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TO: Directors of Financial Aid
Private and Independent Institutions of Higher Education

FROM: DeChà Reid
Director, Financial Aid Services

DATE: October 18, 2018

RE: B-On-Time (BOT) Loan Reallocation Process for FY 2019

Enclosed is a copy of the FY 2019 BOT allocation for private and independent institutions, including encumbered and unencumbered amounts as of October 17, 2018. Private and independent institutions have until November 20, 2018 to encumber any allocated FY 2019 BOT program funds by certifying eligible loan applications. Institutions will lose claim to any unencumbered amounts and these funds may be reallocated to other eligible private and independent institutions requesting these funds.

To request reallocated funds, institutions must complete and submit the enclosed FY 2019 Reallocation Request Form by November 20, 2018. A request for reallocation should only be submitted if eligible students have been identified. Reallocated funds will be distributed among institutions requesting additional funds; however, no institution will receive more funds than requested. Institutions that have not encumbered all of the FY 2019 original allocation are not eligible to request reallocated funds.

For questions, please contact Financial Aid Services at 1-844-792-2640 or [CONTACT US](#) (select the "Financial Aid Question" option in the drop-down selection under **Contact Reason**).

Enclosed: [2019 BOT Reallocation Request Form](#)
[2019 BOT-Private Allocation Usage as of 10/15/2018](#)