

Clayton State University Office of Financial Aid

Request for Private Loan Without Completing the FAFSA

Student _____

Laker ID _____

You have requested that our office certify a private student loan. You have selected not to apply for federal financial aid by; a) declining to complete the Free Application for Federal Student Aid (FAFSA), b) declining to correct required information on the FAFSA, or c) declining to submit required documentation for verification.

If you choose to take out a private loan without completing the FAFSA or the financial aid process, you need to be aware that you may qualify for some type of federal aid such as the Federal Pell Grant or low cost Federal Direct Stafford Loans. Federal Direct Stafford Loans may offer a lower interest rate as well as more flexible repayment options. We encourage all students to complete the FAFSA and the financial aid process to discover what federal aid you may qualify for before taking on private loan debt.

By signing this statement, you agree to the following:

- I have voluntarily chosen to take on private loan debt without applying for any federal financial aid including Direct Stafford Loans.
- I confirm **a or b** below:
 - a. I will not complete the FAFSA for the _____ academic year at a later date.
 - b. I have chosen not to complete my financial aid file and prefer not to apply for federal aid for the _____ academic year. **All processing for federal aid will stop for this academic year.**
- I understand that certain information requested on the private loan certification form, which normally comes from the FAFSA, may be left blank. I understand that this may affect the lender's ability to process my private loan.

Student Signature

Date