TCL’s purpose is to provide you with information ONLY, the decision of selecting a loan and loan provider is one you must make independently. TCL will not aid you in making any selections nor will our offices provide you with a list of preferred lenders.

NOTE: If you are applying after the standard loan certification deadlines, you must notify the Financial Aid Office at financialaid@tcl.edu to ensure we are aware you have submitted a request.

1. Review Federal Aid Options First

   The U.S. Department of Education provides detailed information explaining the various differences between Federal and Private Loans. For more information, visit studentaid.gov and under "Types of Aid" select “Loans.”

2. Complete a FAFSA with the TCL Financial Aid Office

   Start by completing the FAFSA at fafsa.ed.gov and use Technical College of the Lowcountry’s (TCL) Federal School Code, 009910. This allows the Financial Aid Office to determine if you are eligible for State, Federal, and Institutional funds before you borrow or seek out a Private Loan.

3. Apply

   Choose a lender or bank to apply for a Private Educational Loan. **TCL does not and will not offer a preferred lender list for private loans.** You may check with your bank, research private loans on the Web, or ask a family member or friend for referrals. However, we strongly encourage you to explore federal loans first as they offer better benefits and interest rates.

4. School Certification

   The TCL Financial Aid Office will certify your loan once we receive a certification request from your lender. Private loan limits are set by federal regulations and cannot exceed the cost of attendance minus any financial aid received. We are not responsible for the timeliness of private loans. If you encounter any delays, please address all customer service issues with your lender.