

Applying for a Private Education Student Loan

1. **Review Federal Aid First**

The U.S. Department of Education [Federal Aid First](#) explains the difference between Federal and Private Loans.

2. **We encourage you to have a Completed Financial Aid Office File**

We encourage you to have a completed financial aid services file, including the [FAFSA](#), at the Technical College of the Lowcountry (TCL) using our School Code, 009910. This will provide us with information to review your file for State, Federal, and Institutional funds before you borrow a Private Loan.

3. **Apply**

Choose a lender or bank to apply for a Private Education Loan. TCL does not offer a preferred lender list for private loans. You may check with your bank or research private loans on the Web. We strongly encourage you to borrow federal loans first as they offer better benefits and interest rates.

4. **School Certification**

Our office will certify your loan once we receive a certification request from your lending institution. 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 so you should address all customer service issues with lender.