



OFFICE OF FINANCIAL AID  
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## **HOW TO APPLY FOR A FEDERAL DIRECT SUBSIDIZED/UNSUBSIDIZED/PLUS LOAN**

Federal Direct Loans must be repaid. Loans are legal obligations, therefore, we encourage you to seriously think about the amount of loans you want to borrow and will have to repay over the years. You must review your award letter for other available aid before you apply for a loan.

### **PRIOR FEDERAL DIRECT LOAN STUDENT BORROWERS**

1. Free Application for Federal Student Aid (FAFSA) for 2011-12. (**Priority deadline is May 1, 2011**). Student and Parent (for a dependent student) must also sign FAFSA electronically using Federal PIN(s). The federal school code for Bergen Community College is **004736**.
2. Please log in to the **Web Advisor** at <https://go.bergen.edu/> and complete the "Financial Aid Loan Application" under Financial Aid\*.
3. **BCC Loan Reference Form** must be completed and submitted to the financial aid office in L123. It is available under 2011-12 financial aid forms at <http://www.bergen.edu/pages1/pages/464.aspx#fi>.
4. **Student Loan Planner and Worksheet** must be completed and submitted to the financial aid office in L123. It is available under 2011-12 financial aid forms at <http://www.bergen.edu/pages1/pages/464.aspx#fi>.

### **NEW FEDERAL DIRECT LOAN STUDENT BORROWERS**

1. Free Application for Federal Student Aid (FAFSA) for 2011-12. (**Priority deadline is May 1, 2011**). Student and Parent (for a dependent student) must also sign FAFSA electronically using Federal PIN(s). The federal school code for Bergen Community College is **004736**.
2. Please log in to the **Web Advisor** at <https://go.bergen.edu/> and complete the "Financial Aid Loan Application" under Financial Aid\*.
3. **Entrance Counseling** for an undergraduate student at <https://studentloans.gov/> by signing in with your Federal PIN (same PIN is used to sign the FAFSA).
4. **Master Promissory Note (MPN)** for Subsidized/Unsubsidized Loan at <https://studentloans.gov/>.
5. **BCC Loan Reference Form** must be completed and submitted to the financial aid office in L123. It is available under 2011-12 financial aid forms at <http://www.bergen.edu/pages1/pages/464.aspx#fi>.
6. **Student Loan Planner and Worksheet** must be completed and submitted to the financial aid office in L123. It is available under 2011-12 financial aid forms at <http://www.bergen.edu/pages1/pages/464.aspx#fi>.

### **FEDERAL DIRECT LOAN PARENT PLUS BORROWERS (Parents of Dependent Students)**

Please visit <http://www.bergen.edu/pages1/Pages/5669.aspx#applyfdpl>

### **\*IMPORTANT INFORMATION**

*Please note that the loan amount requested will be processed for the full academic year (Fall 2011 - Spring 2012). Any student with Satisfactory Academic Progress (SAP) Status approved for one semester only, will be eligible for half of the loan amount requested (up to half of the maximum annual Federal Direct Loan entitlement). Please see Maximum Annual Federal Direct Loan Limits at <http://www.bergen.edu/pages1/Pages/5669.aspx#maxloan>.*

*You must maintain at least half-time enrollment status (6 credits) and meet all other eligibility criteria to receive a Federal Direct Subsidized/Unsubsidized/Parent PLUS Loan. Please see Eligibility requirements at <http://www.bergen.edu/pages1/Pages/5669.aspx#eligibility>.*

*You may not be eligible for all/part of 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 the Federal Direct Subsidized Loan. If you do not want the Federal Direct Unsubsidized Loan, please complete the 2011-12 Loan Change Form to decline the loan. The minimum amount that can be processed for a Federal Direct Loan is \$300 for the year. For example, if you request \$250, we will process \$300.*

*Please note that student loans for the Lyndhurst and Hackensack campus are prorated as per federal guidelines. For maximum eligibility determination, please see your financial aid specialist.*

**Deadline to Apply:**

**Fall Only Loan:  
Academic Year (Fall-Spring) OR Spring Only Loan:**

**December 16, 2011  
May 5, 2012**

For additional information on Federal Direct Loans please visit <http://www.bergen.edu/pages1/Pages/5669.aspx>.