

# How to Apply for a Federal Direct Stafford Loan

(This must be completed using Google Chrome.)

**Step 1: Log in to your account at [www.StudentAid.gov](https://www.StudentAid.gov) using your FSA Username and Password**

The screenshot shows the Federal Student Aid website homepage. The header includes the logo "Federal Student Aid" with the tagline "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". Navigation links include "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS", each with a dropdown arrow. On the right, there are links for "Log In" and "Create Account", and a search icon.

The main content area has a dark teal background. On the left, the text reads: "You Are America's Smartest Investment". Below this, it states: "The U.S. Department of Education's office of Federal Student Aid (FSA) provides more than \$120 billion in financial aid to help pay for college or career school each year." On the right, there is a white button labeled "Log In" which is circled in red, and a smaller "Create Account" link below it.

At the bottom, there are four teal-colored boxes representing different user roles:

- Considering School**  
*I'm thinking about going to college or a career school.*
- In School**  
*I'm in the process of earning a degree or certificate.*
- Parent**  
*I want to help my child pay for college.*
- In Repayment**  
*I have loans I need to repay.*

Step 2: Complete Entrance Counseling and complete it in one session.

FederalStudentAid

AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID

▼

APPLY FOR AID

▼

COMPLETE AID PROCESS

▼

MANAGE LOANS

▼

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How Aid is Calculated

Comparing School Aid Offers

Accepting Financial Aid

Receiving Financial Aid

Complete Annual Student Loan Acknowledgment

Complete a Master Promissory Note (MPN)

MPN for Undergraduates

MPN for Graduate/Professional Students

MPN for Parents

Complete Entrance Counseling

Complete TEACH Grant Counseling and Agreement

🎓

I am an Undergraduate Student

?

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.

Start

Let's Notify Your School

Select up to three schools you want to notify of your entrance counseling completion.

Search School

Find the school that should be notified when you've completed entrance counseling.

🇺🇸 U.S. Schools/U.S. Territory Schools

🌐 Non U.S. Schools

Choose a State

Search School By Name

School(s) You Selected to Notify

The school(s) you selected below will only receive notification that you successfully completed entrance counseling and the date it was completed.

BUTLER COUNTY COMMUNITY COLLEGE

COLLEGE DRIVE OAK HILLS, BUTLER, PA 160031203

School Code

G03240

🗑 Remove

Previous

Continue

Work through the Entrance Counseling Modules until you get to the end confirmation page at the end.

## Entrance Counseling Modules

Review what you'll learn in each module and select "Start" for the first module to begin.



### Estimate the Cost of Your Education

Learn about direct and indirect costs, and how managing your education costs can ultimately reduce your student loan burden.

Start

#### What's in this module?

1. What is the total cost of your program?
2. How your school's cost of attendance is calculated



### Paying for Your Education

Learn the basics about financial aid, student loans, and what your options are.

#### What's in this module?

1. Sources of aid you don't have to repay
2. Loan basics
3. Types of student loans available

Step 3: Click Complete Loan Agreement

Federal Student Aid

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Select your student status to begin.

If you are a parent, **and** are taking undergraduate or graduate courses, select the option for your education. Do not select the parent option.



I'm an Undergraduate Student

I have taken out, or will be taking out, Direct Subsidized Loans or Direct Unsubsidized Loans this year as an undergraduate student.

Start

Work through the steps until you get to the end confirmation page at the end.

Annual Student Loan Acknowledgment

1

Estimate What You Will Owe and Earn

2

Understanding Student Loans

3

Managing School Expenses

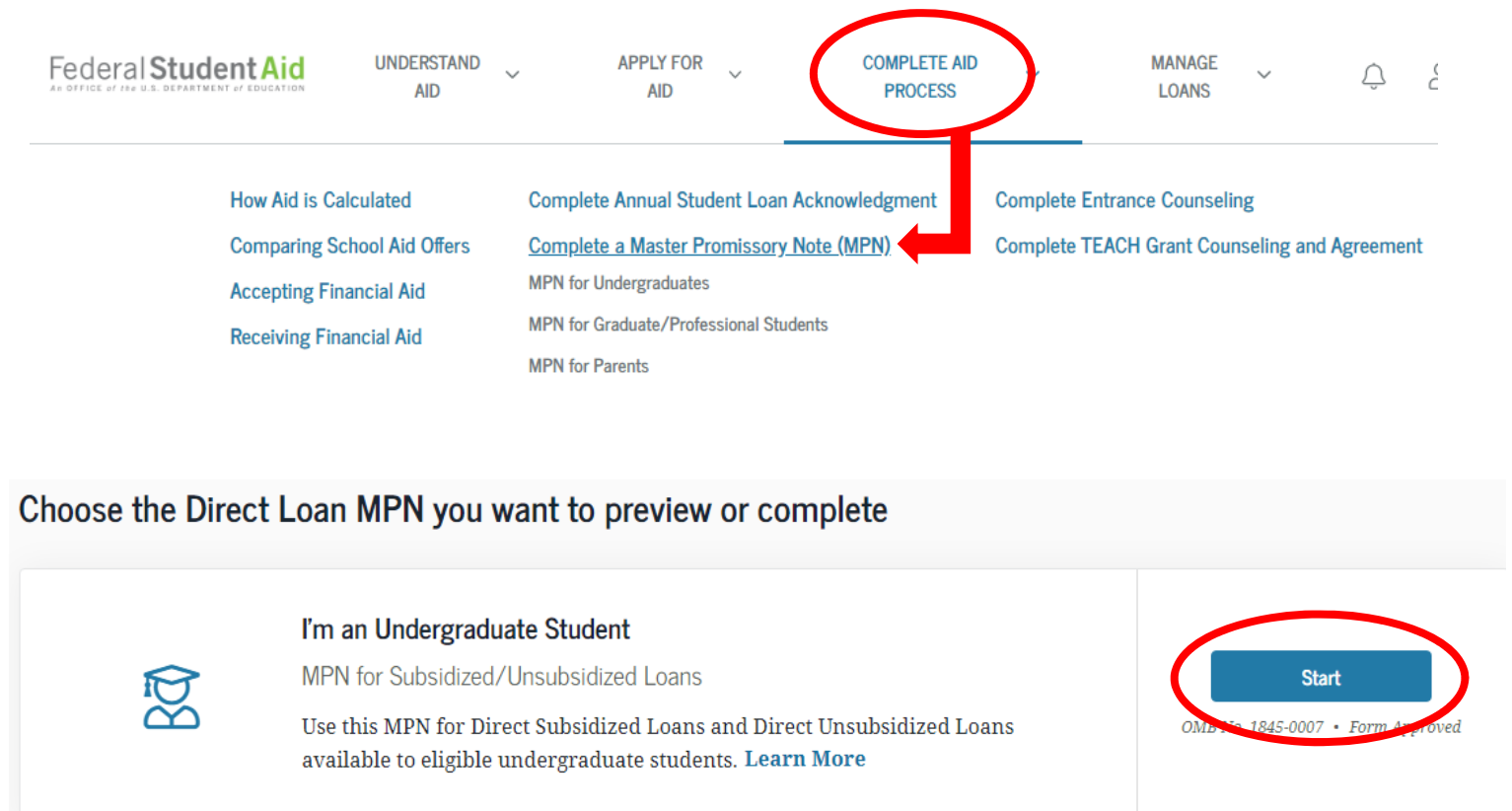
4

Paying for Your Education

5

Acknowledge and Submit

## Step 4: Click Start next to Subsidized/Unsubsidized Loans



The screenshot shows the Federal Student Aid website interface. The top navigation bar includes links for UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS (highlighted with a red circle), and MANAGE LOANS. A red arrow points from the 'COMPLETE AID PROCESS' link to the 'Complete a Master Promissory Note (MPN)' link in the dropdown menu. Below the navigation bar, there are several links for understanding aid, applying for aid, and completing the aid process. The 'Complete a Master Promissory Note (MPN)' link is highlighted with a red circle. Below this, there is a section titled 'Choose the Direct Loan MPN you want to preview or complete'. This section contains two cards. The first card is titled 'I'm an Undergraduate Student' and describes the MPN for Subsidized/Unsubsidized Loans. The second card is titled 'I'm a Graduate/Professional Student' and describes the MPN for Graduate/Professional Students. The 'Start' button on the 'I'm an Undergraduate Student' card is highlighted with a red circle.

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MPN for Undergraduates

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Choose the Direct Loan MPN you want to preview or complete

 I'm an Undergraduate Student

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. [Learn More](#)

[Start](#)

OMB No. 1845-0007 • Form Approved

Work through the MPN until you get to the end confirmation page at the end.

## Step 4: Loan Request Form

Watch your BC3 email account for a Loan Request Form. This form is the last step in the application process.

Loans are processed for the **FULL YEAR** and split between fall and spring, *unless* you are graduating in December.

BEFORE you will be offered the Loan Request Form for a federal loan, you must:

1. have a completed FAFSA on file,
2. be registered for at least 6 credits, and
3. be making Satisfactory Academic Progress (SAP)

EXAMPLE:

# 2021-2022 Loan Request Form

This form finalizes the federal subsidized/unsubsidized loan offered to you on your student portal. Loans are certified for the FULL YEAR and will be split between fall and spring *unless* you are graduating in December 2021.

1. Student Name \*

Jennifer Monks

2. BC3 ID \*

1234567

3. BC3 Email Address \* 

jennifer.monks@bc3.edu

4. LOAN TERMS: Loans are certified for the ACADEMIC YEAR (August to May) and split between fall & spring UNLESS you are graduating in December. Will you be graduating December 2021? \*



No - The amount you request will be divided between Fall 2021 and Spring 2022.



Yes - The amount you request will be processed for Fall 2021 only and may be prorated (limited) as per federal regulations.

5. I would like to borrow the amount below. (Enter \$0 to decline the loan) \* 

\$4,000

6. Are you interested in Student Employment (Federal Work-Study Program) at BC3? \*



Yes



No

7. By entering my initials I acknowledge that I have read and understand the information presented above. I understand that I may contact the BC3 Financial Aid Office for assistance. \*

JM



Send me an email receipt of my responses

Submit