

TRUTH IN LENDING (TILA) INSTRUCTIONS

Occidental College - Financial Aid Office - 1600 Campus Road F-35 - Los Angeles, CA 90041
323.259.2548 (phone) - 323.341.4961 (fax) - finaid@oxy.edu - www.oxy.edu/financial-aid

The Truth in Lending Act (TILA) provides consumers detailed information when they borrow loans from private lenders. Occidental College is the lender for your Oxy No Interest/Low Interest Loan. TILA requires that you view and accept a series of forms designed by the federal government that outline the terms of the loan and the full cost of borrowing.

These instructions will guide you in completing the ***TILA*** documents for your ***Oxy No Interest Loan*** or your ***Oxy Low Interest Loan*** only. **These requirements must be completed by the student borrowing the loan, not the parent(s).**

COMPLETE ONLINE TILA

1. Turn off your web browser's pop-up blocker (you can find this under the tool menu)
2. Go to: www.oxy.edu/student-business-services/student-loans
3. Click on "CPS E-sign." Once you have logged-in, review and click "accept" for each document displayed, if you would like to accept the loan. There are a total of four documents that you must accept and submit. Your TILA documents will be considered incomplete if you do not submit ***all four sections*** (Application, First Approval, Final Approval, and Self Certification).
4. E-Sign your document
5. Review and accept the final document

If you are unable to e-sign your TILA document, please print and mail the signed version to:

Occidental College
1600 Campus Road M-20
Los Angeles, CA 90041

HELPFUL INFORMATION

- If you have any questions or concerns regarding the completion of your TILA documents, please feel free to contact the Student Loans Office via e-mail at stuloans@oxy.edu or by phone (323) 259-2509.
- Please complete a Loan Verification form to accept, cancel, or reduce this loan. The Loan Verification form is available online (www.oxy.edu/financial-aid/forms).
- If you have questions regarding your loan, please feel free to contact the Financial Aid Office via e-mail at finaid@oxy.edu or by phone (323) 259-2548.