

## Student-At-Large (SAL) Information Sheet

### Apply for Financial Aid

- Complete the Free Application for Federal Student Aid (FAFSA) each academic year at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and include NIU's school code, 001737.
- Complete the Student-At-Large Loan Eligibility Verification Form and mail it to the Graduate School. <http://www.niu.edu/fa/forms/SAL%20Fed%20Loan%20Form%202010.pdf>

### Eligibility Requirements for Stafford Loans as a SAL

(need only one requirement)

1. You are pursuing a state required initial (first) teacher certification or recertification program to maintain a current teaching position  
[http://www.teachercertification.niu.edu/teachercertification/teachercert/tcp\\_int.shtml](http://www.teachercertification.niu.edu/teachercertification/teachercert/tcp_int.shtml)

Or

2. You are admissible to a graduate program at NIU and have a complete graduate application on file which includes:
  - Completed Graduate application
  - Payment of the \$30 application fee
  - Official Transcripts
  - Required GRE or GMAT etc. test scores
  - Career goals statement
  - 2 to 3 Letters of recommendation

**Note: Students who are denied admission to a graduate program are not eligible for Federal Stafford Loans.**

### Eligible SAL's

As an eligible SAL you can receive Stafford Loans for 12 consecutive months not to exceed a maximum loan amount of \$12,500 (\$6250 per semester), provided you have not borrowed your maximum Undergraduate Stafford Loan limits.

Once you have borrowed \$12,500, or 12 months has passed since you borrowed your first Stafford Loan as a Student-At-Large, you will no longer be eligible for Stafford Loans under the SAL classification.

**Enrollment for Eligible SAL's** - Must be enrolled in **graduate level courses** unless you are enrolled in a state required initial teacher certification program.

- Fall or Spring – must be enrolled 6 hours per semester
- Summer – must be enrolled 3 hours

### Alternative (Private) Loan option for SAL's that do not qualify for Stafford Loans

Students-At-Large who do not qualify for the Stafford Loan can borrow a private loan through a lender or bank. For those interested, more information can be found at these websites.

[www.finaid.org](http://www.finaid.org)

[www.simpletuition.com](http://www.simpletuition.com)