



Application Deadline:

Fall ONLY Loan Application – December 4, 2020
Full Year or Spring Loan Application – May 3, 2021

Did you borrow a student loan from Hudson Valley Community College any time during the last 12 months?

- YES (complete Step 4 only)**
- NO (complete Steps 1 through 4)**

Step 1: Locate your FSA ID

- Your FSA ID allows you to access your personal information on various Department of Education websites. It also serves as your electronic signature.
- You may **Edit** your FSA ID online at <https://fsaid.ed.gov/>.

Step 2: Complete your on-line Entrance Counseling

This is required to borrow student loans and must be completed online at <https://studentloans.gov>.

- **Log In** using your FSA ID. **Accept** Disclaimer. **Agree to Terms and Conditions**, then click **Save Account Settings**.
- Click **Complete Loan Counseling**, then **Start Entrance Counseling**.
- To enter school information, select **New York** and **Hudson Valley Community College**. Click **Notify this school**.
- Identify yourself as an undergraduate student.
- Read all counseling information on each page and answer questions for that page. Be sure to complete all 5 tabs. On the final page, click **Submit Counseling**.
- The Financial Aid Office will receive an electronic record of your completed session within three to five business days. To expedite processing of your loan, print the confirmation of your completed session and attach it to this application.
- Click on the link to complete your Master Promissory Note. (see Step 3)

If you need special accommodations, please contact the Financial Aid Office at 629-7150. There are computers available in the Financial Aid Office for student use.

PLEASE NOTE: Hudson Valley Community College is not responsible for technical difficulties that may occur with the websites.
The websites, on occasion, are unavailable for use.

Step 3: Complete and sign your Master Promissory Note (MPN)

This is a required legal document for your loan and must be completed online at <https://studentloans.gov>.

- **Log In** using your FSA ID.
- Click **Complete Loan Agreement (MPN)** then select **Subsidized/Unsubsidized** loan type.
- Step One: Enter your **personal** and **school information**.
- Step Two: Enter complete information for two **personal references**.
- Step Three: **Review & Edit** the information provided in Steps 1 & 2, then click **Continue**.
- Step Four: Read all sections of the MPN and check the acknowledgement. Enter your name then click **Sign & Submit**.
- The Financial Aid Office will receive an electronic record of your completed MPN within three to five business days. To expedite processing of your loan, print page 1 of your MPN and attach it to this application.

If you wish to complete a paper version of the MPN, please contact the Financial Aid Office. A paper MPN can take 6 - 8 weeks to process.

Step 4: Application Certification

Student Name:			
Date of Birth:			
Social Security Number:			
Are you graduating from HVCC in fall 2020?	YES	or	NO
Did you receive loans at another college during Summer 2020, Fall 2020 or Spring 2021?	YES	or	NO

- I certify that I have completed my Entrance Counseling (Step 2).
- I certify that I have completed my Electronic Master Promissory Note (Step 3).
- If I have pending loan disbursements at another college, I must request those loans be cancelled in order to borrow at HVCC.**
- I have read the financial aid webpages at www.hvcc.edu/finaid. I understand the loan disbursement dates and other financial aid procedures at Hudson Valley Community College. I will receive email disclosure statements from the college and letters from my loan servicer each time a loan disbursement is made to my tuition account.
- I understand that I must be continually enrolled and participating in 6 degree-applicable credit hours to borrow student loans. I must also be enrolled in at least 6 credit hours to qualify for a deferment on the repayment of my loans. I also understand that I must complete an Exit Interview if I graduate, withdraw completely or drop below 6 credit hours. I will complete the on-line Exit Interview at www.studentloans.gov using my FSA ID.
- I understand that I must repay my student loans, including accrued interest, once I am no longer enrolled at least half-time (6 credits).
- I understand that I can speak with a financial aid professional at HVCC to discuss my indebtedness and repayment responsibilities.
- I have reviewed my loan information on the National Student Loan Data System (<https://nslds.ed.gov/>) and I am aware that **my current outstanding principal balance is \$_____.**

I would like to request a Federal Direct **Subsidized** Loan for: \$_____

I would like to request a Federal Direct **Unsubsidized** Loan for: \$_____

The loan amounts above will be evenly divided for the Fall 2020 and Spring 2021 semesters.

Student Signature	Date
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For office use only:

FILE	LOANAP
MPN	ENTINT
NSLDS	ROAENRL /
OTHER SCHOOL 1920?	ROASTAT /
HIGH SCHOOL	RSISTDN /
Pending loans	High School on ISIR

<i>To be completed once processed:</i>	
SUB \$	UNSUB \$
Term(s): AY Fall Spring	*Check dates on RLADLOR
Staff Initials:	Date: