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## Private Education Student and Parent Loans

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Cosigner may be required

Private student loan options are available at ELMSelect, or you can apply to the lender of your choice if you meet their eligibility requirements. If you would like to look at the options available on ELMSelect, follow the instructions below.

1. Go to [www.unoh.edu](http://www.unoh.edu): Go to “Financial Aid” from the top menu.
2. Click on ‘Types of Aid Available’. Click on “Learn More” under “Loans”. Click on ‘ELMSelect’ under Student Private Loan Application Process. (towards the bottom of the page)
3. You can compare lenders and select a lender to apply. You are not limited to the lenders provided, and may apply to a lender of your choice if you meet their eligibility requirements.
  - Loan applications are valid for a maximum of 4 sessions (College of Applied Technologies) or 4 quarters (Colleges of Business, Health, and Occupational Professions).
  - The total loan amount will be equally divided and applied to your sessions or quarters. (Ex: \$4,000/4 = \$1,000 per session or quarter in addition to any financial aid that you may already have.)
  - If you are enrolled in the College of Applied Technology you will need to reapply after the first four sessions of your academic year. The student will be notified when it is time to re-apply.
  - Co-signer information may be required.
4. Parents interested in using a Parent Private Loan can apply using a lender of choice independently. Please be sure the student meets the lender's eligibility criteria.

*If you have any questions or if you need help, feel free to call (419-998-8890), or email ([financialaid@unoh.edu](mailto:financialaid@unoh.edu)).*