

Private Education Loan Applicant Self-Certification

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. Throughout this Applicant Self-Certification, "you" refers to the student or parent/guardian only for students admitted or enrolled at the school.

Warning: If you borrow more than the amount on line C, you risk reducing your eligibility for free or low-cost federal, state, or school financial aid

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Name and Address of School _____

Applicant Name (last, first, MI) _____ Date of Birth (mm/dd/yyyy) ____/____/____

Street Address _____ (City, State, ZIP+4) _____

Applicant Name (last, first, MI) _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimation 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 financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private and other sources of assistance used in determining eligibility for most Title IV student 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 private education lender as defined in Section 140 of the Truth in Lending Act; and any other person engaged in the business of securing, making, or extending education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester or trimester), or other period of enrollment as determined by the school.