

Private Education Loan Applicant Self-Certification

This space for lender use only



OMB No.18450101
Form Approved
Exp. Date 7-31-2019

Important: Pursuant to Section 55 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Lending Act, a lender must obtain certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information should a student be admitted or enrolled at the school throughout the Applicant Self-Certification period. You and your refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

NOTICES TO APPLICANT

- Free or low-cost Title I federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and you should submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov or by calling 800-FED AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or low-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the available free or low-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the information has already been entered on the school's financial aid form, contact the school's financial aid office (letter in the box) and date where indicated. See Section 5 for definitions of financial aid terms.

A. Student's cost of attendance for the period of enrollment covered by the loan \$ _____

B. Estimated financial assistance for the period of enrollment covered by the loan \$ _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A lender is a person or institution that provides a loan to a borrower.