2027-2028
Non-Federal Private Loan Agreement Form

Financial Aid Office
3200 West C Street
Torrington, WY 82240
p: 307.532.8224
f: 307.532.8222
financialaid@ewc.wy.edu

Complete this form if you plan to borrow a private student loan instead of a federal student loan.

STUDENT INFORMATION

Last Name | First Name | M.I. | Student ID | Social Security Number *(last four digits)*

Mailing Address *(include apartment number)* | E-mail Address

City, ST, Zip | Phone Number *(include area code)*

FINANCIAL AWARENESS

While private student loans are another college financing option that can help with additional costs not covered by federal financial aid, it is extremely important from a personal finance standpoint that you first exhaust ALL possible grant and scholarship possibilities prior to considering a non-federal private student loan.

EWC's Financial Aid Office advises you to only borrow what is truly needed to pay for qualified educational expenses. When borrowing to finance your education, you should give serious consideration to the loan amounts you will need throughout your entire education. You will want to make sure you can comfortably afford your student loan indebtedness based on your expected income upon entering repayment, as well as make sure you are comfortable with the estimated expected monthly payment. You can estimate your monthly payments under different loan repayment plans at Federal Student Aid's Loan Repayment Estimator site: https://studentaid.gov/loan-simulator/.

STUDENT CERTIFICATION AND SIGNATURE(S)

I understand that the federal student loan programs generally provide better terms and conditions, including a lower interest rate and fewer fees. EWC's Financial Aid Office has provided me with information about the Federal Direct Loan programs and I am making a fully informed decision to apply for a non-federal private loan instead.

Student signature: _____ Date: _____

If you do not intend to complete the Free Application for Federal Student Aid (FAFSA), you must also sign below. The FAFSA is required for consideration of all federal financial aid, which includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study and Federal Direct Subsidized, Unsubsidized, and PLUS loans. Need-based institutional or Foundation grants or scholarships also require the FAFSA for consideration. ***Please note that some non-federal private loans also require FAFSA completion.***

I understand that without a FAFSA on file, I will not be considered for any federal, state or institutional funds at EWC.

Student signature: _____ Date: _____