**Private Education Loan Application Self-Certification**

**2019-2020 academic year**

In 2010, the US Congress mandated that private loan lenders require borrowers to complete an Applicant Self- Certification form when requesting any private educational loans. The intent of the form is to assist students with a better understanding of cost of attendance, total financial aid and the gap between the two (as well as to make them aware of over borrowing loan money).

Before disbursement of any private education loan can occur, this form *must* be completed and submitted *to your lender*.



1. For Section 2 Item A, enter your cost of attendance (COA) for the period of enrollment covered by the loan. Pleases enter appropriate COA based on the conditions:

|  |  |
| --- | --- |
| Commuter students = Providence, living on campus = North Miami, living on campus = Denver, living on campus =Charlotte, living on campus = | $44,931$52,377$48,973$50,026$49,198 |

1. For Section 2 Item B, estimated financial assistance for the period of enrollment covered by the loan; refer to your financial aid award, which you can access in jwuLink:
	1. After you login, go to Financial Aid > Award by Aid Year (select the 2019-2020 academic year).
2. For Section 2 Item C, difference between amounts A and B

Submit your completed and signed form (both pages) to your lender; do not submit this form to Student Financial Services.