

### Financial Aid Options

- Dietetic Interns are not eligible for Federal, State, or Institutional financial aid and therefore, should not submit the Free Application for Federal Student Aid (FAFSA).
- Dietetic Interns may seek financial assistance through Private/Alternative loans. More information on this type of loan, including lenders that VT students have used over the past few years is available on our [website](#).
  - This type of loan is primarily in the student's name.
  - It requires an approved credit check and often a co-signer.
  - Interest rates on this type of loan can vary depending on the lender and applicant/co-signer credit history.
  - Private/Alternative Loans cannot be consolidated with federal loans you may have received in prior years.
  - Loan deferment and forbearance options are limited with this type of loan.
  - Students should compare loan terms and conditions between lenders.
  - If you plan to use a private loan for both fall & spring semesters, we recommend you apply for both terms at the same time (August – May loan period).
  - Allow 3 weeks for the private loan to appear on your university account.
  - Dietetic Intern students are not assessed university tuition and fees through the Bursar's office. You will pay your balance directly to the Continuing Education office.
- The amount of any type of financial aid, including alternative loans, is limited by your budget/Cost of Attendance (COA).
- Your COA is comprised of your program fee as well as other costs such as books/supplies, housing/meals, travel, and personal expenses which gives you an idea of your potential costs per academic year.

### Loan Repayment, Deferment, and Forbearance

- Students will not qualify for an internship deferment for prior federal loans, but may qualify for a forbearance.
  - In a forbearance, interest will accrue on all previously received federal loans.
- Students may also be able to request an economic hardship deferment or another type of forbearance depending on your individual circumstances.
- Students currently in repayment using an income-based repayment plan may have a relatively low payment if they are not working while in the Dietetic Intern Program.
- Questions regarding repayment, deferment or forbearance should be addressed to your Loan Servicer. Contact Information for servicers can be found at [this link](#).

### Important Tips

- You should provide your social security number on your Dietetic Intern admissions application if you are interested in receiving a Private/Alternative Loan.
- Applications for Private/Alternative loans should be complete at least 3 weeks prior to the billing due date.
- Contact Stephanie Breeding ([finaid@vt.edu](mailto:finaid@vt.edu)) with any questions.