

## What Information Do I Need to Apply?

To apply for a First Citizens Private Education Loan, students will need the following information:

- Full name, Social Security number and date of birth
- Home phone number, home address and the number of years you have lived there
- Driver's license or state ID
- Name, address and phone number for your reference; a reference can be a relative or non-relative, but can't live at your or your co-signer's place of residence
- Amount you wish to borrow
- School's name and your intended major (undergrad only)
- Expected graduation date
- Academic term that the loan will cover (full year, one semester, etc.) (undergrad only)
- Employment information, including the name of your employer, their location, their phone number, your length of employment, and your income (if applicable)
- Any additional sources of income that you'd like considered in the loan application
- Co-signer's email address and phone number (if applicable)
- To apply for a First Citizens Consolidation loan, in addition to much of the information above, you will also need information regarding each loan you are looking to consolidate, including the information about the lender of that loan and the outstanding balance.

## Consider Applying With a Co-signer

For student borrowers under 18, a creditworthy co-signer is required. However, any age borrower should consider applying with a co-signer as doing so may increase their chances of approval. It's important for the borrower and co-signer to work together when completing the application.

## Co-signer Process

The student borrower and the co-signer complete their portions of the application separately. First, the borrower completes their portion of the application, which includes entering the co-signer's contact information. After the borrower has completed their section of the application, CampusDoor, our loan origination service partner, will send an email to the co-signer with a link back to the application website where the co-signer can complete their portion of the application.