits general**

1. Are the back-end borrower benefits tied to the loan, no matter who the loan owner is or becomes?

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2. Does a deferment create a loss of the back-end borrower benefits?

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3. Does a forbearance create a loss of the back-end borrower benefits?

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4. Does loan consolidation create a loss of the back-end borrower benefits?

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5. Does choosing a repayment plan other than the standard repayment plan create a loss of the back-end borrower benefits?

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6. Are the back-end borrower benefits provided automatically if borrower is eligible?

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7. Do back-end borrower benefits impact monthly payments?

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8. For back-end borrower benefits requiring on-time payments, when is a payment considered late and therefore making the borrower ineligible for the benefit?

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**G. Zero Payments**

1. Does your company provide a benefit to waive a certain number of monthly payments give certain conditions?
2. What is the number of monthly payments that your company would waive?
3. Do 100% of borrowers receive this benefit?
4. What is the national utilization rate for this benefit?
5. How many late payments are permitted before the benefit cannot be earned?
6. Is the principal reduction calculated based off of the original loan amount?
  - a. If no, what is the reduction based off of?
7. Are there any other conditions required to earn this benefit?

Responses	Notes

**H. Other Benefits**

1. Please describe in detail in other benefits that impact the loan cost.

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