

**Tunxis Community College**  
**Farmington, CT 06032**  
Office of Financial Aid Services  
(860) 773-1422 Email: [tx-finaid@txcc.commnet.edu](mailto:tx-finaid@txcc.commnet.edu) Fax: (860) 606-9745

### **Alternative loans**

Every student who needs financial aid should first apply for grants. (See “How to apply” in the financial aid pages of [www.tunxis.commnet.edu](http://www.tunxis.commnet.edu).)

A student who needs to borrow for education expenses should first consider the federal Stafford student loan. (Basic information about this program is at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).) Stafford loan applicants complete the aid application referred to in the first paragraph.

Students who need additional aid may want to consider alternative loans. These are non-federal student loans and may be more difficult to qualify for.

Tunxis doesn't recommend any particular alternative loan program. The web sites of some of the more popular and user-friendly alternative loans used previously by Tunxis students with good feedback are:

<http://www.chesla.org/about.php>

<http://www.citizensbank.com/student-lending/overview.aspx>

<http://www.wellsfargo.com/student/>

\*Alternative loans often have variable interest rates higher than those on federal loans, and they don't offer the same borrower benefits that federal loans do. We advise you to compare many loan programs before deciding to apply for one. Pay special attention to interest rate ‘caps’. These limit the number of points the adjustable interest rate can vary from the time you apply through the life of your loan.

Note: Tunxis reviews this list on an annual basis for updates, deletions and additions. Once you have applied and been approved for your loan, **please complete the reverse of this form, the ‘Alternate Loan Certification Request’ and return to our office.** Please let us know about your experience with the lender you choose so we may pass on your recommendations to other students.

To contact our office: [tx-finaid@txcc.commnet.edu](mailto:tx-finaid@txcc.commnet.edu)

Revised 07/2017

Alternative (non-federal) Loan request for Certification

**Please print clearly!**

Student Name: \_\_\_\_\_

Student ID: @ \_\_\_\_\_

DOB: \_\_\_\_\_

Lender: \_\_\_\_\_

Amount of Loan: \$ \_\_\_\_\_

Tunxis Program: \_\_\_\_\_

Semester to be covered: (circle) Fall Winter Spring Summer

Year: \_\_\_\_\_

Email address\*: \_\_\_\_\_

Today's Date: \_\_\_\_\_

\*Students will be notified by email when their loan has been certified and the Tunxis Business Office has been notified of the approved funding amount.

PLEASE NOTE: All requests will be processed as quickly as possible, but can take up to 10 business days to complete. You will be notified by letter when the funds are disbursed to the college; refunds of any remaining loans after deducting deferred charges will be sent to the student as soon as possible after receipt by our Business Office.

For any questions regarding your loan, please refer to your lender.

PLEASE SEND THIS COMPLETED FORM TO OUR OFFICE BY EMAIL, FAX OR DROP OFF IN PERSON

Email: [tx-finaid@txcc.commnet.edu](mailto:tx-finaid@txcc.commnet.edu)

Fax: (860) 606-9745