



OFFICE OF FINANCIAL AID
2022-2023 Private Educational Loan Certification

2023 CFLNAL/CFLNR2/CFLNR3

NAME: _____ **NSHE #:** _____

Social Security Number: _____ Expected Graduation Date: _____

While attending CSN, what are your housing plans? Off Campus With Parent

Enter the number of credits you plan on taking for the following terms:

Fall 2022: _____ Spring 2023: _____ Summer 2023: _____

PLEASE READ THIS SECTION IN ITS ENTIRETY

Students who are considering applying for a Private/Alternative Education Loan through a private lending institution should carefully review their borrowing options before making a decision. **CSN strongly recommends** completion of the FAFSA (Free Application for Federal Student Aid) at <https://studentaid.ed.gov/sa/fafsa> prior to borrowing from a private lending institution. Completing a FAFSA will allow the CSN Financial Aid Office to determine eligibility for grant funding, student employment, and/or low-interest federal loans. Students considering a Private/Alternative Education Loan should compare interest rates, fees, repayment options, and deferment/forbearance possibilities to the low-cost Direct Loans offered through the college (<https://www.csn.edu/csn-loans>).

By submitting this form, I am requesting that CSN process my request for a private education loan that I have applied for, and been approved for, by a private lending institution. I understand that if I have not already submitted a FAFSA, that my private education loan will be reviewed, and awarded, based on my current eligibility; if I choose to later submit my FAFSA, I understand that my private education loan eligibility may be reduced.

As each private lending institution has their own eligibility requirements such as minimum enrollment, degree-seeking vs. non-degree seeking, maintaining Satisfactory Academic Progress, and whether the funds can be used to pay past due balances, it is your responsibility, as the student, to ensure that you are meeting the requirements set forth by your chosen lending institution. Please note however, regardless of your chosen private education loan, your private loan education eligibility, along with any other financial aid, cannot exceed the Cost of Attendance.

Private education loan funds are sent to CSN electronically through EFT. Once your private education loan funds have been received by CSN, the funds will be applied towards any tuition and fee balances first. Any excess private education loan funds will be disbursed to you as a financial aid refund. It is highly encouraged for students to sign up for direct deposit in MyCSN. Please note that private education loan funds will not hold your courses thus you must make the necessary payment arrangements with the CSN Cashier’s Office until the private education loan funds have been credited to your CSN Student Account. Students can submit this form by mail to CSN, 6375 W. Charleston, Sort Code WCD 126 Attn: Loan Processing, Las Vegas, NV 89146 to or email to loans@csn.edu.

I have read and understand the statements on this form and the information I have provided is true and complete.

I understand my financial aid options and wish to proceed with a Private Education Loan as indicated above.

Student Signature: _____ Date: _____