

**SLM Financial Corporation**

**School:** Chandler Gilbert CC

**Course:**



**Fax Applications to: 1-973-256-3879 Call With Questions: 1-800-441-8748**  
**Mail Applications To: CONDENSED CURRICULUM INT'L**  
**214 LITTLE FALLS ROAD; FAIRFIELD, NJ 07004**

**Instructions:** If all information is not completed in full, the processing of your application may be delayed. Initial any changes; do not use correction fluid. Bring to your school's financial aid office for school certification. This application must be completely filled out and certified by the school official. By submitting this application, you authorize SLM Financial to check your credit history whether or not your application is signed. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A STUDENT LOAN:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan. What this means for you: When you apply for a student loan, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Section A: Borrower Section: Please complete all information in this section. Must be a U.S. Citizen or Permanent Resident Alien**

Tuition \$		+Expenses \$		=Total \$	Repayment Term (years)		Interest Only Payments? (In School Only) Yes No # Months _____		Deferred Payments? (12 Month Max) Yes No # Months _____		
Full Name: Last First MI Jr. / Sr.			Social Security Number			Drivers License Number					
Street Address Apt # / Rural Route			Date of Birth (month/day/year)			Please Select One: U.S. Citizen Permanent Resident Alien Other					
City State Zip Code		How Long at Current Address Years Months		Own	Rent	Live with Parents		Home Phone ( )			
Mailing Address if different from Street Address above				Landlord / Mortgage Holder Name & Phone #				Email Address			
Monthly Mortgage / Rent Amount \$		Approximate Balance (Mortgage only) \$			Approximate Home Value (If you own) \$			Work Phone ( )			
Employer Name		Position / Title		How Long Years Months		Other Income Source: \$		Note: You do not have to reveal alimony, child support or maintenance income unless you wish it to be considered as a basis for loan repayment.			
Employer Address State Zip Code			Gross Annual Salary \$		Previous Employment Information: Employer: How Long: years months						
Reference Name (Do not use co-borrower.)		Reference's Permanent Address:				Reference's Home Phone		Relationship			
Reference Name (Do not use co-borrower.)		Reference's Permanent Address:				Reference's Home Phone		Relationship			

**Section B: Co-Borrower Section Please complete all information in this section if applying jointly. Must be a U.S. Citizen or Permanent Resident Alien.**

Relationship to Borrower:		Last First MI Jr. / Sr.		Social Security Number		Drivers License Number					
Street Address Apt # / Rural Route			Date of Birth (month/day/year)			Please Select One: U.S. Citizen Permanent Resident Alien Other					
City State Zip Code		How Long at Current Address Years Months		Own	Rent	Live with Parents		Home Phone ( )			
Mailing Address if different from Street Address above				Landlord / Mortgage Holder Name & Phone #				Email Address			
Monthly Mortgage / Rent Amount \$		Approximate Balance (Mortgage only) \$			Approximate Home Value (If you own) \$			Work Phone ( )			
Employer Name		Position / Title		How Long Years Months		Other Income Source: \$		Note: You do not have to reveal alimony, child support or maintenance income unless you wish it to be considered as a basis for loan repayment.			
Employer Address State Zip Code			Gross Annual Salary \$		Previous Employment Information: Employer: How Long: years months						

**Section C: Student Section: Please complete all information.**

Relationship to Borrower:		Last First MI Jr. / Sr.		Social Security Number		Date of Birth (month/day/year)	
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**Section D: School Section: To be completed by an authorized school official.**

School Code - Branch Code		School Name				Tuition Amount \$	
School Phone Number <b>973-256-4151</b>		School Address <b>214 Little Falls Road, Fairfield, NJ 07004</b>					
First Disbursement Date Amount \$		Second Disbursement Date Amount \$		Third Disbursement Date Amount \$		Class Dates - Start/End (Month/Day/Year) Start End	
Fourth Disbursement Date Amount \$		Fifth Disbursement Date Amount \$		Sixth Disbursement Date Amount \$		Anticipated Graduation Date(Month/Day/Year)	

I hereby certify that the student in Section C is accepted for enrollment, or is enrolled, and in good standing. I further certify that the School will provide the loan holder or servicer subsequent information regarding the student's whereabouts, if requested by the loan holder or servicer. I further certify that the institution will comply with all applicable policies and provisions, and that the information provided in Sections A, B and C, is true, complete and correct to the best of my knowledge and belief, and that all funds over and above the Tuition Amount represent qualified education expenses, and the Loan Amount Requested in Section A does not exceed the Cost of Attendance determined in accordance with the federal Higher Education Act.

**School Certification: I have read and agree with above paragraph.**

Signature of authorized school official:		Print or type name and title: <b>Keri Vander Wall Education Consultant</b>	
Date			

This application will be submitted to SLM Financial Corporation ("SLM") for approval. I/we authorize SLM to use credit information previously obtained in connection with another loan in connection with this application. I/we authorize and instruct any person or consumer reporting agency to furnish to SLM any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain SLM's property, whether or not a loan is approved. All information set forth in this application is declared to be a true representation as to the facts, made for the purposes of obtaining the loan requested, and any willful misrepresentation in this application may result in criminal action. As a condition to obtaining this loan, I/we authorize and consent to the lender, any other lender for loans that may be offered to me in the future, any subsequent holder of the loans, any school or any of their agents to share and release information pertinent to this application or loan. In addition, SLM and its affiliates may share credit and other information about you with each other for marketing and administrative purposes. (Please review the Sallie Mae privacy policy for information concerning your rights to limit the sharing of this information.)

Borrower's Signature

Date

Co-Borrower's Signature

Date

# SLM

Financial Corporation  
*a Sallie Mae company*

## **Determining if you need a co-borrower**

Many people are reluctant to ask for someone to co-sign on a loan. SLM Financial encourages it whenever possible. There are many great benefits to the borrower if they are able to get a co-borrower:

- Better Interest Rate.** SLM Financial determines the interest rate by the borrowers credit rating. If the borrower is able to find a co-signer the interest rate will be based on the better of the two scores. This can result in smaller monthly payments and less interest paid over the term of the loan.
- Establish Credit for Future Loans.** Having a co-signer can only help your credit. It will help you to either establish or re-establish credit.
- Co-Borrower Release Option.** If you are worried about your co-signer being ties to a lengthy loan term the co-signer can be dropped from the loan with a written request after 24 consecutive payments have been made.

If you meet any of the following criteria please take a moment to complete Section B of the application. Remember having a co-signer can only help you and they can be removed from the loan after 24 consecutive payments.

- Unemployed
- High Debt to Income Ratio
- Currently in Bankruptcy
- Have an Outstanding Judgment or Lien
- Have Charged-Off Accounts
- Limited or NO Credit History
- Poor Credit History: several delinquencies
- No Re-Established Credit Since Bankruptcy

If you have any questions regarding the SLM Financial Loan please feel free to call us at 1-800-441-8748, we will be happy to answer any questions that you may have.

## **Condensed Curriculum International has available Financial Aide options to qualifying students through a partnership with SLM Financial Corporation**

The Career Training Loan<sup>SM</sup> has been designed specifically to help you finance your education or training and offers hundreds of dollars in savings over other financing options. It can be used for technical training or trade school, distance learning or other continuing education programs to cover the total cost of education and certain related expenses.

The loan is geared to your success and we've made it easy to get approved. The process is fast and acceptance rates are high—about 70%.

The primary terms and conditions of the program are explained below. If, after reading through them, you still have questions, please call CCI at 1-800-441-8748.

### **Borrower eligibility:**

You must be a U.S. citizen, a U.S. national, or a permanent resident and must be creditworthy. You may be enrolled on a full or part-time basis. If you have no credit or a poor credit history, you may still qualify for a loan by applying with a creditworthy co-borrower.

### **Loan limits:**

The minimum amount is \$1,000 and you can borrow up to the total cost of the education, less other financial aid received.

### **Interest rates and fees:**

Interest rates are variable (monthly) and based on the Prime Rate plus a spread. Your interest rate spread is determined by your and your co-borrower's (if you use a co-borrower) credit history. The interest rates start at Prime +1% with fees as low as 2% for borrowers with excellent credit.

### **Repayment term:**

Repayment begins 30 days after disbursement. The standard term is 15 years with minimum payments set at \$30 a month per loan. You have the option of making interest-only payments while in school and there are no prepayment penalties. After 6 consecutive payments, you may apply for up to two deferred payments a year. Final approval is at the discretion of [SLM Financial Corporation](#).

### **Co-borrower Release Option:**

After you have made the first 24 consecutive on-time scheduled payments of principal and interest, you may apply to have your co-borrower released. Student borrowers must meet applicable credit requirements at that time.

### **Annual Percentage Rate (APR) Example:**

If a borrower received a loan for \$7,000, incurred a loan fee of 4.36% (including processing fee) and the loan maintained a constant variable rate of 14% during the 15-year repayment period, then the borrower's APR would be 14.86% and the monthly payment would be \$97.29 for 180 months. The actual APR may increase over time.

***Please call CCI at 1-800-441-8748 to receive an application and apply today.***