



CALHOUN COMMUNITY COLLEGE

Post Office Box 2216 • Decatur, Alabama 35609-2216 • Phone 256-306-2500 • www.calhoun.edu

Dear Student,

You are receiving this email because you have applied for a Sallie Mae Smart Option student loan. Calhoun Community College has changed its process for certifying private student loans. Please read carefully. For your review, see the attached Alternative Loan Policy.

Certification Requirements

- Must have a current Free Application for Federal Student Aid (FAFSA) on file with the Financial Aid Office
- Must have all high school and college transcripts on file with the Admissions Office
- Must be admitted as a regular student (not transient)
- Must have a valid major on file with the Admissions Office
- Must be enrolled at least half-time (6-8 credit hours)
- The courses you take must count in your major
- Attendance must be verified on at least half-time enrollment (6-8 credit hours)

Completing the FAFSA is necessary for assigning Cost of Attendance (COA) budgets and packaging all financial awards. You are strongly encouraged to pursue the availability of free or lower-cost financial aid before considering a private loan. The amount of loan certified is based on your actual Cost of Attendance (COA) at Calhoun. If your Cost of Attendance changes due to an adjustment in your enrollment status, the loan will be cancelled or reduced. You cannot receive funds that will cause you to exceed your COA at Calhoun.

School Information

- Grade level – select freshman or sophomore. If you have completed an admissions application and registered for classes, do **NOT** select Continuing Education.
- Course of study – please select **Other** if not listed
- Enrollment status – select half-time if enrolled in 9-11 credit hours
- Anticipated graduation date – enter the same date on file with Calhoun's Admissions Office

Enrollment Not Eligible for Certification

- Students who are not progressing toward completing their degree plan at Calhoun.
- Dual Enrolled, Fast Track, and High School students.
- Students not meeting Calhoun's certification requirements.

Book Charges

- Students receiving a private loan are not eligible to charge books

Your loan will be certified after all requirements have been. It will be applied to your account in the authorized status. We will schedule your loan to disburse from Sallie Mae after your instructor(s) verify your attendance on at least half-time enrollment.

Please do not hesitate to contact me if you have additional questions.

Sincerely,

Sharon Carter

Student Loan Clerk | John C. Calhoun Community College

P.O. Box 2216 | Decatur, AL 35609-2216

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www.calhoun.edu | 1-800-626-3628