Private Student Loan Application Checklist

- Gather your information.
  - Current address and phone number
  - Social security number
  - Driver's license number
  - Employment information (if applicable)
  - Personal references (name and contact information)

- Find a cosigner.
  - Most applicants will need to apply with a cosigner to meet credit requirements.

- Apply online with a lender of your choice.

- Review your **Application Disclosure**.
  - This states general information about your loan and it will typically be a link during your online application.

- Have your cosigner apply.
  - Share your application number with them for reference.

- Watch for an email.
  - This will list your "next steps" for your application.

- Complete the **Applicant Self-Certification Form**.
  - You will receive this via email, U.S. mail or possibly both.
  - Return it to your lender via fax or mail.
  - Your financial aid award letter will have the information needed to complete this form.

- Watch for an email or a letter requesting a signed consumer credit agreement.

- Read your **Approval Disclosure**.
  - You will find a link to this if you choose to electronically sign or download your consumer credit agreement. Otherwise, you will receive this via U.S. mail with a pre-printed consumer credit agreement. This disclosure gives the information on specific loan terms that will not change for 30 days.

- Watch for the **Final Disclosure**.
  - This is sent via U.S. mail and it provides you information on how to cancel the loan and it provides updated cost information.