

**SOUTH COLLEGE
3904 LONAS DRIVE
KNOXVILLE, TN 37909
(865) 251-1800**

Financial Aid Consumer Information

It is our goal to help you understand what financial assistance is available to you and what you need to do to apply. We hope that you will find this information helpful. The financial aid staff is also available to explain this information to you. If you have any questions, please ask the financial aid staff for assistance. Normal office hours are 8:30AM to 7PM Monday through Thursday and 9AM to 5PM on Friday. The office is open most Saturdays from 9AM to 12PM. Please call on Saturdays to ensure the office is open.

Financial Aid Staff

Larry Broadwater, Financial Aid Director
Jeanne Stewart, Associate Financial Aid Director
June Sparks, Financial Aid Officer, west campus
Sandra Ranta, Financial Aid Officer, west campus
Sherry Weaver, Financial Aid Officer, main campus
Laura Smith, Financial Aid Officer, main campus

College Catalog

Some of the information in this publication is also available in college catalog and on the college website. We have attempted to make reference to the catalog for those items. It is important that you read and understand your catalog. The college catalog is available in the admissions office.

Financial Aid Programs

Students attending our college may be eligible for financial assistance from the following programs:

Federal Pell Grant	Federal Work Study
Federal SEOG	Tennessee Student Assistance Award
Federal TEACH Grant	Tenn. Educational Lottery Scholarship
Federal Direct Parent Loan (PLUS)	State Vocational Rehabilitation Benefits
Federal Direct Graduate PLUS Loan	Other State Administered Aid programs
Federal Perkins Loan	Private Educational Loans
Federal Direct Subsidized Loan	Veterans Educational Benefits
Federal Direct Unsubsidized Loan	

More information regarding federal aid can be found at the U.S. Department of Education student aid website: www.studentaid.ed.gov . More information regarding state aid can be found at the website: www.tn.gov/collegepays.

General Eligibility Requirements for Federal Student Financial Aid

You are eligible for financial assistance if you meet the following requirements:

- You are a US citizen or eligible non-citizen
- You have a valid Social Security Number
- You can demonstrate financial need
- You have a high school diploma or GED certificate
- You are not in default on any federal student loans
- You do not owe a refund on any federal grants
- You adhere to the anti-drug and alcohol abuse policy
- You have met the requirements for the Selective Service
- You agree to use your financial aid for educational expenses
- You are enrolled as a regular student in an eligible program
- You continue to maintain satisfactory progress towards completion of your program of study

Information from any previous schools attended will also be used to determine the amount of financial assistance you may receive.

How to Apply

A student wishing to apply for federal student financial assistance administered by the U.S. Department of Education must complete the Free Application for Federal Student Aid (FAFSA). This may be done:

1. Through the internet at www.fafsa.ed.gov . Completing the FAFSA via the internet requires that you to create a SFA ID if you do not already have one. The SFA ID replaces the PIN that was previously used to electronically sign federal student aid documents.
2. Completing the paper application obtained from the Dept. of Education (requires that the form be mailed to you and returned to the federal processor). This is the slowest method and determination of eligibility could be delayed for several weeks.

The federal processor processes the FAFSA using a standard formula established by congress. The formula produces an index number called the EFC. The student receives a copy of the results in a document called the Student Aid Report (SAR). Colleges identified on the FAFSA also receive an Institutional Student Information Report (ISIR). The EFC on the SAR or ISIRS is used by the college to determine the amounts and sources of financial aid to be awarded.

Information regarding the criteria used for selecting recipients and determination of the amount awarded can be obtained from a financial aid administrator.

Federal Pell Grant

The Federal Pell Grant program provides assistance to eligible undergraduate students that have not earned a bachelor's or professional degree. Your Student Aid Report will tell you if you are eligible to receive a Pell Grant. The amount of the award is based upon your EFC, your cost of attendance and your enrollment status for the payment period.

If you have already completed the FAFSA and you need another copy of your Student Aid Report, you can request a duplicate by calling (800) 433-3243.

Federal SEOG and Federal Perkins Loan

Our philosophy for awarding Federal SEOG and Federal Perkins Loan (campus based funds) is to assist as many students as possible with available funds.

The amount of funds afforded the college each year is determined by the U.S. Department of Education. The college attempts to balance each student's financial aid package with a combination of campus based funding, student resources, and other student aid funding. Each student's financial need is carefully considered in the awarding process.

The **Federal SEOG** program provides assistance to eligible undergraduate students that have not earned their bachelor's or professional degree. Repayment is not required unless you withdraw from school and it is determined that you received an overpayment. FSEOG is awarded to students with exceptional need. Exceptional need is defined as those students with the lowest expected family contribution. Priority is given to students eligible to receive the Pell Grant. In determining the amount of the award, consideration is given to financial need, available funds and the number of awards to be made.

The **Federal Perkins Loan** program offers long term, low interest rate loans to students. Funding for this program is limited. Therefore, awards are usually made after all other sources of assistance have been awarded. In determining the amount of the award, consideration is given to financial need, available funds and the number of awards to be made. The amount of the loan cannot exceed the cost of education minus other financial aid received. Repayment begins 9 months after the student is no longer enrolled at least halftime. In addition to the FAFSA, the student must sign a promissory note. Loan counseling is required for a student who has not previously borrowed a Federal Perkins Loan. Recipients are also required to complete loan exit counseling.

IMPORTANT NOTICE – The Federal Perkins Loan program is being discontinued. Students who have received a Perkins Loan with a first disbursement prior to July 1, 2015 will remain eligible for future awards for no more than 5 years at the same institution for the same academic program for which they received their last Perkins award.

Federal TEACH Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants to students enrolled in an eligible program who intend to, and agree to, teach in a public or private elementary or secondary school that serves students from low-income families. The amount of the award is based upon enrollment status for the payment period.

Recipients of a TEACH Grant must teach at least four academic years within eight calendar years of completing the program or study for which a TEACH Grant is received. Failure to complete this service obligation will result in all amounts of TEACH Grants received being converted to a Federal Direct Unsubsidized Loan and the total amount repaid to the U.S. Department of Education. Interest will be charged from the date the grant(s) were disbursed. TEACH Grant recipients will be given a 6-month grace period prior to entering repayment if a TEACH Grant is converted to a Direct Unsubsidized Loan. Interested applicants should see a member of the financial aid staff.

Students desiring to receive a Federal TEACH Grant must sign an [Agreement to Serve](#) for each award year in which the award is received. Because the grant may convert to a loan if the student is unable to fulfill the requirements of the program, recipients are also required to complete [loan counseling](#) for each award year in which the award is received. Recipients must also complete [loan exit counseling](#).

Direct Subsidized and Direct Unsubsidized Loans

These programs offer long term, low interest rate loans to students. Money for the programs is borrowed directly from the U.S. Department of Education. Students must be enrolled at least half-time in an eligible program of study to participate. The amount of the loans cannot exceed the cost of education minus other financial aid received. Annual loan limits are set by regulation and based upon "class standing" as established by the college and published in the college catalog. Repayment of these loans usually begins 6 months after the student is no longer enrolled at least half-time.

A **subsidized loan** is awarded on the basis of financial need. Interest is not charged on the subsidized loan until repayment begins.

The **unsubsidized loan** is not awarded on the basis of financial need. Interest is charged from the time the loan is disbursed until it is paid in full.

In addition to completing the FAFSA, the student must sign a [promissory note](#) and complete loan [entrance counseling](#) to receive any federal student loan. All recipients are required to complete loan [exit counseling](#) when they leave school. The website to complete the loan promissory note is <https://studentloans.gov>.

Federal Direct Parent Loan for Undergraduate Students (Direct PLUS)

This program offers long term loans to parents of dependent undergraduate students that are not based upon financial need; however, the parent must meet the credit approval criteria for the Direct PLUS Loan program.

Money for the Federal Direct PLUS is borrowed directly from the U.S. Department of Education. The student must be enrolled at least half-time. The amount of the loan cannot exceed the cost of education minus other financial aid received.

Interest begins to accrue as each disbursement is made. Repayment begins after the loan has been fully disbursed. For loans first disbursed after July 1, 2008, the parent may defer payment while the student is enrolled at least half-time.

In addition to completing the FAFSA, the parent must sign a promissory note with the Direct Loan Servicer.

The promissory note may be completed at the website: <https://studentloans.gov>.

Federal Direct Graduate PLUS Loans (Grad PLUS)

This program offers a long term loans to students enrolled at least half-time in a graduate program of study. The loan is not based upon financial need; however, the borrower must meet the credit approval criteria for the Direct Grad PLUS loan program. Money for the Direct Grad PLUS loan is borrowed directly from the U.S. Department of Education. The student must be enrolled at least halftime.

Annual loan maximum eligibility under the Direct Loan program must be determined by the school before a student can apply for the Grad Plus loan. The amount of the loan cannot exceed the cost of education minus other financial aid received.

Interest begins to accrue as each disbursement is made. Repayment begins after the loan is fully disbursed; however, the student may request deferment of repayment while enrolled at least half-time.

In addition to completing the FAFSA, the student must sign a [promissory note](#) and may be required to complete [loan entrance counseling](#) if they have not previously received a GradPLUS loan. All recipients are required to complete [loan exit counseling](#) when they leave school. The promissory note and loan counseling may be completed at the website: <https://studentloans.gov>.

Federal Work-Study

This program provides opportunities for part-time employment. The student must demonstrate financial need to receive aid from this program. The amount of the award cannot exceed the cost of education minus other financial aid received. The award is usually made to students who have been enrolled a minimum of one quarter. Prior work experience, individual skills, and academic major may be considered when selecting students for this award.

In addition to the FAFSA, a student wishing to apply must complete an application for Federal Work-Study, IRS Form W-4 and the INS form I-9. These forms are available in the financial aid office. The amount awarded will depend upon your financial need, available funds and the budget constraints of the employer. Wages are paid on the 15th of the month following the month in which work was performed.

Tennessee Student Assistance Awards

This program offers assistance that does not have to be repaid to eligible undergraduate students that have not earned a prior bachelor's or professional degree. The Tennessee Student Assistance Corporation (TSAC) determines eligibility for this award based upon information provided in the Free Application for Federal Student Aid (FAFSA). Applicants are notified by TSAC regarding their eligibility and the amount awarded. The student and parent of a dependent student must be a legal resident of Tennessee. The student must be enrolled at least halftime in an eligible Tennessee college. Funding is limited and students are encouraged to complete the FAFSA as soon as possible after January 1 each year.

More information about this program can be found at the TSAC website: www.tn.gov/CollegePays/

Tennessee Educational Lottery Scholarship (HOPE Scholarship) and Hope Access Grant

The HOPE scholarship provides financial assistance that does not have to be repaid to eligible undergraduate students that have not earned a prior bachelor's or professional degree. The program is administered by the Tennessee Student Assistance Corporation (TSAC). Award amounts and eligibility criteria are set by the Tennessee legislature. Students must be enrolled at least halftime. Application is made using the Free Application for Federal Student Financial Aid (FAFSA). The FAFSA must be processed by the U.S. Department of Education no later than September 1 each year to be eligible for fall and/or winter quarters and no later than February 1 to be eligible for spring and/or summer quarters.

Eligibility criteria and additional information can be found on the Tennessee Student Assistance Corporation website: www.tn.gov/CollegePays/

Tennessee HOPE Foster Child Tuition Grant

In addition to meeting the minimum HOPE and HOPE Access Grant eligibility requirements, the student must provide the Tennessee Student Assistance Corporation (TSAC) with official certification from the Department of Children's Services that the student meets the eligibility requirement for the HOPE Foster Child Tuition Grant.

Application information and specific program requirements can be found at the TSAC website: www.tn.gov/CollegePays/

Tennessee Promise Scholarship

Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students that attend college in our state. It provides students a last-dollar scholarship, meaning the scholarship will cover tuition and fees not covered by the Pell grant, the HOPE scholarship, or state student assistance funds. Students may use the scholarship at any of the state's 13 community colleges, 27 colleges of applied technology, or other eligible institution offering an associate's degree program.

Additional information may be found at the TSAC website: www.tn.gov/CollegePays/

TSAC-Byrd Scholarship Program

The TSAC-Byrd Scholarship, formally the Robert C. Byrd Honors Scholarship Program, is intended to promote student excellence and achievement and to recognize exceptional students who show promise of continued excellence. The award will be funded by TSAC on a year-to-year basis and is only available to renewal applicants.

Awards are made in equal installments each term throughout the academic year. The award may be renewed three times for a total of four years. The recipient must maintain satisfactory progress and attend full-time to remain eligible.

IMPORTANT NOTICE

No new awards are being made in 2015-16 for this program.

The Helping Heroes Grant

The purpose of the program is to provide assistance to persons who have served in the military and meet other program requirements. Funding is limited and awards are made on a first-come, first-served basis. The award is administered by the Tennessee Student Assistance Corporation. The application processing deadlines are: September 1 for fall enrollment, February 1 for spring enrollment, or May 1 for summer enrollment.

Application and specific program requirements can be found at the TSAC website: www.tn.gov/CollegePays/.

Tennessee Rural Health Loan Forgiveness Program

The Tennessee Rural Health Loan Forgiveness Program is a five-year pilot program that accepts a limited number of students. To be eligible, the student must meet the requirements for the program. Recipients must agree to practice medicine or dentistry in a health resource shortage area one year for each year funds are received. Recipients may not accept other financial aid that carries a service obligation after graduation, except for service obligation to the United States armed forces, reserve, or National Guard.

The program requires a promissory note be signed each year the scholarship is awarded stipulating the repayment obligation if service requirement is not met. All funds obtained from this program shall be repaid with interest at 9% per annum.

Application and specific program requirements can be found at the TSAC website: www.tn.gov/CollegePays/

Private Educational Loans

Also known as non-federal or alternative loans, these are long term loans designed to supplement the federal student loans when additional funds are required. The lending institution for these loans determines eligibility, the amount of the loan and the terms of the loan. The terms of these loans are usually based upon the borrower's credit score and may require a co-borrower. The amount of the loan cannot exceed the cost of education minus other financial aid received.

IMPORTANT NOTICE

South College has not entered into any agreement with a private loan lender. The college does not have a preferred private lender list and South College personnel are not permitted to endorse or recommend any lender for a private loan.

Institutional Loans

At the discretion of the college, institutional loans may be available to cover direct costs (tuition, fees and books purchased through the college bookstore) for a specified period of time, usually no more than one academic year, after all other sources of assistance have been exhausted.

Veterans Educational Benefits

The Department of Veterans Affairs administers many programs that offer financial assistance to eligible veterans and their dependents. Veterans and their dependents who wish to apply for veterans' educational benefits must complete the appropriate VA forms.

For additional information, please contact the Veterans Administration at 1-800-827-1000 or visit the GI bill website: www.gibill.va.gov. The financial aid staff is also available to provide assistance and information.

South College is a Yellow Ribbon participating school.

State Vocational Rehabilitation Educational Benefits

The Tennessee Department of Human Services, Division of Rehabilitation Services, administers this program designed to assist persons who meet the requirements established by state regulations and who need to further their education as approved by the agency. Eligibility for this service and the amount funded is determined by the Department of Human Services. The address for the local office is 531 Henley Street, Knoxville, TN. The local phone number is (865) 594-6720.

Scholarship Search Sites

The information below is provided to assist you to search for possible scholarships. Most of the following organizations provide a FREE scholarship search service.

www.fastweb.com
www.tn.gov/collegepays
www.scholarshipexperts.com
www.collegescholarships.com
www.collegetoolkit.com
www.collegeboard.org
www.scholarships.com
www.salliemae.com
www.studentscholarships.org

Federal Student Financial Aid regulations require you to notify the college of any state, private or other non-federal student aid that you will be receiving. This includes, but is not limited to:

- Scholarships
- Employer assistance / tuition reimbursement
- Vocational rehabilitation
- Private loans

Cost of Education/Cost of Attendance (Student Budgets)

In determining how much financial assistance is needed, the financial aid administrator considers school charges (tuition, books, fees, etc.) and allowances for living costs. For tuition and fee charges, see the college catalog. For the 2015-16 award year, the following monthly allowances will be used for books and supplies, room and board, transportation, and personal expenses for undergraduate programs:

Expense	Student living with Parent	Not living with Parent
Books and Supplies	\$ 193	\$ 193
Room and board	\$ 300	\$1272
Personal	\$ 364	\$ 364
Transportation	\$ 121	\$ 121

Note: The cost of attendance for some programs may include additional allowances such as additional travel expenses related to clinical training outside the Knoxville area. On-line programs may have some expenses adjusted as appropriate.

Time and Money Management

The college believes that managing time and money is critical to a student's success during enrollment and after graduation. We suggest that you begin planning prior to starting classes and continue to monitor and make adjustments when necessary while you are enrolled. After graduation, you will need a plan that includes repayment of any student loans that you received.

Below are a few websites that provide money and time management tips and assistance that you may find helpful.

www.mint.com
<http://collegelife.about.com/>
www.mappingyourfuture.org

Free Personal Finance and Budget Software
Time and Money Management
Money management and Budgeting

Payment of Funds to Student Account Balance • Payment of Excess Funds to Students

All financial aid awards received at the college are first credited to the student's account at the college. Federal student aid is applied to the student's account with college within 3 business days after the day it is received at the college. All other aid is usually applied to the student's within 5 business days after the day it is received at the college. In most circumstances, financial aid awards are received and applied toward school charges at the beginning and/or mid-point of each term provided the student maintains eligibility.

Stipends for excess federal student aid funds are paid to the student within 14 days from the first day of the term or within 14 days from the date the credit occurs on the student's account if the credit occurs on or after the first day of classes.

Maintaining Satisfactory Academic Progress

To receive federal student financial aid, a student must maintain satisfactory academic progress. Minimum requirements are established by the U.S. Department of Education. These standards measure both the quality and the pace of the student's academic progress toward graduation.

Regulations permit colleges to impose standards that meet or exceed the minimum standards established by the U.S. Department of Education. The satisfactory academic progress policy for South College is published in the college catalog.

Verification Policy and Procedures

Policy: All financial aid applicants of South College who are selected for verification by the Department of Education or the college may have the following items verified in compliance with all Federal Regulations.

Verification items for 2015–2016

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP) benefits
- Child support paid
- High school completion status
- Identity/statement of educational purpose

Acceptable documentation may include, but is not limited to:

- Tax Transcript Information from the IRS
- Non-Filing Statement with supporting documents such as W-2 forms
- Any applicable documentation required for untaxable income
- Statement of household size and number in college
- Documentation of high school completion
- Documentation of identity and statement of educational purpose
- Other documentation as deemed appropriate by the college

Procedure: The financial aid office will inform the student of the necessary documentation required to complete the verification process. The student will usually be allowed between fourteen and sixty days to supply the required documentation; however, Federal and State financial assistance cannot be received until the verification process is completed. An extension beyond sixty days may be made for students experiencing difficulty obtaining the required documentation due to circumstances beyond their control.

A student selected for verification will be monitored to ensure that they complete the verification process in an accurate and timely manner. The financial aid staff will follow up with a student selected for verification until the process has been completed. All verification procedures will be followed as stated in the regulations outlined in the current Verification Guide published by the Department of Education.

The student will be notified if there is a change in the financial aid awards resulting from completion of the verification process.

Conflicting Documentation

Any time the college receives information that presents a conflict with other information received by the college, the student will be required to provide additional documentation to resolve or explain the conflict. Conflicting information must be resolved even when the student has not been selected for verification.

Return of Title IV Federal Student Aid (SFA)

Federal law specifies how the college must determine the amount of federal student financial aid (SFA) program assistance that you have earned if you withdraw. Any unearned aid must be returned in accordance with federal regulations.

When you withdraw during a payment period, the law requires that the amount of SFA program assistance that you have earned up to that point be determined by a specific formula. If you received less assistance than you earned, you will be able to receive the additional funds. If you received more than you earned, the excess funds must be returned.

The amount earned is determined on a pro-rata basis. Once you have completed 60% of the payment period, you earn all of your assistance.

It is very important that you understand that at the time of withdrawal, the amount you will be charged for attending South College may be more than the amount of SFA program assistance that you have earned.

That would mean that **you would be responsible for paying any balance** left outstanding as a result of your withdrawal from college.

The amount you will be charged is determined by the college "Refund Policy" which is discussed later.

Sample Return of Title IV Federal Student Aid Calculation

Note: The percentage is calculated using the number of calendar days from the date the term began through and including the date of withdrawal divided by the number of calendar days in the term. You are considered enrolled beginning on the first day of the term regardless of when you actually first attended class. The refund of Title IV aid calculation policy does not take into consideration how many times you actually attended a class or how many times the class met.

Total Number of calendar days enrolled, including weekends	31
Total Number of calendar days in the term, including weekends ⁷³	
Percentage of federal student aid earned for the term	42.5%
Federal Aid Received for the term:	
Pell Grant	\$1000
Direct Subsidized Loan	\$1500
Direct Unsubsidized Loan	<u>\$2500</u>
Total Federal Aid Received for the period (Earned and Unearned)	\$5000
Percentage of Federal Aid Earned	42.5%
Federal Aid Earned for the period	\$2125.00
Amount of Unearned Federal Aid to be Returned (Total Received minus Amount of Aid Earned)	\$2875.00

In the hypothetical situation above it would be possible for all charges for the term to have been satisfied with the \$5000 of federal student aid received before withdrawal. However, upon withdrawal the college would be required to return \$2875 of the federal aid leaving this balance owed by the student to the college.

Refund Policy (Unearned Tuition Charges)

The term "refund" as used here is defined as a reduction in the amount of tuition charges for the term of enrollment when applicable. The term "refund" should not be confused any "return" of monies. Application of the "refund policy" may or may not result in the "return of monies".

Upon withdrawal from college, the college will determine if a refund (reduction in tuition charges) is required in accordance with the refund policy as published in the college catalog. The refund policy applies to all withdrawals, regardless of the reason for withdrawal. This calculation is based upon the date of withdrawal and the percentage of time that the student was enrolled for the term.

IMPORTANT NOTICE: As discussed previously federal regulations require the college to determine how much federal student aid was earned by the student for the payment period and to return any unearned federal aid in accordance with those regulations. This calculation is made independently and is not part of the "Refund Policy".

Application of the refund policy will determine if any additional return of monies received by the college for the payment period is required. The order in which these monies are returned is published in the college catalog.

NOTE: You must contact the Office of the Registrar to officially withdraw. Failure to contact the registrar's office may reduce the amount of the tuition refund.

The following are samples of the refund policy calculations.

Sample Applications of the Refund Policy

Note: The percentage is calculated using the number of calendar days from the date the term began through and including the date of withdrawal divided by the number of calendar days in the term. You are considered enrolled beginning on the first day of the term regardless of when you actually first attended class. The refund policy does not take into consideration how many times you actually attended a class or how many times the class met.

Withdrawal date is during the first 10% of the term and the tuition charged was \$6000:		
		Refund Policy
Refund percentage		75%
Refund amount (Unearned tuition for the period)		\$4500
Net tuition charged after refund applied		\$1500
Administrative Fee Charge		\$100
Total Charges (Net tuition + Admin. Fee)		\$1600

Withdrawal date is during the first 25% of the term, but after 10% and the tuition charged was \$6300:		
		Refund Policy
Refund percentage		25%
Refund amount (Unearned tuition for the period)		\$1575
Net tuition charged after refund applied		\$4725
Administrative Fee Charge		\$100
Total Charges (Net tuition + Admin. Fee)		\$4825

Withdrawal date is after 25% of the term and the tuition charged was \$6500:		
		Refund Policy
Refund percentage		0%
Refund amount (Unearned tuition for the period)		\$ 0
Net tuition charged after refund applied		\$ 0
Administrative Fee Charge		\$ 0
Total Charges (Net tuition + Admin. Fee)		\$6500

Master Promissory Note for Federal Loans

The master promissory note (MPN) must be used for Federal Direct Loans.

Basically, the MPN opens a line of credit for educational expenses during your academic career. When you sign the MPN, you are agreeing to repay the loan under its terms and conditions.

South College participates in the serial (multi-year) loan process. The serial loan process permits you to obtain additional loans throughout your academic career without completing another MPN.

Students and parents must complete the "PLUS Request Process" at <https://studentloans.gov> to have their credit evaluated each time they apply for the PLUS or GradPLUS loan.

The MPN is good for 10 years from the date that you sign it. When you sign the MPN you are applying for the maximum loan amount. The college determines the amount approved. You will be provided with an award letter that shows the amount of the loan approved. You will have the opportunity to decline all or part of any loan. You also have the opportunity to opt out of the serial loan process.

National Student Loan Data System (NSLDS)

The Department of Education has established this system so that students can review their student loan history and this history of certain other federal financial aid awards. Some of the information provided on this site is the name of the lender and servicer for the loan and their contact information.

The web address is: www.nsls.ed.gov

Office of the Ombudsman

If the borrower of a federal student loan has a concern or issue regarding their federal student loans, the borrower should first contact the college, lender, servicer or guaranty agency as applicable to resolve the issue. If the issue cannot be resolved with the college, lender, servicer or guaranty agency, the borrower may contact the Department of Education's Office of the Ombudsman. This office will work with the borrower and the college, lender, servicer or guaranty agency as applicable to resolve the issue. Contact information for this office is provided below:

Internet	http://sfahelp.ed.gov or http://ombudsman.ed.gov
Toll Free Telephone	1-877-557-2575
By Mail	Office of the Ombudsman Student Financial Assistance U.S. Department of Education Rm. 3012, ROB #3 7 th and D Streets, SW Washington, DC 20202-5144