2013-2014
William D. Ford Federal Direct Loan
Instructions and Important Information

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

**RENEWAL FEDERAL DIRECT LOAN STUDENT BORROWERS** – Complete ONLY Steps Three and Four below when requesting a Federal Direct Subsidized/Unsubsidized Loan as a renewal borrower.

**STEP ONE:**
Complete Counseling (Entrance) by accessing https://studentloans.gov/. “Sign In” using your Federal PIN ID#. Be sure to print a copy of your confirmation page for your records. An electronic confirmation will be sent to Bergen Community College.

**STEP TWO:**
Select Complete MPN (Master Promissory Note) using your Federal PIN ID# by accessing https://studentloans.gov/. Be sure to print a copy of your completed MPN for your records. An electronic confirmation will be sent to Bergen Community College.

**STEP THREE:**
Print and complete the BCC Loan Reference Form available on the BCC website at http://www.bergen.edu/fa/Pages/forms.aspx. Submit the completed form to the Office of Financial Aid in the Pitkin Building, Room L-123.

**STEP FOUR:**
Access your BCC Portal account and log into the Web Advisor at https://go.bergen.edu/. Complete the “Financial Aid Loan Application” under Financial Aid for Students indicating the dollar amount of loan you wish to request.

**IMPORTANT INFORMATION**

A. You must have filed 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. Loans amounts will be processed for the full academic year (Fall 2013/Spring 2014).

D. Students approved for only one semester due to Satisfactory Academic Progress (SAP) will be processed for half the maximum annual eligibility entitlement. Please refer to our website at [http://www.bergen.edu/fa/Pages/types.aspx](http://www.bergen.edu/fa/Pages/types.aspx) for additional information maximum annual limits.

E. You may not be eligible for all/part of the Federal Direct Subsidized Loan. By submitting the loan request, you authorize the Office of Financial Aid to award a Federal Direct Unsubsidized Loan if you are not eligible for all or part of the Federal Direct Subsidized Loan.

F. 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.

G. Cancellation, increase and decrease of your loan amount request must be made by completing the 2013-2014 Loan Change Form available on our website at [http://www.bergen.edu/fa/Pages/forms.aspx](http://www.bergen.edu/fa/Pages/forms.aspx)