



# 2026-2027 Private Alternative Loan Instructions & Loan Request Form

This form is not used to decline an award. To decline an offered loan award, log onto your MySanDiego portal.

## Step 1: Application Process for all student borrowers requesting a private alternative loan.

- All student borrowers will have a credit review completed by their lender. You have the option to select the lender you would like to use. If your application is denied, you may be able to apply with a creditworthy co-signer.
  - IMPORTANT:** There is a federal 10 day right to rescind the loan, which can cause delay in the release of the loan funds, so apply early.
- You have 2 options:
    - FastChoice** website – <https://choice.fastproducts.org/FastChoice/home/1039500/1>.  
A historical list of lenders is provided along with their website link to review their benefits, terms and conditions of their private loan option(s).
    - Sparrow Search and Compare Tool:** Sparrow searches and compares real, personalized private student loan offers.
  - The lender of your choice will instruct you how to apply for your private (non-federal) loan and will complete an instant credit check, regardless of whether you have previously borrowed.
  - Request a loan amount and apply for the full amount needed for the **entire academic year** (both Fall **and** Spring semesters) **or** for a **specific term** (i.e. Intersession or Summer). The school certified amount cannot exceed the cost of attendance.
  - Apply with the correct **school code – 010395-00**, so your lender can forward a Certification Request to the USD Office of Financial Aid. Once you sign the loan disclosure forms, your lender will notify you when the funds will disburse to the school.

NON-FAFSA Filers continue with Step 2.

## Step 2: Private Loan Request Form for students **not** completing the 2026-2027 FAFSA

<b>Print</b>	<b>Student's Last Name</b>	<b>First Name</b>	<b>USD ID#</b>
<ul style="list-style-type: none"> <li>• Student's Date of Birth (Month/Day/Year): _____ / _____ / _____</li> <li>• Anticipated USD Graduation Date (Month/Year): _____ / _____</li> <li>• Current Degree Sought:   <input type="checkbox"/>Teaching Credential   <input type="checkbox"/>Bachelors   <input type="checkbox"/>Masters   <input type="checkbox"/>Doctorate</li> <li>• Living arrangements while attending USD in 2026-27:   <input type="checkbox"/>USD Dorm/Apt.   <input type="checkbox"/>Off Campus   <input type="checkbox"/>Parent's Home</li> <li>• EXACT number of units you intend to enroll at USD. <u>Complete both terms.</u>   Fall 2026 _____   Spring 2027 _____ <b>If enrolled for one semester, enter "0" for the non-attending semester.</b></li> <li>• Citizenship status:   <input type="checkbox"/>U.S. Citizen   <input type="checkbox"/>Eligible Non-Citizen: Alien Registration Number _____</li> </ul>			

**STUDENT CERTIFICATION:** All of the information on this form is true and complete to the best of my knowledge.

Student Signature	Date
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To submit completed form: Email to [usdofas@sandiego.edu](mailto:usdofas@sandiego.edu).  
You can walk the completed form to the Torero Hub or the Office of Financial Aid, Hughes, 3<sup>rd</sup> floor, Room 319 drop box.