Westchester Community College
State University of New York

HOW TO APPLY FOR A FEDERAL DIRECT STAFFORD LOAN

1. Complete the 2019-20 FAFSA online at www.fafsa.gov if you have not done so already.

2. If you have had a prior loan at **WCC** and have completed a **Master Promissory Note** and **Entrance Counseling** within the past year, skip to step 5

3. Complete the **Direct Loan Entrance Counseling** session online by visiting www.studentloans.gov
   A. Click on Manage My Direct Loan
   B. Sign in with your FSA ID
   C. Scroll down and click on Complete Entrance Counseling
   D. **Please complete and <u>print</u> the Entrance Counseling and submit confirmation page to the Financial Aid Office**

4. Complete the **Direct Loan Master Promissory Note (MPN)** by visiting www.studentloans.gov
   A. Scroll down and click on Complete MPN
   B. Select Subsidized/Unsubsidized, then complete the Promissory Note
   C. Make sure you submit it and get a confirmation code
   D. **Please complete MPN, <u>print</u> and submit to the Financial aid Office**

5. Complete a **Request for Federal Direct Loan** sheet which is located in the Financial Aid Office or on WCC website under Student Service link. Click on Financial Aid then scroll down to **Student Federal Direct Loan Process** step #4. **Two options listed below**:
   A. **Online:** Download the form, complete and submit to the Financial Aid Office
   B. **Office pick up**: Complete the form and submit to the Financial Aid office

6. log into your MyStudentAid account using your FSA ID and password to complete this Annual Student Loan Acknowledgement requirement (previously referred to as the **"Informed Borrowing Confirmation"** process.) A link entitled **"Complete Annual Student Loan Acknowledgement"** can be found under the Complete Aid Process Tab. " Parent PLUS borrowers must also complete this requirement

7. Once all steps are completed, please submit all documents to the Financial Aid Office. All documents include: (1) **Master Promissory Note**, (2) **Loan Entrance Counseling**, and (3) **Request for Federal Direct Loan Form** (4) **Informed Borrowing Confirmation**

Loan application will only be processed if **ALL** of the above requirements have been met