**How private or alternative education loans are processed at Whatcom Community College**

Whatcom Community College does not recommend nor endorse private or alternative student loans and does not maintain a lender list. We understand that due to eligibility limitations, availability of funds and other considerations; some students wish to apply for private or alternative loan funding. Before doing so, we are required by federal rules and regulations to urge you to exhaust all federal, state, and private financial aid opportunities before applying for private or alternative funding.

* When a student applies for a private or alternative loan, the lender they choose is required to submit a request for certification to the Financial Aid Office at WCC.
* Depending on the lender, this submission may be electronic, fax, email or a combination. Each lender has a different process, and we require that you contact Chris Bouchard at [cbourchar@whatcom.edu](mailto:cbourchar@whatcom.edu) once your submitted application has been approved by the lender to be sure that WCC has received that certification. You may be asked to contact your chosen lender to send certification information to WCC.
* WCC submits the certification to the lender.
* Lender disburses funds to Whatcom Community College.

\* If funds are sent as a paper check, the Cashier in the Business Office distributes the check to the student. In cases where the check cannot be picked up in person, and must be mailed, you will receive an email at your Whatcom student email to confirm your current mailing address.

\*If the funds are sent electronically to WCC, the disbursement will be process through the Financial Aid system and refunded like other Financial Aid 3rd party disbursement partner.