CEFCU® PRIVATE & CONSOLIDATION LOANS APPLICATION CHECKLIST

Before you start your online loan application, here's a checklist of items you'll need to complete it:

Private Student Loan & Consolidation Student Loan

Social Security number *(or Permanent Resident number)*

Driver's License number *(or State ID)*

Address:
- Permanent and temporary *(in-school address, if applicable)*
- Length of residence
- If 2 years or less: Previous address required

Income information

Employment information:
- Name of employer(s)
- Address
- Phone number(s)
- Job title
- Length of employment
- Last two paystubs

One reference:
- Name
- Address
- Phone number
- Email address

Private Student Loan

School name, plus:
- Grade level
- Enrollment hours: Full-time or Part-time
- Enrollment date
- Expected graduation date
- Academic period the loan will cover *(full year, semester, etc.)*
- Enrollment status *(freshman, sophomore, etc.)*
- Major course of study

Loan amount requested, plus:
- Estimated financial assistance: How much the financial aid department has calculated that you can receive within that academic year *(grants, scholarships, federal aid, etc.)*

Consolidation Student Loan

Current lender(s)*:
- Name of lender
- Payoff address and telephone number
- Type of loan *(private, federal loan (Subsidized or Unsubsidized or Grad loan), consolidation)*
- Account number(s)
- Current balance(s)

Other Important Application Items:

- You need two years of credit history. This shows us how you are managing your credit, including the amount of debt, number of credit lines, and the timeliness of payments. We use this information to make a decision about your loan application.

- If you don't have two years of credit history, you may need a cosigner. A cosigner is someone who applies for a loan with you that has a good, established credit history and agrees to pay off the debt if you are unable to make payments.

*To expedite the credit decision process, it's best if you can upload your most recent loan statement(s) with all of the information below "Current lender(s)" on it.