

Private Loan Information



Lanier Technical College does not currently participate in any federal student or parent loan programs (e.g. Direct Loans, Stafford). Any student loan for which a student wishes to apply must be a private student loan.

Private loans should be used as a last resort to pay for educational expenses. It is not our policy/recommendation to encourage students to incur additional debt for their college education unless all other sources of aid (grants/scholarships) have been exhausted. Applicants must complete a current year FAFSA. Loans will be certified for no more than a student's Cost of Attendance (COA) minus anticipated financial aid (including Pell, Hope, and scholarships).

One option for students considering private loan options is Sallie Mae. Students are not required to use this lender and are encouraged to compare various options.

Sallie Mae – [Solicitation Disclosure – Loan Interest Rate & Fee Information](#)

Sallie Mae – [Smart Option Loan Application](#)

Private Education Loan – [Applicant Self-Certification](#)

Lanier Technical College does not support or endorse any specific lender or student loan program. Students may search out and apply to the private lender of their choice.