

Private Loans

Students and/or parents are responsible for researching and identifying a private loan lender that best meets their needs. When choosing a lender, students should be aware that private loan requirements can vary. Some requirements to consider during research include:

- Satisfactory Academic Progress per GCSU'S policy
- Minimum enrollment requirements
- Repayment options
- Interest rates

When the application is completed and approved, GCSU Office of Financial Aid will receive notification of the private loan application and will certify the loan based on the lender's requirements. Please note that certifications will be based off of the lender's requirements to the best of our ability and the amount will not be certified greater than a student's Cost of Attendance. The deadline for students to apply for private loans is the last day of the term the student is applying for the private loan. Students will need to check with the Financial Aid Office to receive specific disbursement dates once the private loan has been certified.