The Financial Aid Office at UC Irvine recommends that students apply for financial aid before borrowing an alternative loan. If you have not yet completed the FAFSA (Free Application for Federal Student Aid), please consider filing online at www.studentaid.gov. You may be eligible for Federal Direct Loans and/or grants! *Interest rates and terms are generally better for Federal Direct Loans. For additional information, visit our website at ofas.uci.edu.*

Interest rates are published by the Federal Government each year. The latest rates are available online at: https://studentaid.gov/understand-aid/types/loans/interest-rates

Please select one of the following:

___ I will complete the 2022-23 FAFSA to be considered for Federal Direct Loans and other financial aid awards. *Please do not certify my alternative loan at this time.* I will contact the lender to cancel my alternative loan request.

___ I have completed the FAFSA and I will borrow the Federal Direct Loans offered to me by UCI. *Please cancel my alternative loan certification request.*

___ I will not complete the FAFSA. *Please certify my alternative loan.*

___ I have completed the FAFSA and I will not borrow the Federal Direct Loans offered. *Please certify my alternative loan.* I understand that my current Federal loans may be cancelled as a result.

___ Only decrease my Federal Direct PLUS (parent loan) at this time and certify the alternative loan.

Alternative Loan (Lender) name: ____________________________    Amount Requested: $______________

**PLEASE NOTE:** If we do not receive this form back within 10 days, we will assume that you elected to apply for the private loans and do not wish to complete a FAFSA and apply for any Federal Direct Loans for which you may qualify.

(The UCI Financial Aid Office will certify an alternative loan up to the cost of attendance minus grants, scholarships, work-study and loans already accepted.)

Other Comments:
____________________________________________________________________________________________________________
____________________________________________________________________________________________________________

I certify that the information provided is true and complete. I understand that the Financial Aid Office reserves the right to decrease my alternative loan amount requested based on my eligibility. Should I have any changes, I will notify the Office of Financial Aid and Scholarships in writing.

Student Signature: _____________________________________________  Date: ________________________________

The State of California requires that you be told the following: Federal student loans are available to most students regardless of income and provide a range of repayment options including income-based repayment plans and loan forgiveness benefits, which other education loans are not required to provide.

Revised 5/18/2022