

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](#).
 - A private/alternative 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.
 - A private/alternative loan 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 using the August – May loan period.
 - Allow 3 weeks for the private loan to be processed.
 - 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 must include 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) with any questions.