



TUITION FLEX PLUS APPLICATION INSTRUCTIONS & DISBURSEMENT INFORMATION

STEP 1: SELF-ASSESSMENT OF PROGRAM ELIGIBILITY

A student who is interested in the TuitionFlexPLUS loan program should review the program eligibility criteria listed below to determine if he/she meets the qualifications.

1. Attending CNUCOP at least half-time;
2. Be a U.S. resident residing in the U.S.;
3. Ineligible to borrow from all other available private educational loan programs currently offered by CNUCOP;
4. Have a minimum cumulative GPA of 2.75, and no more than one "D" grade while in attendance at CNUCOP;
5. Completed at least 50% of the PharmD program;
6. Be able to pay the out-of-pocket down payment required; and
7. Be able to provide a co-signer.

STEP 2: SUBMIT A WRITTEN REQUEST FOR AWARD

A student who is interested in the TuitionFlexPLUS loan program and determines they are eligible must submit the following items to the Student Financial Aid Office for award consideration:

- ✓ A written request containing the following items:
 1. Requested loan amount,
 2. Semester term for which the requested loan amount is anticipated to be applied to, and
 3. Statement of understanding regarding the down payment and cosigner requirements,
 4. Unofficial transcript.

NOTE: Requests not including all items listed in Step 1 items 1, 2, and 3 will be declined and returned to the student.

After Steps 1 and 2 above, the Student Financial Aid Office will evaluate the application and determine eligibility. After eligibility determination is made, the Student Financial Aid Office will provide an email notification to advise the student of the request status.

STEP 3: COMPLETE THE ONLINE APPLICATION

After approval, the Student Financial Aid Office will certify the student's award with Education Loan Source, loan originator for the TuitionFlexPLUS loan program. After award certification, the student will receive email notification from Education Loan Source requesting completion of the promissory note online. Completion of the online promissory note with Education Loan Source includes:

1. Student completion of the promissory note: register/sign in to borrower portal, locate incomplete application, review program terms of use, provide credit check authorization, review solicitation disclosure, verify information, provide references, add cosigner information, confirmation of credit authorization, review of school-provided information, review of program terms and conditions, completion of self-certification, review and submit application;
2. Cosigner completion of the promissory note: register/sign in to cosigner portal, review program terms of use, provide credit check authorization, review solicitation disclosure, verify information, confirmation of credit authorization;



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3. Complete a final review and electronically sign promissory note: required of the student and cosigner; and
4. Review application and final disclosure notice: required of the student and cosigner.
5. Submit required down payment to the Business Office.
6. Once down payment is received, the Business Office will notify the Student Financial Aid Office.
7. TuitionFlexPlus is awarded to student's account.

STEP 4: TUITIONFLEXPLUS AS PAYMENT ON STUDENT ACCOUNT

TuitionFlexPLUS awards are applied to a student's account as payment for institutional charges, and will appear on the student's account as such. At the time of TuitionFlexPLUS award posting to a student's account, the Student Financial Aid Office will issue an email notification to the student.