# Alternative Student Loan Request (2025-26)

Warning: According to the U.S. Department of Education, if you purposely give false or misleading information, you may be subject to a fine of up to $20,000, imprisonment for up to five years, or both.

## Student Information (Please Print)

Last Name: First Name:

Middle Initial: Student ID Number:

Student Email Address:

Street Address
(Include Apartment Number):

City: State: Zip Code:

Phone Number (Include Area Code):

# Requirements

The following are the requirements to receive alternative or private education loan funds at Central Piedmont:

- have a valid FAFSA on file.
- have completed verification requirements (if selected);
- have already enrolled or intend to enroll for at least six credit hours in curriculum courses **(Corporate and Continuing Education courses are not eligible for certification);**
- have completed the attached Private Education Loan Applicant Self-Certification Form.

# Certification of Loan Approval

I have applied **and been approved** for an alternative/private education loan for Central Piedmont. I have completed my FAFSA with Central Piedmont's school code (002915) and my EFC is:

| | | |
|---|---|---|
| I am | ☐ A Dependent Student | ☐ An Independent Student |
| I live | ☐ With a parent/guardian on | ☐ On my own |
| I have | ☐ In-state tuition | ☐ Out-of-state tuition |

My lender is: My cost of attendance is:

I have requested a total loan amount of $

I would like my loan divided up as follows for the 2025-2026 Award Year:

Fall Semester $

Spring Semester $

Summer Semester $

Please submit this form along with the attached Private Education Loan Applicant Self-Certification Form to the Financial Aid office. All correspondence from our office is sent to your Central Piedmont student email account.

# Certification and Signature

Please provide your signature. If you are a dependent student, please also provide one parent's signature whose information is listed on your FAFSA. By providing signature(s), you are certifying that all of the information on this form is complete and correct. You are also authorizing Central Piedmont Community College to make corrections to your original and/or subsequent applications based on the documents you are now submitting.

Student Signature: ______________________________ Date: ___________________

Parent Signature
(Dependent Students Only): _____________________________________________

Date: ________________________

This space for lender use only

OMB No. 1845-0101
Form Approved
Exp. Date 8/31/2025

# 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. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer 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 page. Submit the signed form to your lender.**

## SECTION 1: NOTICES TO APPLICANT

- Free or lower-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 work-study, submit a Free Application for Federal Student Aid (FAFSA) available at [www.fafsa.gov](http://www.fafsa.gov), or by calling 1-800-4-FED-AID, or from the school's financial aid office.

- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid. • You are **STRONGLY** encouraged to pursue the availability of free or lower-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 lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

# SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

**If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign 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 $

C. Difference between amounts A and B $
**WARNING:** If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

# SECTION 3: APPLICANT INFORMATION

**Enter or correct the information below.**

Full Name and Address of School

Applicant Name (last, first, MI )

Date of Birth (mm/dd/yyyy)

Permanent Street Address

City, State, Zip Code

Area Code / Telephone Number Home Other

E-mail Address

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From to

My Lender is:

I have requested a total amount of : $

I would like my loan divided as follows for the 2025-2026 Award Year:

FALL Semester $ SPRING Semester $

SUMMER Semester $

**If the student is NOT the applicant, provide the student's name and date of birth.**

Student Name (last, first, MI) Student Date of Birth (mm/dd/yyyy)

# SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

**Signature of Applicant /Date** (mm/dd/yyyy)

**Parent Signature**(needed if student is under the age of 24yrs)**/ Date** (mm/dd/yyyy)

# 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), 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 securing, making, or 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 (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An 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 credit 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 Teacher Education

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), by calling 1-800-4-FED-AID, or from the school's financial aid office.

# SECTION 6: PAPERWORK REDUCTION NOTICE

**Paperwork Reduction Notice:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

**If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4651

**If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.**