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Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 126(e)(3) of the HEA, the lender and the student must be the same person.

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

**SECTION: NOTICES TO APPLICANT**

- x Free or low-cost Title IV 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 study submit a Free Application for Federal Student Aid (FAFSA) available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) by calling 800-FED AID, or from the school's financial aid office.
- x A private education loan may reduce eligibility for free or low-cost federal, state, or school student financial aid.
- x You are strongly encouraged to pursue the available or lowest financial aid with the school's financial aid office.
- x The financial information required to complete this form can be obtained from the school's financial aid office. If the school does not provide this information, you should contact your school's financial aid office. (i)9.1 (s)-2 fi-5(i)9.1

B. Estimated financial assistance for the period of enrollment covered by tm93: APPLIC.

**SECTION 8: 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), private, 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 private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of extending private education loans on behalf of the lender.

A period of enrollment is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A private education loan is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include an extension of credit under a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a 12-month extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the loan is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, and the Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at [www.fafsa.gov](http://www.fafsa.gov) or by calling 800-4-FED-AID, or from the school's financial aid office.

**SECTION 9: PAPERWORK REDUCTION NOTICE**

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to this collection of information unless it displays a currently valid control number.