

**2019-2020**  
**WILLIAM D. FORD FEDERAL DIRECT STUDENT LOAN**  
**Instructions and Important Information**

**NEW FEDERAL DIRECT LOAN STUDENT BORROWERS** – **Complete Steps One, Two and Three below when requesting a Federal Direct Subsidized/Unsubsidized Loan as a *new* borrower.**

**TRANSFER & RENEWAL FEDERAL DIRECT LOAN STUDENT BORROWERS** – **Complete ONLY Step Three below when requesting a Federal Direct Subsidized/Unsubsidized Loan as a *renewal/transfer* borrower.**

(We recommend you re-do your Entrance Counseling (Step One) if it has been more than two years since you last borrowed or if you have completely re-paid your previous loan balance. New regulations apply to those who have paid off their loans and then borrow again.)

**STEP ONE:**

Go to [studentloans.gov](http://studentloans.gov) . “Sign In” using your Federal Student Aid PIN or User ID/password. Select **UNDERGRADUATE**, select **COMPLETE ENTRANCE COUNSELING** . Be sure to print a copy of your confirmation page for your records. An electronic confirmation will be sent to Sussex County Community College.

The image shows a navigation menu for the Federal Student Aid website. It has three main categories: Graduate/Professional Students, Parent Borrowers, and Repayment & Consolidation. The 'Undergraduate Students' category is expanded, showing a list of tasks: Complete Entrance Counseling, Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN), Complete Financial Awareness Counseling, Complete Exit Counseling, Use the Repayment Estimator, Complete TEACH Grant Counseling, and Complete TEACH Grant Agreement to Serve. A red arrow points to 'Complete Entrance Counseling'. Below the list, there is a video thumbnail titled 'How To Create An FSA ID'.

**STEP TWO:**

Go to [studentloans.gov](http://studentloans.gov) . “Sign In” using your Federal Student Aid PIN or User ID/password. Select **UNDERGRADUATE**, select **Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)** (Master Promissory Note). Be sure to print a copy of your completed MPN for your records. An electronic confirmation will be sent to Sussex County Community College.

**STEP THREE:**

Notify the Financial Aid Office (B Building – Room B212) of the AMOUNT and TERM of the loan you are requesting by completing the **2019-20 Federal Direct Student Loan Request Form** available on your My.Sussex Portal or on our website at [www.sussex.edu/student-services/financialaid/forms](http://www.sussex.edu/student-services/financialaid/forms).

**IMPORTANT INFORMATION**

- A. You must file a FAFSA application at [www.fafsa.gov](http://www.fafsa.gov) BEFORE you can be considered for a Federal Direct Loan.
- B. You must enroll and maintain at least half-time enrollment status (6 credits) and meet all other eligibility criteria as defined by federal regulations to receive a Federal Direct Loan.
- C. Students who are approved for a Satisfactory Academic Progress (SAP) Appeal and are placed on a Financial Aid Probation status, will have their loan funds released for payment one semester at a time. Subsequent payments will be placed on “hold” until the final grades are received and reviewed.
- D. You may not be eligible for all/part of the Federal Direct Subsidized Loan. By submitting the loan request, you authorize the Financial Aid Office to award a Federal Direct Unsubsidized Loan if you are not eligible for all or part of the Federal Direct Subsidized Loan.
- E. Requests to cancel, increase and/or decrease your loan amount must be submitted to the Financial Aid Office via a written, signed request or through your Sussex email account.

*If you have any questions about your student loan, please contact our office at 973-300-2270 or 973-300-2225.*