

Federal Unsubsidized Stafford Loan

The Federal Unsubsidized Stafford Loan allows students to borrow a Federal Stafford Loan who did not demonstrate sufficient financial need for the subsidized version. The same terms and conditions as the Subsidized Stafford Loan apply, except that the borrower is responsible for interest that accrues while she/he is in school and after leaving school. Generally, you may choose to make interest payments on the loan while you are in school or have the interest added to your principal balance (capitalized) when your repayment schedule begins (six months after leaving school).

Federal Parent PLUS Loans

The Federal Parent PLUS loan is available to parents of dependent students with good credit to help pay their child's educational expenses. PLUS loans are not based on need. They can be combined with other financial aid resources and cannot exceed the student's cost of education. Because PLUS loans are unsubsidized, the borrower will be charged interest during periods of deferment (while the student is in school and through the six month grace period after leaving school) and if you choose not to pay interest as it accrues, it will be capitalized (added to your outstanding principal balance).

Alternative (Private) Loans

Students who have exhausted their federal financial aid and who require additional assistance may apply for alternative (private) loans from lending institutions.

Please see the financial aid office or FinAid.org for additional information.

We take pride in educating our students and keeping them informed of the changes within the Financial Aid industry. The following links may provide you with valuable information.

[U.S. Department of Education](#)

[California Department of Education](#)

[Federal Student Aid](#)

[EdFund/ California Student Aid Commission](#)

[FinAid- The Smart Guide to Financial Aid](#)

Military Applicants

We are featured on the following military websites that provide insight on how to receive educational funding and services.

www.gibill.com

www.armystudyguide.com

Student Guide

Institutions are required to provide basic information on financial aid programs to all prospective students and current students. The use of these USDE annual publications by the institution would be in compliance.

http://studentaid.ed.gov/students/publications/student_guide/index.html

Sept 17 Constitution day, reference materials at teaching the constitution

<http://www.bing.com/search?q=USDE+requirement+for+institution+to+teach+civis+and+usde+constitution&form=HPNTDF&pc=HPNTDF&src=IE-SearchBox>

Additional Financial Aid Information

Financial Aid is known by many names and information can be found from many sources. Be smart when applying for aid. Don't give your personal information to an unknown source. Be cautious of any one that asks you to pay a fee to apply for free aid.

PIN FACTS

Your PIN can be used as an electronic signature at many Federal Aid sites. This is your Personal Identification Number, so keep it safe. For additional information and to receive your pin, go to www.pin.ed.gov.

Selective Service Registration

To check registration status or for resolution to non-registration issues, go to the Selective Service website at www.sss.gov.

Online Scholarship Search

There are many scholarship search engines available online. The Federal Student Aid Website's search is easy to use and can be accessed at studentaid.ed.gov

IRS Information

When selected for verification students and/or parents may be required to provide a copy of their recent tax return or tax transcript. You can contact the IRS at 1-800-829-1040 or to get more tax information online go to www.irs.gov.

NSLDS Online for Students

You can review your prior Federal loan and grant history online at www.nsls.ed.gov. Use your PIN number to review your personal history.

Military and Veteran's Benefits

Don't forget to check for eligibility at your local campus for Veteran's and Military benefits. Assistance is also available for Military spouse's through [MYCAA](#).

COBA Loan Management Services

We are here to help you with life of the loan borrower services. We can also assist active students with prior student loans.

For detailed information please contact our Financial Aid Department directly