

## Accessing the EXTRA Loan Application

There are seven tabs across the top of the CFNC home page (see Figure 1a below). Click the **Online Applications** tab (third tab from the right) and the **Online Applications** page will be displayed (see Figure 2a on the following page of this documentation).

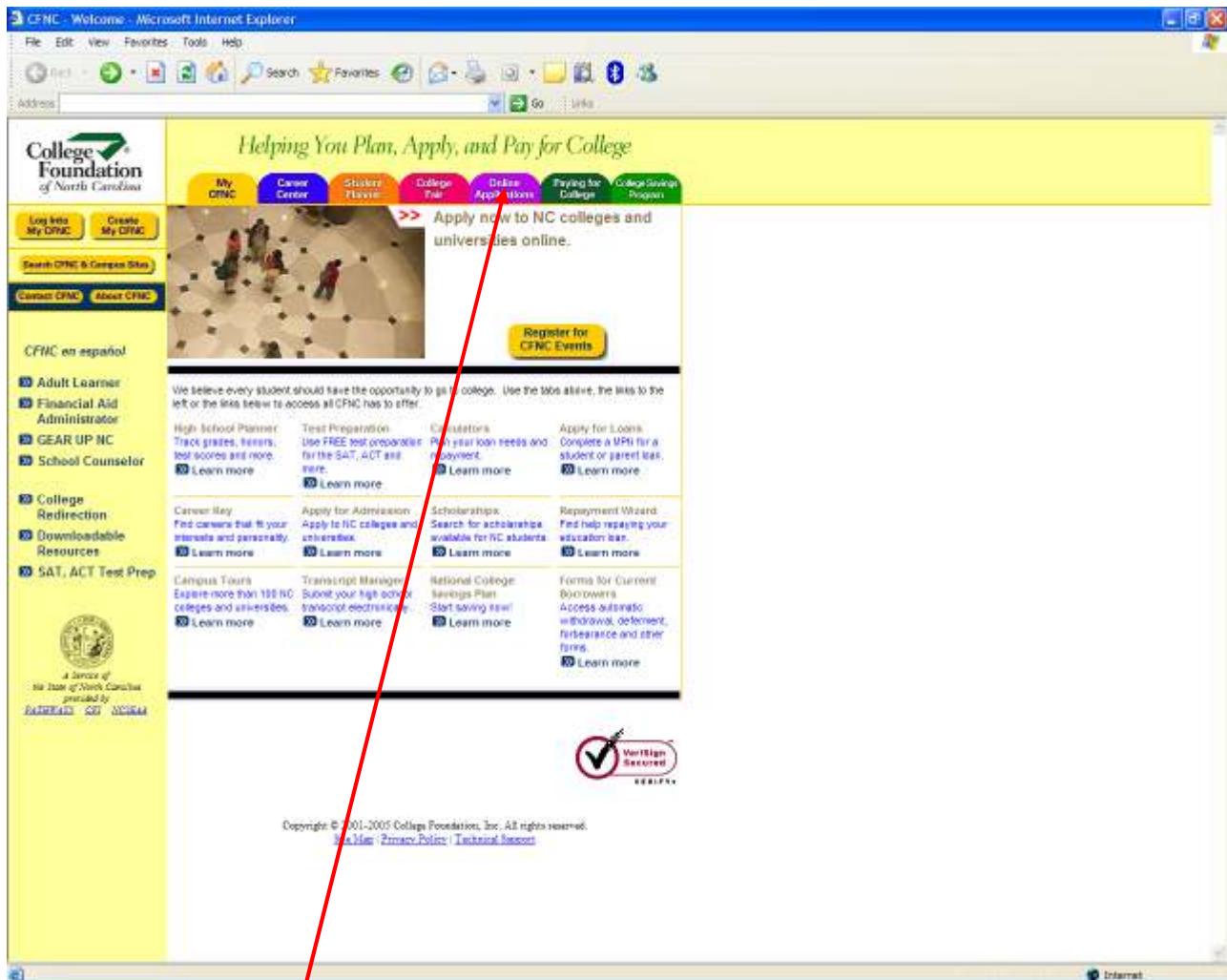


Figure 1a

**Click here.**

Click either of the two **Loan Applications** links on the **Online Applications** page and the **Loan Applications** page will be displayed (see Figure 3a on the following page of this documentation).

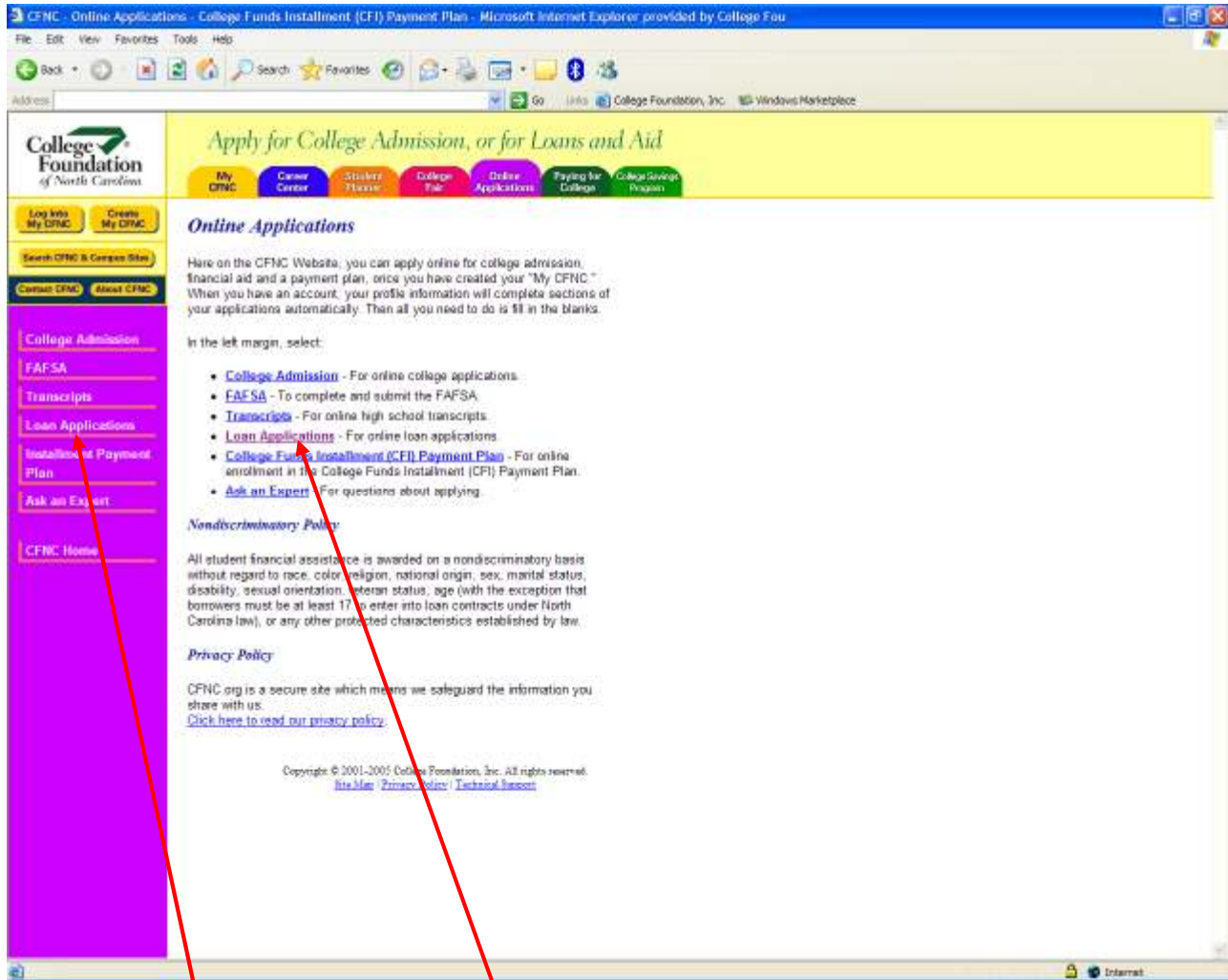


Figure 2a

**Click here on the  
left navigation bar...  
or here.**

# EXTRA Manual

Click the **EXTRA Education loan** link on the **Loan Applications** page (see Figure 3a below) and the **North Carolina's EXTRA Education Loan Program** page will be displayed (see Figure 4a on the following page of this documentation).

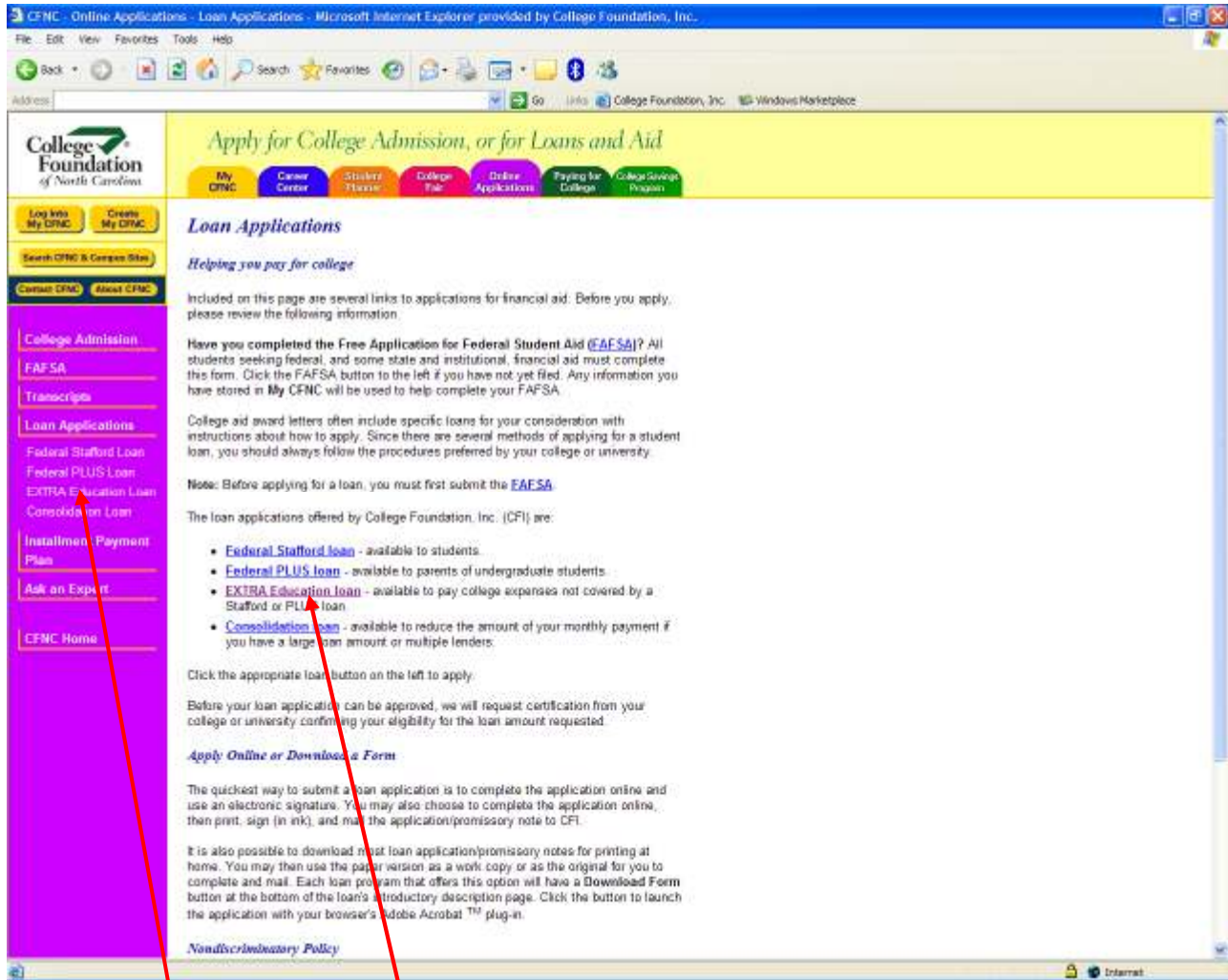


Figure 3a

Click here...

or here.

To display the first page of the EXTRA loan application, click the link (**Apply for EXTRA Education Loan Now**) on the **North Carolina's EXTRA Education Loan Program** page (see Figure 4a below).



**College Foundation of North Carolina**

*Apply for College Admission, or for Loans and Aid*

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Parent PLUS Loan  
EXTRA Education Loan  
Consolidation Loan

**Installment Payment Plan**

**Ask an Expert**

**CFNC Home**

## North Carolina's EXTRA Education Loan Program

*Borrow Only What You Need*

To make an informed decision on the amount to borrow, use the [EXTRA Education Loan Repayment Calculator](#) to consider different loan amounts and the resulting payments. Limiting your debt now will help you handle future payments you can expect after finishing your education, such as car, housing, taxes, and personal expenses.

[Loan Eligibility Requirements](#)

[Interest Rate](#)

**Credit Check Part of Application Process**

To meet the good credit eligibility requirement on your own or with a Surety, part of your application process includes a credit check. As you complete your online application, your authorization for a credit check will trigger a credit report request. This credit report enables you to be eligible for a loan on your own or determines if a Surety is required. A satisfactory credit history is expected, but does not by itself guarantee that a loan application will be approved.

**If a Surety is Required**

A surety must: (1) be a U.S. citizen; (2) be 18 or older; (3) have a valid social security number; (4) be creditworthy; and (5) be willing to assume equal financial responsibility for your loan. Once you obtain the consent of someone to serve as your Surety, (s)he must complete the Surety portion of your EXTRA Education Loan application and be approved, and then both of you must sign the Application/Promissory Note.

**Apply for Extra Education Loan Now**  
[Click Here](#)

**Complete Surety Information/ Application Section**  
[Click Here](#)

**Nondiscriminatory Policy**

All student financial assistance is awarded on a nondiscriminatory basis without regard to race, color, religion, national origin, sex, marital status, disability, sexual orientation, veteran status, age (with the exception that borrowers must be at least 17 to enter into loan contracts under North Carolina law), or

Figure 4a

**Click here.**

If you have not already logged on to the system, the **Log Into My CFNC** page will be displayed (see Figure 5a below). Enter your user name in the text box beside **Username**. Press **Tab** on your keyboard and enter your password in the text box beside **Password**. Click the **Submit** button and the first page of the EXTRA loan application will be displayed.

If you have not yet set up a free CFNC system account and therefore don't have a user name and password, click the **New User** button and the **Create a User Account** page will be displayed. See Figure 7e on page 7e of the **Reference** section of this documentation and follow the instructions beginning on page 7e.

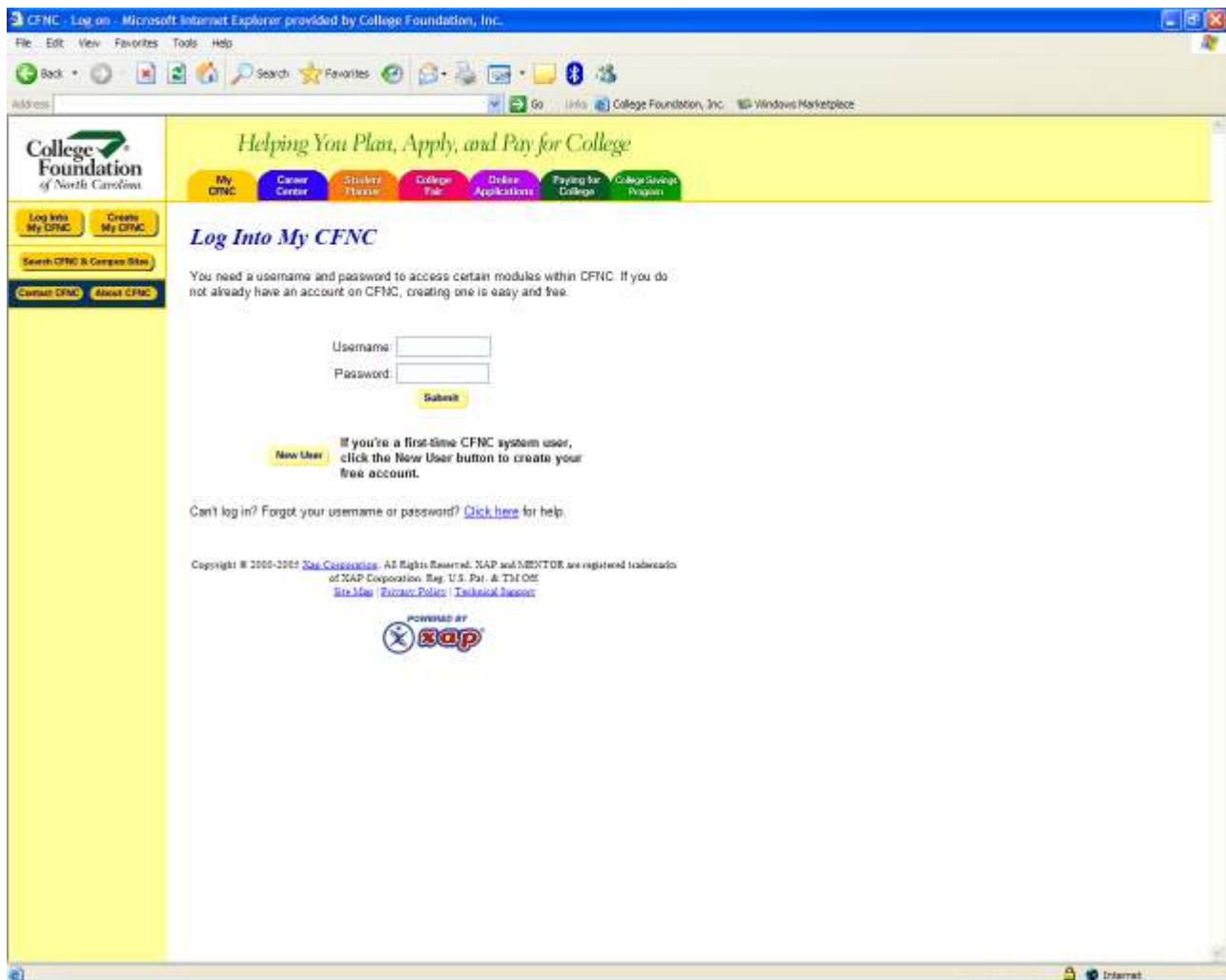


Figure 5a