

How Do I Complete the Private Loan Self Certification Form?

Because of new federal regulations, all private loan borrowers must complete a self-certification form and return it to their lender. Please obtain the form from your lender, or download a copy from our website (All Forms page on www.geneva.edu/fa). The notes below are intended to help you complete the form.

Section 1:

- Be sure that you've accepted the financial aid offered on your Geneva College Financial Aid Award Letter. We will automatically award all of the free or lower cost student aid that you qualify for.
- Consider a Direct Parent PLUS Loan. See our comparison chart (http://www.geneva.edu/object/plus_vs_private_student_loan_pdf) to understand the differences between the PLUS and Private Loan options. If your parent is denied for the Direct Parent PLUS Loan, you will become eligible for additional Direct Loan.

Section 2:

- We strongly advise you to apply for the loan amount you need to cover the full academic year. The loan will then be split in half between the Fall and Spring semesters.
- To compute your **Cost of Attendance** (Section 2A), see the chart below. The financial aid office estimates the possible costs you may incur before awarding your financial aid. Please remember that these aren't your actual costs, they are just estimates that show the maximum amount of aid you can be awarded.

Full Time Resident Student (living in a residence hall)	Full Time Commuter Student (living with parents)	Full Time Off Campus Student (living on your own or studying abroad)
Tuition and Fees: \$23,330 Room and Board: \$8,560 Books and Supplies: \$900 Miscellaneous: \$1150 Transportation: \$140	Tuition and Fees: \$23,330 Commuter Allowance: \$3,000 Books and Supplies: \$900 Miscellaneous: \$1,150 Transportation: \$140	Tuition and Fees: \$23,330 Off Campus Living: 7,000 Books and Supplies: \$900 Miscellaneous: \$1,150 Transportation: \$140
<i>Total Cost of Attendance: \$34,080</i>	<i>Total Cost of Attendance: \$28,520</i>	<i>Total Cost of Attendance: \$32,520</i>

- Note: Because this includes an allowance for books and living expenses which may be cheaper than we estimate, you may not need to borrow the full amount on line C. If you have other costs that we may not have considered above, please contact the Financial Aid Office for an adjusted amount. You may also refer to your Statement of Student Account for your actual semester balance.
- To find your **Estimated Financial Assistance**, refer to your award letter (the total amount of aid listed for the full year).

Please be sure to return the form to your lender as soon as possible and contact the Financial Aid Office with any questions.

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