Please read all provided instructions, and then complete and submit the following (3) documents together to the Student Accounts Office (submission instructions are provided at the bottom of this page):

- Noyce Math Promissory Note (3 pages)
  This form is included in this packet.
- Statement of Rights & Responsibilities (2 pages)
  This form is included in this packet.
- Student Loan Worksheet (2 pages)
  This form is included in this packet.

Because you are entering into a legal and binding student loan repayment agreement, all information requested is required without exception. The most common mistakes made on these forms are:

- Answering Worksheet questions with, “N/A” (this is never an acceptable response);
- Leaving a Worksheet line blank; and
- Illegible writing, or completing and signing in pencil.

The two page Student Loan Worksheet must be completed with acceptable responses. Please use the information provided below as a guide:

**BORROWER INFORMATION:**
- All requested information is required except cell and pager information. However, including it is recommended, as it can help in our efforts to keep your account current.
  - The complete Social Security Number is required on each document.
  - We would prefer that you provide your personal email address on this document, not your Cal Poly assigned email address. However, if you do not have a personal email address, please provide the Cal Poly assigned address.
  - If you do not have a local address, you may answer “same as permanent address” in the local address section.

**SPOUSAL INFORMATION:**
- If you answered “yes” to question (3), please complete this section. Otherwise, leave it blank.

**BORROWER’S PARENTAL INFORMATION:**
- No matter your age, unless a parent is deceased, or you have no contact, this information is required (do not leave the line blank. Please respond with Deceased, No Contact, Ward of the Court, etc.). Your parents will never be expected to repay your loan. The information is used for contact purposes only (if we cannot reach you at an address you have provided, we will contact the parent for assistance).
- If your parents are divorced, you still need to reference both.
- Please refer to the Employer Responses section for additional information.

**SPOUSE’S PARENTAL INFORMATION:**
- If you are not married you may leave this section blank. Otherwise, the information is required. Please refer to the Borrower’s Parental Information section (above) for assistance.

**REQUIRED REFERENCE INFORMATION:**
- All references must be at least 18 years of age; reside in the United States; and have a home address & phone number.
- Unless the reference you are listing is a relative, the reference cannot be a Cal Poly staff member or current Cal Poly student.
- No reference you list can have the same home address or phone number as you, your parents, or other references listed.
- If the reference is attending college (other than Cal Poly), please use the reference’s permanent home address, NOT the school address.
- References CAN have the same employer.

**EMPLOYER RESPONSES:**
- If employed, all information is required.
- If a student, indicate school of attendance.
- If unemployed, please indicate.
- If self-employed, please indicate – and include cell phone #.

**DO NOT:**
- Do not leave a line blank, unless instructed to do so.
- Do not sign any document in pencil.
- Do not use “N/A” on any line.
- Do not cross through a line.
- Do not forget the zip codes.

**APPLICATION SUBMISSION INSTRUCTIONS:**
You are required to submit original documents. You may do so by handing them in, or mailing them to, the Student Accounts Office (address provided at the top of this form).
Terms and Conditions: (Note: Additional Terms and Conditions follow on pages 2 & 3 of this Promissory Note - hereinafter called the Note).

GENERAL TERMS - The Robert Noyce Scholarship/Stipend program awards scholarships to juniors and seniors at California Polytechnic State University, San Luis Obispo (the “School” or “Cal Poly”) who are majoring in mathematics, and/or stipends to current science, technology, engineering, or mathematics (STEM) professionals who are seeking to become K-12 mathematics teachers in high-need school districts. A Noyce Scholarship recipient (the student who received the award) must complete two years of teaching service (per program guidelines) for each year the Noyce funds were awarded. This teaching service must be completed within six years after graduating from the academic program for which the Noyce funds were awarded. The Noyce award will be considered a loan that must be repaid according to the terms of this Note if (1) the recipient fails to satisfy the academic requirements of the academic program for which the Noyce funds were awarded; or (2) the recipient fails to complete the service requirement. This program is monitored by Dr. Todd Grundmeier and Dr. Elsa Medina (“the Monitors”), professors in the College of Science and Mathematics, who requested and are administering these funds from the National Science Foundation.

GENERAL NOYCE SCHOLARSHIP AWARD QUALIFICATIONS – Scholarship awards must be at least $7,500 but no more than $10,000 per year; however, no individual may receive a scholarship for any year that exceeds the yearly cost of attendance (as defined in section 472 of the Higher Education Act of 1965 (20 U.S.C. 1087ll)). Scholarship recipients must be a) U.S. citizens or nationals, or permanent resident aliens; 2) majoring in a mathematics discipline; and 3) in the last 2 years of a baccalaureate degree program. Students enrolled in institutions requiring a fifth year or post-baccalaureate program for teacher certification may apply the scholarship to the post-baccalaureate program.

GENERAL NOYCE STIPEND AWARD QUALIFICATIONS – Stipend awards of up to $10,000 are available for a maximum of one year for science, technology, engineering, or mathematics (STEM) professionals who hold a baccalaureate, masters, or doctoral degree in science, mathematics, or engineering and enroll in a teacher certification program. Stipend recipients must be U.S. citizens or nationals, or permanent resident aliens. Recipients of stipends must commit to serving two years as a mathematics teacher in a high need school district, as defined in the Service Requirement (Teaching) section of this document.

CHANGE OF STATUS – I will inform the School’s billing service, ECSI, and the Monitors within 10 days of any change in my name, address, telephone number, Social Security Number, or driver’s license number.

EXIT INTERVIEW REQUIREMENT – I am required to complete an exit interview (made available by the school or ECSI) within one month of leaving the School (graduating from my academic program, or dropping below half-time enrollment – whichever occurs first).
REPAYMENT GUIDELINES– I will be expected to begin repaying my Noyce Scholarship/Stipend beginning thirty-one (31) days after failing to meet any of the requirements for which the Noyce funds were awarded. These requirements include:

- Maintaining enrollment with a GPA of at least 2.7 in the program for which the Noyce funds were awarded;
- Graduating from the program for which the Noyce funds were awarded;
- Successful participation in all semi-annual and annual submission of demographic/employment/education related survey information associated with the Noyce Scholarship/Stipend program.
- Meet the service requirement of completing 2 years of teaching for each Noyce Scholarship/Stipend award year within 6 years of graduating.

I will be expected to begin repaying my Noyce Scholarship/Stipend beginning thirty-one (31) days after declaring that I do not intend to fulfill the service requirement.

LOAN CANCELLATION (SERVICE CREDIT) – To cancel each year’s Noyce Scholarship/Stipend award, I understand that under this Note I am required to complete two years of service as a mathematics teacher in a high need school district that meets one or more of the following criteria: (A) It has at least one school in which 50 percent or more of the enrolled students are eligible for participation in the free and reduced price lunch program established by the Richard B. Russell Nation School Lunch Act (42 U.S.C. 1751 et seq.); (B) It has at least one school in which: (i) more than 34 percent of the academic classroom teachers at the secondary level (across all academic subjects) do not have an undergraduate degree with a major or minor in, or a graduate degree in, the academic field in which they teach the largest percentage of their classes; or (ii) more than 34 percent of the teachers in two of the academic departments do not have an undergraduate degree with a major or minor in, or a graduate degree in, the academic field in which they teach the largest percentage of their classes; (C) It has at least one school whose teacher attrition rate has been 15 percent or more over the last three school years. A school year is defined as two academic semesters.

To apply for Noyce Scholarship/Stipend award cancellation the School requires that I submit a completed Request for Cancellation form prior to my teaching service to ECSI and to the Monitors, and at the end of my teaching service, for every year of service. If I do not satisfy the academic requirements of the program for which the Noyce Scholarship funds were awarded, I will not be eligible for the loan cancellation benefit.

EXTENSION OF POST-GRADUATION SERVICE CREDIT PERIOD – If I experience unexpected hardship that prevents me from taking a teaching position, I may request from the Monitors an extension of time to complete my six year post-graduation service credit.

PREPAYMENT - I may prepay all or any part of my unpaid loan balance, plus any accrued interest, at any time without penalty. Amounts I repay in excess of the amount due for an installment shall be used to repay principal unless I designate it as an advance payment of the next regular installment. I will not prepay on the loan unless I am in repayment status; if I later perform service credits for the loan cancellation benefit, payments towards the loan will not be refunded.

INTEREST – Interest on this loan shall accrue from the beginning of the repayment period. My annual fixed interest rate is 5%.

MINIMUM MONTHLY PAYMENT – The School sets $150 as the minimum monthly payment amount and up to 10 years to repay my obligation. But my repayment period may be shorter than 10 years based on the minimum monthly payments and the amount that I owe. The School may round my installment payment to the next highest multiple of $5.

LATE CHARGES – The School may impose late charges if I do not make a scheduled payment when due or if I fail to submit to ECSI, on or before the due date of the payment, a properly documented request for any of the forbearance or deferment benefits as described in the Note. No late charges may exceed 20 percent of my monthly payment. The School may add the late charges to the principal the day after the scheduled payment was due or include it with the next scheduled payment after I have received notice of the charge, and such notice is sent before the next installment is due.

FORBEARANCE OF REPAYMENT PERIOD- Upon making a timely and properly documented written request to ECSI, I am entitled to forbearance of principal only, renewable at intervals of up to 12 months for periods that collectively do not exceed three years if my monthly loan debt (including Title IV loans) exceeds 20 percent of my total monthly gross income. Interest accrues during any period of forbearance. My repayment period may be extended during periods of forbearance.

DEFERMENT OF REPAYMENT PERIOD– To apply for a deferment, I must request the deferment from ECSI. The School requires that I submit supporting documentation to prove my eligibility for a deferment. Deferment types: Temporary Disability and Unemployment. Interest does not accrue for any periods of deferment. My regularly scheduled payments will resume 1 month after my deferment period expires. Each deferment type referenced above is renewable at intervals of up to 12 months for periods that collectively do not exceed three years. My repayment period may be extended during periods of deferment.

DEFAULT WHILE IN REPAYMENT– The School may, at its option, declare my loan to be in default if (1) I fail to make a scheduled payment when due; (2) I fail to submit to ECSI, on or before the due date of the scheduled payment, documentation that I qualify for forbearance or deferment; (3) I fail to comply with the terms and conditions of this Note or written repayment agreement. I will be
ineligible for any further institutional loan funds, and may be denied further federal student financial assistance authorized under the Higher Education Act of 1965 (hereinafter called the Act), as amended, until I make arrangements to repay my loan that are satisfactory to the School. The School shall disclose to credit bureau organizations that I have defaulted and all other relevant loan information. I will lose my right to defer payments and my right to forbearance if I default on my loan. The School may accelerate my defaulted loan. Acceleration means that the School demands immediate payment of the entire unpaid balance of the loan, including principal, interest, late charges, and collection costs.

**MONITOR-APPROVED LEAVE OF ABSENCE** – If I must take a leave of absence for health reasons prior to the completion of math program or teacher certification, I must submit proof of school-approved medical leave of absence to the Monitors. When I re-enroll at Cal Poly I will be eligible to reapply for the Noyce Scholarship. If I do not re-enroll at Cal Poly within 3 quarters or do not continue in the math program, repayment will commence. Upon request to the Monitors, I may perform service credit for that portion of the Noyce Scholarship that was awarded to me.

**TRANSFER TO ANOTHER SCHOOL TO ANOTHER MATH / TEACHER PROGRAM** – If I transfer to another school to another math or a teacher certification program, I will not receive further Noyce Scholarship funds, but upon request to the Monitors, I may perform service credit for that portion of the Noyce Scholarship that was awarded to me after graduation. If I re-enroll at Cal Poly I will be eligible to reapply for the scholarship. If I do not enroll in any other math program or a teacher certification program within 3 quarters of dropping below half-time enrollment at Cal Poly and show written documentation of such continuing enrollment to the Monitors, repayment will commence.

**DISCHARGE OF LOAN** - My obligation to repay this loan may be partially or totally discharged (A) in the event of my death, the School will discharge the total amount still owed on this loan; (B) if I become totally and permanently disabled after I receive this loan, the School will discharge the total amount still owed on this loan; (C) extreme hardship, such that deferment and forbearance options are extremely unreasonable and any options under this agreement have been exhausted, (D) under certain conditions, this loan may be discharged in bankruptcy. In order to discharge this loan in bankruptcy, I must prove undue hardship in an adversary proceeding before the bankruptcy court.

**PRIVACY ACT NOTICE** – This loan, and all subsequent loans, are being awarded and disbursed to assist with educational related expenses. As such, it falls under the Family Education Rights & Privacy Act (FERPA).

**PROMISE TO PAY**: I understand that under this Note, I am required to repay monetarily, or through stated service options, the sum of all disbursements, plus associated fees which may become due (where applicable). I understand that each loan is separately enforceable based on a true and exact copy of this Note. I understand that I may cancel or reduce the amount of any loan by not accepting or by returning all or a portion of any disbursement that is issued. If I do not make any payment on any loan under this Note when it is due, I promise to pay all reasonable collection costs, including attorney fees, court costs, and other fees. I will not sign this Note before reading the entire Note, even if I am told that I am not required to read it. I am entitled to an exact copy of this Note and in signing this Note am acknowledging that I have received one. It is my responsibility to download a copy of this contract and submit an executed copy to the School prior to any disbursement to me, and to maintain a copy for my files. This loan has been made to me without security of endorsement. My signature certifies that I have read, understand, and agree to the terms and conditions of this Note. Any disclosure, or Truth In Lending, statement I receive in connection with any loan under this Note is hereby incorporated into this Note.

**I UNDERSTAND THAT THIS IS A LOAN THAT MUST BE REPAID.**

__________________________________________________   __________________________
Borrower’s Signature              Date
I understand that (please initial each line item):

1) The Robert Noyce Scholarship/Stipend funds are being awarded to me as a forgivable loan. If I do not satisfy the academic and service requirements as outlined in my Promissory Note I will be required to repay the Noyce funds, plus any and all associated interest and fees.

2) I will be required to begin repaying the Noyce scholarship funds awarded within thirty-one days of failing to satisfy the requirements of the academic program for which the funds were awarded. The academic requirements include: 1) Maintaining at least half-time enrollment each term with a GPA of at least 2.7 until graduating from the academic program; 2) Graduating from the academic program for which the Noyce funds were awarded; and 3) Successful participation in all semi-annual and annual submission of demographic/employment/education related survey information associated with the Noyce Scholarship/Stipend program: a) During my continued enrollment in my academic program; and b) And after graduating from the academic program.

3) If I fail to meet the academic and/or survey requirements of the Noyce Scholarship/Stipend program for which the funds were awarded, I automatically forfeit the cancellation benefit, and all Noyce funds that were disbursed to me are due and payable according to the terms of my Promissory Note.

4) I have six years beyond graduating from the academic program for which my Noyce Scholarship/Stipend funds were awarded to satisfy the service requirement. The service requirement consists of working as a mathematics teacher as outlined in my Promissory Note, with one year’s Noyce scholarship/Stipend award being cancelled (forgiven) for every 2 years of teaching service. I am responsible for successfully submitting proof of teaching before the teaching period and immediately following the teaching period – for every year of teaching. I understand that the Request for Cancellation form is available through the billing service, ECSI. Noyce Scholarship/Stipend funds not cancelled within the six year window must be repaid. Repayment will commence 6 years and thirty-one days after I graduate from the academic program for which the funds were awarded.

5) Cal Poly and/or its billing service DOES report all repayment information to at least one major credit bureau. Accurately reported information is NOT negotiable, even after the loan has been paid in full.

6) If I am expected to repay the Noyce program funds. I understand that there is never a prepayment penalty. I may make payment in excess of the amount expected at any time. Unless otherwise notified, any amounts received in excess of the amount expected will be applied to the principal balance and WILL NOT take the place of my regularly scheduled payments.

7) In my last quarter of half time enrollment (undergrad = 6 units and grad = 4 units) I must arrange for my REQUIRED student loan exit interview. I will do so by accessing the Student Accounts Office web page: http://www.afd.calpoly.edu/Student_Accounts/ (click on Student Loan Information). Failure to complete the exit interview process as requested will result in Cal Poly withholding all services until the loan is paid in full, or the exit interview process is completed – whichever comes first.

8) My loan may be subject to late fees of up to 20% of the past due installment.
9) I must, without exception, notify the billing service, ECSI, and Monitors within 10 days if (A) I withdraw from Cal Poly; (B) my name should change (I will need to provide verification of the change); (C) I drop below half time units; (D) my billing address and/or phone number should change (do not rely on the Post Office’s Address Change form, CONTACT THE BILLING SERVICE DIRECTLY); or (E) I think I’m eligible for a deferment or forbearance (forms should be requested and eligibility determined by the billing service, ECSI: www.ecsi.net.

10) ECSI will attempt to notify me with information related to my disbursements; my exit interview requirement; and loan repayment information. I understand that it is my responsibility – even during enrollment at Cal Poly – to maintain a current address and phone number on my ECSI loan account: www.ecsi.net.

11) If I fail to pay my loan as agreed, I will no longer have access to Cal Poly services (records & enrollment); my loan will be assigned to a collection agency, and may be accelerated (loan balance due and payable IN ITS ENTIRETY); all loan benefits will no longer be available to me; and I will be required to pay all collection, court, and attorney’s fees if my loan becomes, or continues to be, past due.

12) If I allow my loan to be more than 90 days past due, it will be considered in default, and such a status may compromise my ability to receive future Title IV funds, or additional institutional loan funds, through Cal Poly, SLO, until such time as the defaulted loan is paid in full. Further, Cal Poly, SLO will withhold all services until such time as the loan is paid in full.

13) I am expected to contact the billing service, ECSI, BEFORE THE DUE DATE, if I cannot make my payment on time. Cal Poly will withhold all services until my delinquent (late)/defaulted loan account has been brought current and/or paid in full.

14) I understand that whether or not I receive my monthly billing statement, my payment is due on time. I further understand that I am expected to promptly answer all communications – written or otherwise – from Cal Poly and/or ECSI.

15) I authorize Cal Poly access to any and all of my demographic, contact, enrollment, and employment information from any third party for purposes of enforcing the terms and conditions of any Noyce Scholarship/Stipend repayment obligation I might incur.

I attest that I have read and understand my repayment responsibilities and the options available to me. As outlined in the Promissory Note, I understand that if I do not fulfill the Noyce Math academic and service requirements, the Noyce scholarship funds disbursed to me will convert into a loan that must be repaid. This loan must be repaid in a timely manner as called for in my Promissory Note. The payment terms associated with this loan program were mutually agreed upon between me and my lending institution, Cal Poly, San Luis Obispo. In signing below I acknowledge that I have printed out an exact copy of this form, and that said copy will be considered the “borrower’s copy”.

<table>
<thead>
<tr>
<th>Print Full Name</th>
<th>Signature</th>
<th>Date of Signature</th>
<th>Social Security Number</th>
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ROBERT NOYCE SCHOLARSHIP/STIPEND Rights and Responsibilities
### BORROWER INFORMATION:

<table>
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<tr>
<th>1. NAME: FIRST</th>
<th>MIDDLE</th>
<th>LAST</th>
<th>2. DATE OF BIRTH: (MO/DAY/YEAR)</th>
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3. MARTIAL STATUS:  
- [ ] SINGLE  
- [ ] MARRIED

4. SOCIAL SECURITY NUMBER

5. DRIVER’S LICENSE OR STATE IDENTIFICATION CARD  
- STATE:  
- NUMBER:

6. LOCAL (SCHOOL) ADDRESS. IF YOU DON’T HAVE ONE YET, COMPLETE PERMANENT ADDRESS ONLY:  
- CITY:  
- STATE:  
- ZIP:  

7. PERMANENT MAILING ADDRESS: REFERENCE AN ADDRESS WHERE YOU CAN ALWAYS GET YOUR MAIL:  
- CITY:  
- STATE:  
- ZIP:  

8. REQUIRED PHONE NUMBERS:  
- LOCAL AT SCHOOL (WITH AREA CODE):  
- PERMANENT (WITH AREA CODE):  
- WORK (WITH AREA CODE & EXTENSION):  

9. MORE REQUIRED INFORMATION:  
- E-MAIL ADDRESS (PLEASE PROVIDE YOUR PERMANENT EMAIL ADDRESS, NOT YOUR SCHOOL EMAIL):  
- CELL PHONE (WITH AREA CODE):  

10. BORROWER’S EMPLOYER: NAME OF COMPANY AND COMPLETE MAILING ADDRESS:  

### SPOUSE INFORMATION: IF YOU ARE NOT MARRIED SKIP TO QUESTION #15

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<tr>
<th>11. NAME: FIRST</th>
<th>MIDDLE</th>
<th>LAST</th>
<th>12. DATE OF BIRTH: (MO/DAY/YEAR)</th>
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13. SOCIAL SECURITY NUMBER

14. IS YOUR SPOUSE ATTENDING SCHOOL?  
- [ ] NO  
- [ ] YES

IF “YES” WHERE? NAME, CITY & STATE OF SCHOOL:  

### BORROWER’S PARENTAL INFORMATION: (REQUIRED)

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<th>15. FATHER: NAME: FIRST</th>
<th>MIDDLE</th>
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<th>FATHER’S EMPLOYER</th>
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MAILING ADDRESS:

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EMPLOYER’S MAILING ADDRESS:

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<th>16. MOTHER: NAME: FIRST</th>
<th>MIDDLE</th>
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<th>MOTHER’S EMPLOYER</th>
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SPouse's Parental Information: Required if you are married; otherwise skip to question #19

17. Father: Name:  First                        Middle                                    Last  

18. Mother: Name:  First                        Middle                                    Last  

Mailing Address  Home: Area Code & Phone No.  Mailing Address  Home: Area Code & Phone No. 


References: Please review page 1 of this packet for more information.

19. List two (2) relatives, other than your parents, who will always know your address. You may use close family friends if you do not have relatives with U.S. addresses. Each reference must have a different home address and phone number and they cannot be the same as yours, your parents, or any other reference listed. References must be at least 18 years old and cannot be current Cal Poly staff or students.


Home: Mailing Address  City  State  Zip  


Home: Mailing Address  City  State  Zip  

20. List three (3) references, other than Cal Poly students, staff, or previously listed references who will always know your address. Each reference must have a different home address and phone number and they cannot be the same as yours, your parents, or any other reference listed. References must be at least 18 years old.

1. Reference Name  Home: Area Code & Phone No.  Employer Name  Employer: Area Code & Phone No.  

Home: Mailing Address  City  State  Zip  

2. Reference Name  Home: Area Code & Phone No.  Employer Name  Employer: Area Code & Phone No.  

Home: Mailing Address  City  State  Zip  


Home: Mailing Address  City  State  Zip  

I certify that to the best of my knowledge the information provided is true and correct. I acknowledge that I am receiving a loan that must be repaid, and that I am required to notify Cal Poly, and the student loan billing service, ECSI, of all changes until the loan is paid in full. I understand that my failure to repay this loan as outlined in the promissory note terms and conditions will result in Cal Poly, SLO withholding all University services until my loan delinquency is resolved.

I certify that to the best of my knowledge the information provided is true and correct. I acknowledge that I am receiving a loan that must be repaid, and that I am required to notify Cal Poly, and the student loan billing service, ECSI, of all changes until the loan is paid in full. I understand that my failure to repay this loan as outlined in the promissory note terms and conditions will result in Cal Poly, SLO withholding all University services until my loan delinquency is resolved.

Borrower's Signature                                Date of Signature
REVIEW YOUR FORMS BEFORE SUBMISSION

Make sure you review all your forms and submit them together. Incomplete forms will be rejected. The funds will not disburse until the application packet has been successfully submitted to the Student Accounts Office.

Robert Noyce Promissory Note (3 page document):

- You must complete items 1 through 5 on the Promissory Note.

- Make sure you read the information provided on the Promissory Note. Let your loan counselor know if you have questions: studentaccounts-loans@calpoly.edu

- Sign and date the Promissory Note. Keep a copy for your records.

Statement of Rights & Responsibilities (2 page document):

- Make sure you read the information on the Statement of Rights & Responsibilities and initial each line item. Let your loan counselor know if you have questions: studentaccounts-loans@calpoly.edu

Student Loan Worksheet (2 page document):

- Make sure you read over the instruction page that is included in this packet.

- Provide all required information and sign and date the bottom of the second page.

Robert Noyce Application Packet Submission Instructions:

You must submit your completed forms together:

- Promissory Note (3 pages)
- Statement of Rights & Responsibilities (2 pages)
- Student Loan Worksheet (2 pages)

Original documents are required. Please hand deliver, or mail your completed forms to the Cal Poly Student Accounts Office using the address provided at the top of this form.