

Application Checklist

In addition to submitting this online application, make sure you have provided the following items correctly to complete your application.

Only complete applications will be processed and reviewed for approval.

For All Applicants:

1. Most recent transcript(s) portraying 2 years of academic history at a minimum. For example, if you are a college freshman and applying for a loan for your sophomore year, you must send a college transcript and a high school transcript. Transcripts for new applicants must be official and received directly from the institution via electronic/online method or traditional mail. Transcripts are not accepted if received from the loan applicant. Exception — Re-applicants are not required to provide their high school transcript again.
2. Review qualifications to ensure you meet them: <https://studentaidfoundation.org/loan-eligibility/>
3. Check loan limits and make sure you are requesting the appropriate amount. Remember loans are for one school year at a time. You must re-apply each year. <https://studentaidfoundation.org/loan-eligibility/>
4. Reference requests are due back before your loan may be reviewed. Please advise your references that a quick turnaround is best. **Completed loan applications will be reviewed from May thru July and final decisions will be communicated via email from May to July depending on your loan status.**
5. Complete and return the [Private Education Loan Applicant Self-Certification Form](#) required by US Congress. This form must be returned to SAF before funds can be disbursed. You do not need to complete this step until SAF has “Approved” your loan.

For Re-applicants Only:

1. High School transcript is not required.
2. Photo will not be requested in the online application.
3. References will not be requested in the online application.
4. If there are special circumstances you wish to communicate please send a [communication](#) explaining any key details that would be valuable to the Loan Review Committee upon review of your application.