



FINANCIAL AID
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<https://www.rrcc.edu/financial-aid>

ALTIN

2025-2026 Private Education Loan Election Form

Student Name _____
(Last, First, M.I.)

SID# _____

Notice to Applicant: Before borrowing a private loan, we strongly encourage you to pursue free or lower-cost financial aid through the U.S. Department of Education. This may include the Federal Pell Grant, Federal Direct Loans, work-study, state and/or institutional funds. Even if you are not eligible to receive "free" grant funding, Federal Direct Loans are usually better options due to low interest rates, deferred payments, and flexible repayment options, which could save you money in the long run.

You will need to provide a copy of a valid, unexpired, government-issued photo identification (ID), such as, but not limited to, a driver's license, other state-issued ID, or passport.

Initial below to show you have read and understand the following statements:

_____ I have been advised of the differences between the Federal Direct Loan Program and private loans, and that I understand I may qualify for free or lower-cost federal, state, or school aid instead of, or in addition to, a private loan.

_____ To apply for financial aid, I understand I must submit a 2025-2026 FAFSA at <https://studentaid.gov>, or a CASFA at <https://cdhesnapprod.regenteducation.net/>.

_____ I understand that if I complete the FAFSA, I may be eligible to borrow additional Direct Loans. To request an increase to a federal direct loan, I may submit a Loan Adjustment Request Form to the RRCC Financial Aid Office.

_____ I understand that, after accepting or declining any offered financial aid, I may borrow a private education loan up to the amount of my remaining cost of attendance for the period of enrollment covered by the loan (fall/spring/summer, for example).

_____ I understand that private education loans may have a higher interest rate than Federal Direct Loans, and I may be required to repay the loan while I am attending school. Private educational loans take additional time to process, and funds will be released by RRCC when they are received from the lender. RRCC disburses all funding on Mondays each week.

Loan Request Information

If the loan period requested is fall and spring, the first payment will be disbursed at the beginning of the fall semester, and the second payment will be disbursed at the beginning of the spring semester. If the loan period is for one semester only, the first payment may be disbursed at the beginning of the semester, with the second payment disbursed after the midterm.

Select only one loan period below:

Fall 2025/Spring 2026

Fall 2025/Spring 2026/Summer 2026

Fall 2025 Only

Spring 2026/Summer 2026

Spring 2026 Only

Amount Requested \$ _____

Comments or explanations: _____

Student's Signature _____

Date _____

Once completed, this form can be submitted electronically (using the student's RRCC-issued student email account), mailed, faxed, or dropped off in person at either the Lakewood or Arvada campus.

Revised 4/22/2025