

Southwestern University

2008 – 2009 Loan Instructions

Southwestern University, along with the Texas Guaranteed Student Loan Corporation (TG), uses a web-based application process for Stafford and PLUS Loans. All communication from TG is electronic, so please **be sure to read all emails from cust.assist@tgslc.org**. These are important notices concerning your loans. Below are step-by-step instructions for all online loan application procedures: **Student loan** instructions (*Stafford* and *Perkins*) are on the front, while **parent loan** instructions (*PLUS* and *Gold PATH*) are on the back.

Stafford Loans

NOTE: You should select a lender before you begin the application process. Refer to the enclosed 2008 – 2009 Lender List for information on selecting a lender.

Stafford borrowers are **required** to complete loan entrance counseling during the online process. Please allow 45 minutes to an hour for loan counseling and completing your loan application.

If you were awarded a Stafford loan, **you will need to complete the loan process online**. To expedite the process for the Stafford loan, be sure to have the names, addresses, and phone numbers of two references, a valid email address, your SSN and date of birth readily available.

1. Go to <https://lbw.tgslc.org>
2. Select ***I am an undergraduate student borrower***, enter your SSN and date of birth, then click **Login**.
3. Click **Entrance Counseling**. You are required to complete entrance counseling and cannot continue until you do so. You will need to read the information provided and answer the questions. Then, enter your personal information and click **Finish**. Once you are finished you will have 5 minutes in which to print your confirmation page or write down the confirmation number before the page closes. Make sure to get your confirmation number and keep it for your records! Follow the prompts on the screen, and then **continue with the TG Loans By Web process**.

4. On the Main Menu screen, click **Complete a loan award**, then select an award under *Option 1*.
5. Complete the 4 steps listed under **Steps to Complete Loan Award** on the left-hand side of the screen:
 1. Personal Information*
 2. References
 3. Lender Selection
 4. Review Loan Award Information

*It is very important to include a valid email address in the Personal Information section.

6. Select whether you want to “*Print the application packet on your local printer or E-Sign,*” OR “*have TG mail the application packet to you.*” If your lender accepts electronic signatures, we recommend this option for faster processing. Click **Submit**.
NOTE: If you have signed a Master Promissory Note (MPN) with this lender for a previous loan, you do not need to sign another note.
7. Verify the information on the *Submit* screen. Click **Guarantee** to submit the award.
8. Follow the instructions on the *Results* screen. If you selected an E-Sign lender, click on the link(s) provided to sign your MPN. If you did not E-Sign for the loan, you must sign, date and mail one copy of your printed MPN to your lender. Your lender will not release your loan funds to the school until it receives your signed MPN.
9. If you have another loan award to complete, click **Back** or **Main Menu**. If not, **Logout**.

Perkins Loans

If you were awarded a Perkins loan, you will need to initiate the loan process. You may borrow any amount equal to or less than the awarded amount (*please refer to cover letter*).

1. Go to ECSI's site at <http://www.ecsi.net/promG5> and log in using your SSN, last name and birth date.
2. Provide your Department of Education issued Personal Identification Number (PIN) when requested on the Student Authentication Network page. You may obtain a PIN from the U.S. Department of Education at <http://www.pin.ed.gov>.

3. As you continue through the process, be sure to accept the terms by checking the box at the bottom of each page.
4. Provide complete reference information for yourself, nearest relative and two additional references. Failure to complete all loan information accurately will result in a delay of the availability of your funds.
5. Read the promissory note. E-sign the promissory note with your PIN, full legal name and check the box at the bottom of the page. The Financial Aid Office will review your e-signed promissory note for accuracy prior to disbursing any funds to your student account. If there are any issues, you will be notified via email.

Parent Loan for Undergraduate Student (PLUS)

NOTE: You should select a lender before you begin the application process. Refer to the enclosed 2008 – 2009 Lender List for information on selecting a lender.

If a PLUS loan is part of your student's award package, you will need to complete the loan process online.

Therefore, the following instructions are for the parent:

To expedite the process for the PLUS loan, be sure to have the names, addresses, and phone numbers of two references, a valid email address, and both the parent's and the student's SSNs and dates of birth readily available.

1. Go to <https://lbw.tgslc.org>
2. Select **I am a parent borrower** and enter borrower SSN and date of birth, then click **Login**.
3. On the Main Menu screen, click **Complete a loan award**, then select a loan award under *Option 1*.
4. Enter the student's SSN and date of birth, then click **Continue**.
5. Update your personal information.
6. Enter information for your references, including the addresses and phone numbers.

7. Select your lender. Lenders who accept electronic signatures for loans are designated with an asterisk.
8. Review your Loan Award Information. Fill in necessary fields. Click **Previous** to make changes to other screens.
9. Select whether you want to "*Print the application packet on your local printer or E-Sign,*" OR "*have TG mail the application packet to you.*" If your lender accepts electronic signatures, we recommend this option for faster processing. Click **Submit**.
NOTE: If you have signed a Master Promissory Note (MPN) with this lender for a previous loan, you do not need to sign another note.
10. Verify the information on the *Submit* screen. Click **Guarantee** to submit the award.
11. Follow the instructions on the *Results* screen. If you selected an E-Sign lender, click on the link(s) provided to sign your MPN. If you did not E-Sign for the loan, you must sign, date and mail one copy of your printed MPN to your lender. Your lender will not release your loan funds to the school until it receives your signed MPN.
12. If you have another loan award to complete, click **Back** or **Main Menu**. If not, **Logout**.

Gold PATH Loan

If the Gold PATH loan is part of your student's award package, you will need to complete the loan process online. **Therefore, the following instructions are for the parent:**

To expedite the process for the Gold PATH loan, be sure to have the names, addresses, and phone numbers of two references, a valid email address, and both the parent's and student's SSNs and dates of birth readily available.

1. Go to <https://lbw.tgslc.org>
2. Select **I am a parent borrower**, enter borrower SSN and date of birth, then click **Login**.
3. On the Main Menu screen, click **Complete a loan award**, then select a loan award under *Option 1*.
4. Enter the student's SSN and date of birth, then click **Continue**.
5. Update your personal information.
6. Enter information for your references, including the addresses and phone numbers.
7. **Select Citibank as your lender. You must select Citibank as your lender in order to participate in the Gold PATH Loan program. Citibank's Lender Code is 826878.**
8. Review your Loan Award Information and fill in necessary fields. Click **Previous** to make changes to other screens.

9. Select whether you want to "*Print the application packet on your local printer or E-Sign,*" OR "*have TG mail the application packet to you.*" We recommend the E-Sign option for faster processing. Click **Submit**. **NOTE: If you have signed a Master Promissory Note (MPN) with Citibank for a previous loan, you do not need to sign another note.**
10. Verify the information on the *Submit* screen. Click **Guarantee** to submit the award.
11. Follow the instructions on the *Results* screen. If you selected the E-Sign option, click on the link(s) provided to sign your MPN. If you did not E-Sign for the loan, you must sign, date and mail one copy of your printed MPN to Citibank. Citibank will not release your loan funds to the school until it receives your signed MPN.
12. If you have another loan award to complete, click **Back** or **Main Menu**. If not, **Logout**.

Note to all Stafford, PLUS and Gold PATH borrowers: The lender will not release loan funds to Southwestern University until they have received and approved the MPN.

For help completing the online application process for a PLUS, Gold PATH or Stafford loan, or if you do not have access to a computer with an Internet connection, please contact TG at (800) 845-6267.