



Important: Pursuant to Section 15 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the Section 28(a)(3) of the Truth in Lending Act, a lender must obtain certification signed by the applicant before disbursing a private education loan. The schools are required to provide this form or the required information to all students admitted or enrolled at the school. The schools are required to provide this information to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form including the definitions and other information on the following pages. Submit the signed form to your lender.

SECTION: NOTICES TO APPLICANT

- x Free or low-cost Title IV federal, state, or school 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 work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov by calling 800-FED-5310. R U I U R P W K H I D O F F I C E R R O T V I L Q D Q
- x A private education loan may reduce eligibility for free or low-cost federal, state, or school financial aid.
- x You are strongly encouraged to pursue

