

FA PRIVATE LOAN COUNSELING  
AID YEAR:

\_\_\_\_\_

Last Name

\_\_\_\_\_

First Name

\_\_\_\_\_

ID Number

## Waiver of Federal Loans

I have met and discussed my loan options with a financial aid counselor from the University of Northern Iowa for the academic year. I understand I am choosing NOT to borrow my federal student loans even though I would qualify for them.

I have been advised of the benefits federal student loans offer but choose not to borrow these loans. I have also been advised of the risks associated with private education loans and understand they are riskier loans.

I also understand the University of Northern Iowa is not responsible in any way, shape, or form as it pertains to my choice to borrow a private education loan with:

**Lender:** \_\_\_\_\_

**Academic year/semester:** \_\_\_\_\_

**Amount:** \_\_\_\_\_

\_\_\_\_\_

Student Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Financial Aid Counselor

\_\_\_\_\_

Date