Alternative Loan Questionnaire

2023-24

Submit via: Confidential Document Submission Portal: https://www.csub.edu/finaid/upload

or Return to: California State University, Bakersfield

Office of Financial Aid & Scholarships

48 SA

9001 Stockdale Highway, Bakersfield, CA 93311-1022

Telephone: (661)654-3016 FAX: (661)654-6800 Web: http://www.csub.edu/financial-aid/ E-Mail: finaid@csub.edu



FALTO

| Alternative student loans are borrowed through private lenders, whereas Federal Direct Stafford Student Loans are borrowed through the government. Typically, alternative loans an more expensive than federal Direct Loans (a.g., higher interest rates, different repayment terms, and/or higher processing fees). Therefore, these loans should only be used when you have exhausted all other federal student loan options. If you are considering borrowing an alternative loan, you must complete this questionnaire to document that you have researched the costs and fully understand the debt obligation before we will certify your eligibility. Name of Lender: | Student Name: | | | CSUB Id: | |
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| more expensive than federal Direct Loans (s.g., bipler interest rates, different repayment terms, and/or higher processing fees). Therefore, these loans should only be used when you have exbausted all other federal student loan options. Name of Lender: | _ | | (Please print) | | |
| Name of Lender: Expected Graduation Date: Expected Graduation Date: Expected Graduation Date: Expected Graduation Date: Semester(s) requested (will be split in half for Fall & Spring): \$ Semester(s) requested (will be split in half for Fall & Spring): \$ Semester(s) requested (will be split in half for Fall & Spring): \$ What is the current interest rate? % If variable, how frequently does the rate change? If variable, how frequently does the rate change? What will be your mouthly payment amount? \$ What is the amount of loan fees charged? \$ What is the amount of source of the loan? \$ See Repayment Calculator online for student loans: http://www.finaid.org/calculators/loansyaments.phtml What is your cumulative amount of student loans borrowed to date? \$ See Repayment Calculator online for student loans: https://ristds.ed.gov/nsids/nsids.SA/ SECTION In NOTICES TO APPLICANT Free or lower-cost Title! If Vederal, 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 Ald (TAFSA) available at https://studentaid.ed.gov/sa/fafsa, or by calling 1800-4FED-AID. A private education loan may reduce eligibility for free or lower-cost financial aid with the school's financial aid. You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid. The financial information required to complete the above section can be obtained from the lender. You should contact your school's financial aid offfice to discuss your financial options. SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE A Student's cost of attendance for the period of enrollment covered by the loan B. Estimated financial assistance | mo | ore expensive than federal Direct Loans (e.g., higher interest r | | · · · · · · · · · · · · · · · · · | |
| Amount requested (will be split in half for Fall & Spring): \$\text{Semester(s) requested (please circle):} Eall & Spring Eall Only Summer | - | | complete this questionnaire to docu | nent that you have researched the costs and fully understand the debt obligation | |
| Have you completed a FAFSA or California Dream Act Application? | Na | ame of Lender: | Expected Graduation Date: | | |
| 2. What is the current interest rate? | Am | nount requested (will be split in half for Fall & Spring): \$ | Semester(s) reques | ed (please circle): Fall & Spring Fall Only Spring Only Summer Only | |
| 4. Is there a maximum interest rate or cap | 1. 2. | What is the current interest rate?% | | se read Section1 below) | |
| 5. What is the amount of loan fees charged? \$ | 3. | | | | |
| 6. What will be your monthly payment amount? \$ | 4. | | | º/o | |
| Mhat is the total cost of the loan over the life of the loan? \$ | 5. | What is the amount of loan fees charged? \$ | | | |
| https://www.finaid.org/calculators/loanpayments.phtml 8. What is your cumulative amount of student loans borrowed to date? \$ | | What will be your monthly payment amount? \$ | | | |
| What is your cumulative amount of student loans borrowed to date? \$ See National Student Data System - Financial Aid Review: https://nsids.ed.gov/nsids/nsids.SA/ SECTION F. 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 https://studentaid.ed.gov/sa/fafsa , or by calling 1-800-4-FED-AID. • 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 the above section can be obtained from the lender. • You should contact your school's financial aid office to discuss your financial options. SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE If assistance is needed in completing the below section, you may contact the school's financial aid office and enter it on the appropriate line. Sign and date where indicated. 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. Please note: • Your alternative loan will not be certified until this form is completed, signed, and returned to the Financial Aid Office. • If the loan is being requested for Fall and Spring, each semesters portion will disburse after the start of each term. If you requested the loan for only one semester, your loan will disburse in full after the start of that term. • For depende | | | ent Calculator online for student loans: | | |
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| Student Signature Date | | Student Signature | | Nate | |