

Federal Student Loan Instructions Complete the following instructions *in this order*:

1. Visit https://studentaid.gov/	FederalStudentAid (accesses as Antoniana Connectian incossis Newsaccases Lege) Connection Q		
	You Are America's Smartest Investment The fits for guaranse of the familiar in the of Andre Souther Adj per life to the guarantee of the State I and 10 billions of the family and 10 billions of the other south of the other		
 Login using YOUR (student's) FSA ID and password 	Log in 😒		
3. Under COMPLETE AID PROCESS, select COMPLETE ENTRANCE COUNSELING	Federal Student Aid UNDERSTAND AID × APPLY FOR AID × COMPLETE AID PROCESS × MANAGE LOANS × A Q How Aid is Calculated Complete Annual Student Loan Acknowledgment Complete Entrance Counseling Q Comparing School Aid Offers Complete a Master Promissory Note (MPN) Complete TEACH Grant Counseling and Agreement Accepting Financial Aid MPN for Undergraduates MPN for Graduale/Professional Students MPN for Praents MPN for Transmissional Students MPN for Transmissional Students		
4. Select I am an Undergraduate Student	I am an Undergraduate Student ③ Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan. You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.		
5. Select CCBC (NOT TU!) as School Choice!	School Information Select a school to notify ANNE ARUNDEL COMMUNITY COLLEGE		
COMM COLLEGE OF BALTIMORE COUNTY	Our U.S. Schools/U.S. Territory Schools Onon U.S. Schools Choose a State (MD) MARYLAND Search School By Name Comm Coll		
6. Complete Counseling	Follow instructions on page		
7. Under COMPLETE AID PROCESS, under COMPLETE A MASTER PROMISSORY NOTE (MPN), select MPN FOR UNDERGRADUATES	Federal Student Aid UNDERSTAND AD × APPLY FOR AD × COMPLETE AD PROCESS × MANAGE LOANS × A A C How Aid is Calculated Complete Annual Student Loan Acknowledgment Complete Entrance Counseling Complete Entrance Counseling Complete Annual Student Loan Acknowledgment Complete Annual Student Loan Acknowledgment Complete Entrance Counseling Accepting Financial Add MPN for Graduater MPN for Graduater Complete TEACH Grant Counseling and Agreement MPN for Graduater MPN for Graduater MPN for Graduaters MPN for Graduaters MPN for Prenetis MPN for Prenetis MPN for Prenetis		
8. Select CCBC (NOT TU!) as School Choice!	See #5		
9. Complete MPN	Follow instructions on page		
10. Submit PAPER Loan application to CCBC	See next page		

FALL 2024 Federal Direct Student Loan Request Form ССВС Towson University/Community College of Baltimore County **Freshman Transition Program** Apply for a student loan by completing the following. Complete ALL questions: LEAVE NOTHING BLANK. Choose a state: SCHOOL CHOICE: 1. Have you completed a FAFSA application and had it MARYLAND sent to CCBC (school code: 002063)? YES Search school by name: □ NO - STOP. DO NOT SUBMIT APPLICATION UNLESS "YES" COMM C SELECT COMM COLLEGE OF BALTIMORE COUNTY 2. Have you gone to https://studentaid.gov to complete "COMM The school you selected is participating in the COLLEGE Direct Loan Entrance Counseling? electronic Master Promissory Note (MPN) U YES READ READ READ READ OF READ READ READ BALTIMORE

- Have you gone to <u>https://studentaid.gov</u> to complete a Master Promissory Note (MPN)?
 - ☐ YES <u>read</u> <u>read</u> <u>read</u> <u>read</u> <u>read</u> <u>read</u>
 NO **STOP.** DO NOT SUBMIT APPLICATION UNLESS "YES"

90

NO – STOP. DO NOT SUBMIT APPLICATION UNLESS "YES

- 4. **Print** your full name:
- 5. What is your CCBC ID number?
- 6. What is your Social Security Number?
- 7. What is your primary phone number?
- 8. How much total loan money would you like to borrow?
- CHECK ONE
 The MAXIMUM for which I qualify (\$2,750 for Fall 2024)
 This amount:
 FALL 2024 ONLY
 S

School Name:

G02063

School Address:

School Code/Branch:

800 SOUTH ROLLING ROAD BALTIMORE MD 212285381

COMM COLLEGE OF BALTIMORE COUNTY

COUNTY"

AS SCHOOL

CHOICE

- 9. By default, we will award you subsidized loan funds first, followed by unsubsidized funds, up to the amount you have requested above. Check the box below if you are <u>not</u> interested in unsubsidized funds (note that this may limit the amount you can be awarded to less than you have requested. See reverse for details).
 - □ I do <u>NOT</u> wish to be awarded unsubsidized funds.
- 10. Did you select "COMM COLLEGE OF BALTIMORE COUNTY" (<u>exactly</u> as written), and **NOT** Towson University, as the school choice for your **Entrance Counseling** & **Master Promissory Note**?
 - SUBMIT. DO NOT SUBMIT!!

11. Read the following and *hand* sign and date below:

Borrower Certification: I authorize CCBC to submit an electronic certification (including electronic transfer of loan proceeds to my account) of my loan eligibility to the Direct Loan Servicing Center U.S. Department of Education. I also authorize CCBC to make the information contained within this loan application available to Towson University.

SIGNATURE:		DATE:	
SUBMIT VIA:	Financial Aid Office	ELECTRONICALLY:	
FAX: 419-840-2824	CCBC: Dundalk Attention: FTP 7200 Sollers Point Road Baltimore, MD 21222	(scan QR code with smartphone)	
Allow 24-48 business hours for lo	DO NOT CALL TO C	CONFIRM RECEIPT! ns online via your SIMON account (https://si	mon.ccbcmd.edu)

FALL 2024 Federal Direct **Student** Loan Request Form Towson University/Community College of Baltimore County Freshman Transition Program



Student Loan Information

In order to qualify for a Federal Direct Loan, you must:

- Complete the Free Application for Federal Student Aid (FAFSA)
- Be a US citizen or an eligible non-citizen
- Submit verification documents to the CCBC: Dundalk Financial Aid Office (if you have been selected for verification)

Your loan options—Federal Direct Subsidized and Unsubsidized

Subsidized loan:

Interest does *not* accrue while you are enrolled at least half-time (6 billable hours). Federal Direct Subsidized Loans currently have a fixed interest rate of 6.50% (subject to change).

MAXIMUM SUBSIDIZED LOAN FOR SEMESTER 1 - \$1,750

Unsubsidized loan:

Interest begins to accrue from the first date of disbursement. You may choose to pay the interest while you are in school or it will be added to your principal balance when you enter repayment. Federal Direct Unsubsidized Loans currently have a fixed interest rate of 6.53% (subject to change).

MAXIMUM UNSUBSIDIZED LOAN FOR SEMESTER 1 - \$1,000

MAXIMUM <u>TOTAL</u> STUDENT LOAN ELIGIBILITY FOR SEMESTER 1 – \$2,750

Note that not all students will qualify for the subsidized loan or may qualify for a maximum subsidized loan less than the amount listed above. An individual student's eligibility for subsidized loan funds is dependent on a financial need calculation unique to each student and based on that student's FAFSA application and other financial aid awards. You can indicate on your loan application that you are not interested in unsubsidized loans, in which case we will meet your requested amount as much as possible with subsidized-only funds. Otherwise, we will meet your total loan request with a combination of subsidized and unsubsidized funds, exhausting your subsidized eligibility first.

Fees and Interest Rates

For Federal Direct Loans disbursed October 1, 2020 and beyond (both subsidized and unsubsidized), a 1.057% origination fee and 5.50% interested rate will be charged (this is subject to change).

Loan Procedures

- □ Submit the Federal Direct Loan Request Form to the Financial Aid Office at CCBC: Dundalk
- If selected for verification, submit all requested documents to the Financial Aid Office at CCBC: Dundalk
 Complete DIRECT LOAN ENTRANCE COUNSELING and an ELECTRONIC MASTER
 - **PROMISSORY NOTE** online at <u>https://studentaid.gov</u>. You will need your FSA ID number used to complete your FAFSA application (if you have lost or forgotten this FSA ID, visit <u>https://fsaid.ed.gov</u>/).