

Alternative Loan Self-Certification Instructions for Students without Financial Aid

1. Print out the Private Education Loan Application Self-Certification form. (This form is provided by the lender as part of the alternative loan application process.) The student should use the form provided by the lender since it may include an identification number to match the application with the form. If you cannot find the form provided by the lender, you can print a generic form from Online Forms on our website or pick up a form at our office.
2. Use the attached the 2009-2010 Cost of Attendance Form to determine student's cost of attendance for the loan period requested.
 - a. How to determine dependency Status:
 - i. If you can say yes to one of the following questions, then you are considered independent:
 1. Are you 24 years of age or older?
 2. Are you a graduate student?
 3. Are you married as of the date of application?
 4. Do you have children who will receive more than half of their support from you?
 5. Do you have dependents (other than your spouse or children) who live with you and who receive more than half of their support from you?
 6. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
 7. Are you or were you an emancipated minor as determined by a court in your state of legal residency?
 8. At any time since age 13, were both of your parents deceased, were you in foster care, or were you a dependent or ward of the court?
 9. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
 10. Are you a veteran of the U.S. Armed Forces?
 11. At any time on or after July 1, 2008, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban development determine that you were an unaccompanied youth who was homeless?
 12. At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth or were self-supporting and at risk of being homeless?
 - ii. If you answered no to all the above questions, then you are considered a dependent student for financial aid and student loans purposes.

- b. If you are enrolled less than half-time (below 6 credits for undergraduate or 4.5 for graduate students) your cost of attendance is your tuition plus \$500 for miscellaneous expenses.
3. Answer 0 for estimated financial assistance, unless you are receiving outside aid such as scholarships or waivers.
4. In Section 3 of the form you are asked for the “Period of Enrollment Covered by the Loan.” Please use one of the loan periods listed below.

Loan Periods for 2009 - 2010		
	Loan Period	Disbursement Begins on:
Academic Year	9/2/2009 - 5/19/2010	8/24/2009 & 1/11/2010
Fall Only	9/2/2009 - 12/22/2009	8/24/2009
Spring Only	1/19/2010 - 5/19/2010	1/11/2010
Summer	5/24/2010 - 8/13/2010	5/17/2010

Loan Periods for 2010 - 2011		
	Loan Period	Disbursement Begins on:
Academic Year	9/2/2010 - 5/18/2010	9/6/2010 & 1/11/2010
Fall Only	9/2/2010 - 12/23/2010	9/6/2010
Spring Only	1/18/2011 - 5/18/2011	1/19/2011
Summer	5/23/2011 - 8/12/2011	5/23/2011

5. Send the completed form to the lender you have chosen for an alternative loan. Please contact the lender if you have questions on how to submit this form.

University of Wisconsin-Whitewater

Financial Aid Office

2009-2010 Cost of Attendance (COA)

FULL TIME UNDERGRAD LIVING WITHOUT PARENT										
	DEPENDENT					INDEPENDENT				
	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	RETURN TO WI	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	RETURN TO WI
Fall Semester	7,713	11,765	7,857	9,073	10,073	8,553	12,605	8,697	9,913	10,913
Spring Sem	7,713	11,765	7,857	9,073	10,073	8,553	12,605	8,697	9,913	10,913
Total COA	15,426	23,530	15,714	18,146	20,146	17,106	25,210	17,394	19,826	21,826

3/4 TIME UNDERGRAD LIVING WITHOUT PARENT										
	DEPENDENT					INDEPENDENT				
	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	RETURN TO WI	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	RETURN TO WI
Fall Semester	7,713	11,765	7,857	9,073	10,073	8,553	12,755	8,697	9,913	10,913
Spring Sem	7,713	11,765	7,857	9,073	10,073	8,553	12,755	8,697	9,913	10,913
TOTAL COA	15,426	23,530	15,714	18,146	20,146	17,106	25,510	17,394	19,826	21,826

1/2 TIME UNDERGRAD LIVING WITHOUT PARENT										
	DEPENDENT					INDEPENDENT				
	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	RETURN TO WI	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	RETURN TO WI
Fall Semester	5,913	7,939	5,985	6,593	7,093	6,753	8,779	6,525	7,443	7,943
Spring Sem	5,913	7,939	5,985	6,593	7,093	6,753	8,779	6,825	7,443	7,943
Total COA	5,913	7,939	5,985	6,593	7,093	6,753	8,779	6,525	7,443	7,943
Summer Term	3,594	5,487	3,640	4,264	4,679	3,968	5,861	4,014	4,638	5,053

University of Wisconsin-Whitewater

Financial Aid Office

2009-2010 Cost of Attendance (COA)

	3,640	4,264	4,679	3,968	5,861
FULL TIME GRADUATE					
	INDEPENDENT				
	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	
Fall Semester	9,405	14,941	9,977	11,125	
Spring Semester	9,405	14,941	9,977	11,125	
Total COA	18,810	29,882	19,954	22,250	

1/2 TIME GRADUATE					
	INDEPENDENT				
	WI RESIDENT	NON RESIDENT	MN RESIDENT	MID WEST EXCHANGE	
Fall Semester	7,179	9,947	7,265	8,039	
Spring Semester	7,179	9,947	7,265	8,039	
Total COA	7,179	9,947	7,265	8,039	
Summer Term	4,563	7,359	4,665	5,444	