



Hillsdale College Loan

Applicant Self-Certification

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, “you” and “your” refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to the Office of Student Financial Aid at Hillsdale College.

SECTION 1: NOTICES TO APPLICANT

- School student financial aid may be available in place of, or in addition to, a Hillsdale College Education Loan. To apply for Hillsdale College Financial Aid, including scholarships, grants, and loans, please submit a Confidential Family Financial Statement (CFFS) available at <https://www.hillsdale.edu/aid/cffs/login>.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school’s financial aid office.
- The financial information required to complete this form can be obtained from the Hillsdale College Office of Student Financial Aid.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school’s financial aid office and enter it on the appropriate line. Sign and date where indicated. See Section 5 for definitions of financial aid terms.

- A. Student’s cost of attendance for the period of enrollment covered by the loan. \$ 49,989.00
- B. Estimated financial assistance for the period of enrollment covered by the loan.
Please include all scholarships, grants and *Hillsdale College* Loans. \$ _____
- C. Enter the difference between amounts A & B, this calculation is the amount
you could be eligible for in Outside Educational Loans. \$ _____

SECTION 3: APPLICANT INFORMATION

Applicant Name (Last, First, MI): _____ Date of Birth: ____/____/_____

Permanent Street Address: _____

City, State, Zip Code: _____

Telephone Number Home: _____ Other: _____

E-mail Address: _____

Period of Enrollment Covered by the Loan: From 08/28/2024 to 05/07/2025

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant _____ Date _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all institutional (school), private, and other sources of assistance used in determining eligibility for Hillsdale College student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **Hillsdale College Education Loan** is a loan provided by Hillsdale College that is not a Title IV loan and that is issued expressly for postsecondary education expenses. A Hillsdale College Education Loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

If you have any comments or concerns regarding the status of your individual submission of this form, please contact your financial aid counselor.