Please follow these step-by-step instructions in order:
**Step three must be completed each academic year when requesting a student loan**

**Step One:**** Obtain and complete the 2016-17 Federal Direct Student Loan Request Form.
- Attach a copy of your current government issued ID (e.g. state driver’s license) with the Federal Direct Student Loan Request Form*. 
- Print and attach NSLDS loan information page (see Step Four)*

**Step Two: First time Loan Borrowers Only:** Complete the Direct Loan Entrance Counseling
- Access the www.StudentLoans.gov
- Click “Log In” and sign in using your Federal Student Aid ID (Same FSA ID you used for the FAFSA)
- Select “Entrance Counseling” and follow instructions

**Step Three: All Borrowers:** Complete the Direct Loan Master Promissory Note (MPN)
- Access the www.StudentLoans.gov
- Click “Log In” and sign in using your Federal Student Aid ID (Same FSA ID you used for the FAFSA)
- Select “Complete Master Promissory Note”
- Click “Direct Subsidized/Unsubsidized Loan” and follow instructions

**Step Four: All Borrowers***: NSLDS (National Student Loan Data System) Track Your Borrowing
- Access the www.StudentLoans.gov
- Select “Tools and Resources”
- Select “My Financial Aid History”, “Financial Aid Review”
- Sign in using your Federal Student Aid ID (Same FSA ID you used for the FAFSA)
- Print loan information page (even if you haven’t borrowed before) and submit with the Student Loan Request Packet

***Failure to complete the steps listed above may result in the delay of processing your Direct Loan request***
* Photo ID and NSLDS printout are required for first time loan borrowers but is highly recommended for continuing borrowers as part of our default management strategy.

Once all steps are completed, the Financial Aid Office will review your loan packet. We will contact you if further information is needed. Loan amounts will be posted on SURF and a new Award Notice will be sent.

The DEADLINE to submit a loan form is as follows:
1. Fall 2016: Friday, November 18, 2016.
2. Spring 2017 or Full Year Students (Fall 2016 & Spring 2017): Thursday, April 27, 2017.

The interest is a variable rate that changes each school year. Borrowers may also be required to pay an origination fee, which is deducted from your loan amount. The current interest rate and fees for your student loan can be accessed at: https://studentaid.ed.gov/sa/about/announcements/interest-rate

MiraCosta College does not participate in the Direct PLUS loan program. Additionally, MiraCosta does not certify private loans.

**MiraCosta College Financial Aid Office strongly recommends that all students seeking to borrow loans visit www.StudentLoans.gov and access the Financial Aid Awareness Counseling Tool (FACT). FACT provides students with financial literacy and information about federal student loan debt and contains useful tools such as repayment calculators and financial planning tips.**
### 2016-2017 Federal Direct Student Loan Request

Name: ___________________________________ Student ID: ________________________________

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E-mail: ___________________________________ Telephone: ( )

(Print clearly using BLACK INK)

1. I am requesting a loan for:
   - [ ] Fall & Spring 2016-17
   - [ ] Fall 2016 only
   - [ ] Spring 2017 only
   - [ ] Summer 2017 only

2. How much subsidized loan do you want to borrow for this loan period? $ ____________
   *These are total amounts that can be received for the 2016-17 academic year*
   - Freshman level student (0-29 units completed in program) up to $3,500
   - Sophomore level student (30+ units completed in program) up to $4,500

   (Please contact the Financial Aid Office if you are unsure about your grade level)

3. If you are not eligible for the total amount you are requesting in a **subsidized** loan, do you want the balance in an **unsubsidized** loan? **Note:** Unsubsidized loans begin to accrue interest immediately.
   - [ ] Yes [ ] No*  

4. How much additional unsubsidized loan do you want to borrow for this loan period? $ ____________
   *These are total amounts that can be received for the 2016-17 academic year*
   **Note:** Unsubsidized loans begin to accrue interest immediately.
   - Dependent student – Maximum additional unsubsidized loan amount up to $2,000
   - Independent student – Maximum additional unsubsidized loan amount up to $6,000

   *If “NO” is checked above, you will NOT be awarded an unsubsidized loan.

Loan amounts listed above are maximum amounts. You are not required to request a loan for this amount; you may request any portion up to the maximum amounts. If you would like to cancel or reduce your loan, or if you have questions regarding your overall loan eligibility, please contact the Financial Aid Office. MiraCosta College (MCC) practices active default management. We are very concerned about student loan indebtedness and recommend that you seriously consider the responsibilities associated with borrowing student loans.

5. Please read the following important information:
   - [ ] This loan is to be used for educational purposes while attending MiraCosta College. This and any other student loans issued must be repaid, with interest, and interest may be charged on some loans even while you are in school.
   - [ ] MiraCosta College strongly recommends that you access the Financial Awareness Counseling Tool (FACT) at [www.StudentLoans.gov](http://www.StudentLoans.gov)
   - [ ] The Department of Education must be notified immediately if there is a change to enrollment status. Failure to adhere to the terms and conditions of your student loans loan may result in default and forfeiture of some of the benefits afforded by this program.
   - [ ] You have other rights and responsibilities, and if you are not fully aware of them, you can obtain them through the Department of Education.
   - [ ] The interest is a variable rate that changes each school year. The current Direct Loan Interest rate can be accessed at [https://studentaid.ed.gov/sa/about/announcements/interest-rate](https://studentaid.ed.gov/sa/about/announcements/interest-rate). Borrowers are required to pay an origination fee, which is deducted from the loan amount.
   - [ ] You must be enrolled in 6 (six) or more units every term in order to be eligible to receive loan disbursements.
   - [ ] You must complete EXIT Counseling if you withdraw, drop below half-time status, or at the end of the current school year.

Student’s Signature _______________________________ Date: _______________________________

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MiraCosta College, Financial Aid Office  
1 Barnard Dr., Oceanside, CA 92056  
Telephone: 760.795.6711  
Fax: 760.795.6712  
Email: MCCFinAid@miraCosta.edu  
www.miraCosta.edu/financialaid

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NOTE: LNAP