



Date MM/DD/YYYY |||

PLEASE PRINT CLEARLY. PAGE 1 OF 1

I. PERSONAL DATA (PLEASE PRINT)

Full Legal Name

Last/Surname First Middle Initial Suffix

U.S. Social Security Number **Date of Birth** MM/DD/YYYY **Student Number** (if known)

Permanent Mailing Address – Number, Street, Apt #, or Post Office Box (or home country address)

City **State/Prov.** **Zip/Postal Code** **Country**

E-mail Address (Enter only one) **Home Phone**

Are you a U.S. citizen or a U.S. permanent resident? Yes No

II. IN WHICH ON-CAMPUS PROGRAM DO YOU PLAN TO ENROLL?

Graduate Gemologist Applied Jewelry Arts Graduate Jeweler

Which Campus?

Carlsbad, CA New York

Estimated Start Date MM/YYYY

III. TYPE(S) OF FINANCIAL ASSISTANCE REQUESTED

Please indicate the types of financial assistance you are requesting by check the appropriate box to the left of the aid type/description.

FEDERAL GRANTS

ALL ELIGIBLE STUDENTS WITHOUT A PRIOR BACHELOR'S DEGREE WILL BE CONSIDERED FOR GRANTS.

FEDERAL PELL GRANT

AWARD MAXIMUM BASED UPON NEED AND CONGRESSIONAL APPROPRIATION.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

AWARDS RANGE FROM \$500 TO \$1,000 DEPENDING UPON NEED AND AVAILABLE FUNDS.

FEDERAL PERKINS AND STAFFORD LOANS

- GIA will automatically submit your loan application for the maximum amount that you are eligible to receive.
- All loan funds will be electronically submitted directly to GIA on your behalf.

FEDERAL PERKINS LOAN

Awards range from \$500 to \$2,000 depending upon need and available funds.

FEDERAL STAFFORD LOAN (SUBSIDIZED)

Federally subsidized, need-based loan.

FEDERAL STAFFORD LOAN (UNSUBSIDIZED)

Non-need based loan.

LENDER CHOICE:

If you are applying for a **Stafford Loan**, indicate your lender of choice below. GIA's recommended Stafford and PLUS loan lender list is on the reverse side of this form. All lenders are required to charge the same interest rate on Stafford and PLUS loans.

Lender Name: _____ Lender Code #: _____

Signature: _____ Date: _____

By signing here, I authorize the GIA Office of Student Financial Assistance to certify Stafford, PLUS, and Alternative Loans for my educational program.

FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS Loan)

- Available for parents of dependent undergraduate students.
- PLUS loans are not based upon need.
- All PLUS loan funds will be electronically submitted directly to GIA on your behalf.

ALTERNATIVE (PRIVATE) LOAN

- Many of the GIA-recommended loan lenders listed on page two of this form offer alternative/private educational loans that supplement any other financial assistance.
- Borrowers must meet certain criteria provided by the lenders to qualify for an alternative loan.
- Private alternative loans are not guaranteed by the Federal Government.
- With an alternative loan, you may borrow up to the cost of your education, less any financial aid you receive from other sources.

Have you applied for or been approved for any form of financial assistance not covered by this application? YES NO

If yes, what? _____

IV. SIGNATURE – ALL APPLICANTS

I acknowledge that all the information in my application is accurate and complete.

Signature _____ Date _____



YOUR LENDER OPTIONS

When choosing a lender for your student loan(s), you are entitled to borrow from any lender that participates in the Federal Family Education Loan (FFEL) Program.

The Gemological Institute of America's list of eligible lenders below is for your consideration. These lenders have demonstrated their ability to meet selection criteria established by GIA. In selecting these lenders we gathered information about such things as loan fees, borrower benefits, and services and have selected the lenders that offer the best of these factors to our families. You have the right to choose any participating FFELP lender. If you choose a lender not indicated on this list, please contact the GIA Financial Aid Office for further instructions.

Be sure to review each lender's loan program and choose one that fits your borrowing needs. Some factors to consider may be the following.

- Prior borrowing: Using one lender means making one payment.
- Loan fees: Some lenders charge lower fees.
- Repayment incentives: Lenders may offer repayment options and lower your interest rate as an incentive.
- E-signature capability: This capability may speed up the loan application process.

AFTER SELECTING A LENDER, WRITE THE LENDER'S NAME AND CODE ON THE FIRST PAGE OF THIS APPLICATION.

STAFFORD LOANS

Stafford loans are the most common source of student loan funds. There are two types of Stafford loans:

SUBSIDIZED - THE GOVERNMENT PAYS THE INTEREST WHILE YOU ARE IN SCHOOL

UNSUBSIDIZED - YOU ARE RESPONSIBLE FOR PAYING ALL THE INTEREST

PRIVATE LOANS

If you have exhausted all other financial aid options (scholarships, grants, federal loans, etc.) and still need money for college you may apply for a private loan. Private loans are designed to help pay for college expenses that are not covered by federal loan programs or other financial aid. These loans are generally based on your credit rather than financial need. If you are interested in applying for a private loan, consult with GIA's Office of Student Financial Assistance first.

There are no exact criteria to follow when shopping for a private loan. The choice should ultimately be based on your own personal needs and level of comfort with a particular lender. Lenders offer a variety of loans with specific terms, conditions and benefits that will need to be evaluated on an individual basis. The following tips may help you select a private loan.

ELIGIBILITY REQUIREMENTS:

Because the federal government does not guarantee private loans, most require a creditworthy applicant and/or co-signer. Creditworthiness includes good credit history and a satisfactory debt-to-income ratio. Check online at www.annualcreditreport.com to find out information about your credit history. Private loan applicants may also be required to provide recent paycheck stubs and a federal income tax return.

INTEREST RATES:

Most private loans have variable interest rates. Determine how often the interest rate is adjusted, how it is calculated, what the average has been over the past year, and whether there is a cap on the interest rate.

FEES:

Most private loans have fees that are deducted from the amount of money you borrow. Find out how much the fees are and when they are deducted.

REPAYMENT:

Determine the repayment terms including monthly payments, repayment period, and conditions for deferment. Keep in mind that deferment of interest will result in capitalization (interest will be added to the principal), which results in a higher overall cost of borrowing.

AMOUNT:

Some private loans have maximum limits, while others allow you to borrow up to your total cost of attending school.

RECOMMENDED STAFFORD AND PLUS LOAN LENDER LIST

LENDER	LENDER CODE	FFELP LOANS	ALTERNATIVE LOANS
ALL STUDENT LOAN (Students attending CA campus only)	833752	YES	NO
NATIONAL EDUCATION	834378	YES	NO
KEY BANK	811025	YES	NO
SALLIE MAE	802218	YES	YES—Sallie Mae Smart Option Loan
WELLS FARGO	807176	YES	YES—Wells Fargo Collegiate Loan

If you have questions, contact us at (800) 421-7250, ext. 4005, or (760) 603-4005 or e-mail your financial aid questions to dcastellon@gia.edu.