

2025-2026 Private Loan Only

Enrollment Status (check one for each term):

Term	Not Attending	12 or more credits	9 to 11 credits	6 to 8 credits	1 to 5 credits
Autumn 2025					
Spring 2026					
Summer 2026					

Expected college graduation date: (MM/CCYY) _____

If you do not wish to submit a FAFSA application, sign your initials next to each item. If you are suspended from receiving financial aid for Satisfactory Academic Progress (SAP), there is an appeal process. Contact our office for more information.

- ☐ 1. I understand that by failing to complete the FAFSA I am giving up my right to any federal, state, or private Grants for which I may be eligible.
- ☐ 2. I understand that by failing to complete the FAFSA application for federal and state aid, I am giving up my right to any federal low-interest subsidized loans, such as the Stafford loan, for which I may be eligible.
- ☐ 3. I understand that by failing to complete the FAFSA application for federal or state aid, I am giving up my right to any federal low-interest unsubsidized loans, such as the Direct Unsubsidized or PLUS loans, for which I may be eligible.
- ☐ 4. I understand that by failing to complete the FAFSA application for federal or state aid, I am giving up my right to any future interest subsidies during periods of unemployment, illness, or in school status. Alternative loans do not offer interest subsidies that are available with Stafford subsidized loans.
- ☐ 5. I understand that by failing to complete the FAFSA application for federal or state aid, I will not be considered for need-based University of Montana tuition waivers or need-based scholarships for which I may be eligible.
- ☐ 6. I understand that by taking out an alternative loan, I may be required to obtain a co-signer, and that I will pay a higher interest rate than with federal or state loans for which I may be eligible.
- ☐ 7. I understand that my interest rate on my alternative loan may be increased by the lender at any time and at the discretion of the lender.
- ☐ 8. I understand that it may be deemed ineligible for an alternative loan by a private lender and denied funding. This determination is NOT made by the school or the financial aid office.

- ☐ 9. I understand that an alternative loan uses credit history, creditworthiness, and/or credit readiness as criteria for approval, while Federal loans do NOT require credit history, creditworthiness, or credit readiness as conditions for approval.
- ☐ 10. I understand that an alternative loan will ALWAYS constitute a separate loan payment when I enter my repayment term since alternative loans cannot be consolidated with federal loans such as Stafford or PLUS. A separate loan payment may cause undue financial hardship during repayment and prevent me from obtaining other types of consumer loans for items such as cars, houses, etc.

Resources:

Answer each question below regarding possible assistance for the 2025-2026 academic year. If additional assistance is received after this form is submitted, notify the Financial Aid Office immediately. Note: Failure to report or underestimate assistance from other sources may cause delays and possible repayment of aid received.

Do not leave any question blank. If it does not apply mark "NO" or enter "0" for dollar amounts.

1. Tuition Assistance from Vocational Rehab, WIA, TAA?
Answer "No" if receiving Military Voc. Rehab - Chapter 31

- ☐ Yes
- ☐ No
(Unless you provide agency documentation, standard amounts will be used)

2. List the total of any outside scholarship(s) NOT from UM or Tribal Higher Education Grants: \$
(The amount entered should be estimated until the physical checks from the donors are received)
3. While enrolled at UM will you be receiving federal financial aid from any other school?

- ☐ Yes
- ☐ No
Notice: If your Out-of-State status changes to In-State, you are required to report this change to Financial Aid.

Warning: If you purposely give false or misleading information to help establish eligibility for federal student aid, you may be subject to a \$20,000 fine, a prison sentence, or both.

Signature:

By signing below, I certify that all the information reported is complete and correct.

Student Signature: _____ Date: _____