All Student Borrowers requesting a private loan must complete Step 1.

Step 1 – Application Process

All student borrowers will have a credit review completed by their lender. If your application is denied, you may be able to apply with a creditworthy co-signer. You have the right to select whatever lender you would like to use.

a) Go to the FastChoice website to review the different lenders and their benefits by logging onto https://choice.fastproducts.org/FastChoice/Welcome.do?configId=1298396473939. A list of lenders is provided along with their website link to review their terms and conditions of their private loan option(s). **Before selecting a lender, be certain that you are eligible for the loan.** You have the right to select your lender. After selecting a lender, click on the “Apply Now” link. **Apply with ONLY one lender.**

*Note: If you have previously borrowed and do not see your prior lender listed, contact your lender directly to apply. Your lender will need to provide a Certification Request to the USD Office of Financial Aid.*

b) The lender will instruct you as to how to apply for your private, non-federal loan and will complete an instant credit check, regardless of whether you have previously borrowed.

c) Request a loan amount and apply for the full amount needed for the **entire academic year** (or specific term, i.e. Intersession or Summer).

d) The lender will forward your application to the USD Office of Financial Aid for certification. You will be notified when funds are available for disbursement by the lender.

If you do not plan to complete the 2015-2016 FAFSA, then complete all of Step 2.

Step 2 – Private/Alternative Loan Request Form for Non-FAFSA Filers

Print Student’s Last Name ___________________________ First Name _______________________ USD ID# ____________

- Student’s Date of Birth (Month/Day/Year): _________ / _________ / _________
- Anticipated USD Graduation Date (Month/Year): _________ / _________
- Current Degree Sought: □ Paralegal Certificate □ Teaching Credential □ Bachelors □ Masters □ Doctorate
- Living arrangements while attending USD in 2015-16: □ USD Residence/Apt. □ Off Campus □ Parent’s Home
- Status during the 2015-16 academic year: □ Freshman □ Continuing USD Student □ Transfer □ Re-Admitted
- EXACT number of units you plan to take at USD: Fall 2015__________ Spring 2016__________
- Citizenship status: □ U.S. Citizen □ Eligible Non-Citizen: Alien Registration Number __________________________

**STUDENT CERTIFICATION:** All of the information on this form is true and complete to the best of my knowledge.

Student’s Signature ___________________________ Date ____________

**Note:** There is a 10 day right to rescind the loan, which can cause delay in the release of the loan funds, so apply early.

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