



Student Access Loan (SAL) Counseling

Student Name: _____

CSU ID Number: _____

By completing this SAL Counseling and the GSFC Promissory Note, you are agreeing to the following:

- The Student Access Loan (SAL) is a loan that must be repaid. It is not a scholarship or grant.
- Keep up to date with **Keep In Touch (KIT) payments**, which must be paid to GSFC monthly. KIT payments are \$10 per month.
- Read the GSFC SAL Promissory Note thoroughly and take note of their regulations for SAL as well as when the repayment period begins, loan interest rate, and the minimum payments allowed.
- Adhere to the institutional requirements set forth to include meeting quantitative (pace) SAP requirements, maintaining a 2.0 cumulative GPA, and not exceeding federal loan limits of \$25,000 aggregate for dependent students and \$40,000 for independent students.
- Stay current on how much federal loan debt and interest you have accumulated and when repayment begins by visiting: <https://www.nslds.ed.gov>.

Signature of Borrower: _____

Date: _____

Return this form to the Office of Financial Aid by emailing financial_aid@ColumbusState.edu with "SAL Counseling" in the subject line.