



Important: Pursuant to Section 155 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 educational 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: NOTICE TO APPLICANT

x Free or low-cost Title IV Federal Student Aid (FA) [(c)-2(os)4p9Tm d(e)wli7aaC: 0 To

__St165 229__

Period of Enrollment Covered (by the year) From ___ / ___ / ___ to ___ / ___ / ___

If the student is not the a

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation costs for the period of enrollment covered by the loan, as well as other expenses that are reasonable and necessary for the student to be able to attend the institution. The cost of attendance is determined by the institution and is subject to annual review. The cost of attendance is not to exceed the total cost of attendance for the student's enrollment period.

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 programs. The estimated financial assistance is determined by the institution and is subject to annual review. The estimated financial assistance is not to exceed the total cost of attendance for the student's enrollment period.