

How do I apply for Sallie Mae – private lender?

The only private loan available to students at Oxford Brookes University is the Smart Loan from [Sallie Mae Student Loans](#). Eligibility for Sallie Mae loans is determined solely by the lender, and Oxford Brookes is not involved in any decision to approve or reject a loan application.

Please review the Federal Aid Direct Lending programme before you progress with a private loan as this may be a more favourable option.

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Sallie Mae Step 1 - US Loans Information Form

For students who are only applying for a Sallie Mae private loan, step 1 will depend on whether you have already made an application to Sallie Mae for academic year 2023/24:

- a. If you've already applied for a Sallie Mae loan for 2023/24 and you have received an unconditional firm offer of study from Oxford Brookes University (or you're a continuing student), once your loan application has been accepted by Sallie Mae, we will email you to send you our [Oxford Brookes University US Loans Information Google form](#) to help us assess your loan eligibility and calculate a loan package for you. In order to speed up the process, you can complete the [google form](#) as soon as you like rather than waiting for us to send it to you.

- b. If you have not yet applied for a Sallie Mae loan for 2023/24, please complete our [Oxford Brookes University US Loans Information Google form](#) to help us assess your loan eligibility and calculate a loan package for you.

Sallie Mae Step 2 - Cost of Attendance and maximum loan entitlements

We will calculate your Cost of Attendance once you have completed our US Loans Information Google Form mentioned above. We will then email you with the maximum loan amount you are eligible to borrow, and ask you to confirm the amount that you want to borrow. Please note that the maximum eligible amount might be different from any Cost of Attendance amount determined by Sallie Mae.

Sallie Mae Step 3 - Email us

Read through FAQ4 above (How much can I borrow), and the detailed information about Living costs [here](https://www.brookes.ac.uk/studying-at-brookes/finance/living-costs/) (<https://www.brookes.ac.uk/studying-at-brookes/finance/living-costs/>), then respond to our Cost of Attendance email (us-federal-loan@brookes.ac.uk) to confirm the

amount you want to borrow. Remember you can borrow up to the amount we calculate for you but you do not have to borrow the maximum amount.

If you have not already done so, apply for your loan with [Sallie Mae Student Loans](#).

Sallie Mae Step 4 - Loan Certification

We will do our final checks and certify your loan on the Sallie Mae portal. Please note that the amount we can certify must be the lesser of the borrower requested amount, any co-signer amount, and the amount we have determined you are eligible to borrow ('school certified amount'). After we certify your loan, we will email you an award letter with confirmation of your Sallie Mae loan and the disbursement dates.