

Your CompleteEd™ Private Student Loan Checklist

- ❑ Apply for grants, scholarships and Federal funding first.

Grants and scholarships are free money that never has to be repaid. The Federal government offers subsidized and interest-deferred loans, in addition to low, fixed APR loans.

- ❑ To apply for a CompleteEd™ loan, you must be a student who meets these criteria:

- Enrolled at least part-time in a degree program at an approved 4- or 5-year undergraduate or graduate school
- Citizen of the United States or a Permanent Resident
- At least 18 years of age (applies to both borrower and cosigner)

- ❑ Get a creditworthy cosigner for your CompleteEd™ loan.

CompleteEd™ student loans require a cosigner

- ❑ Understand that your APR is determined by your cosigner's credit history.

You may qualify for a lower APR by applying with a cosigner who has a strong credit history

- ❑ Keep copies of all applications, disclosures and other documents dealing with financial aid in a convenient place.

- ❑ Have this information ready:

- Your Social Security number
- Your date of birth
- Your U.S. mailing address
- Your phone number
- Your driver's license number
- Requested loan amount for the private student loan
- 2 personal adult references at different U.S. addresses, including their phone numbers

- ❑ CompleteEd™ loans require a cosigner. A cosigner must be a Citizen of the United States and at least 18 years of age. The cosigner should have this information ready:

- Social Security number
- Date of birth
- U.S. mailing address
- Email address
- Phone number
- Driver's license number and state
- Requested loan amount (this loan amount should match what the borrower requested)
- Verifiable gross monthly income
- Monthly housing payment
- Reference information: Name, address and phone number