



INSTRUCTIONS FOR BORROWING STUDENT LOANS

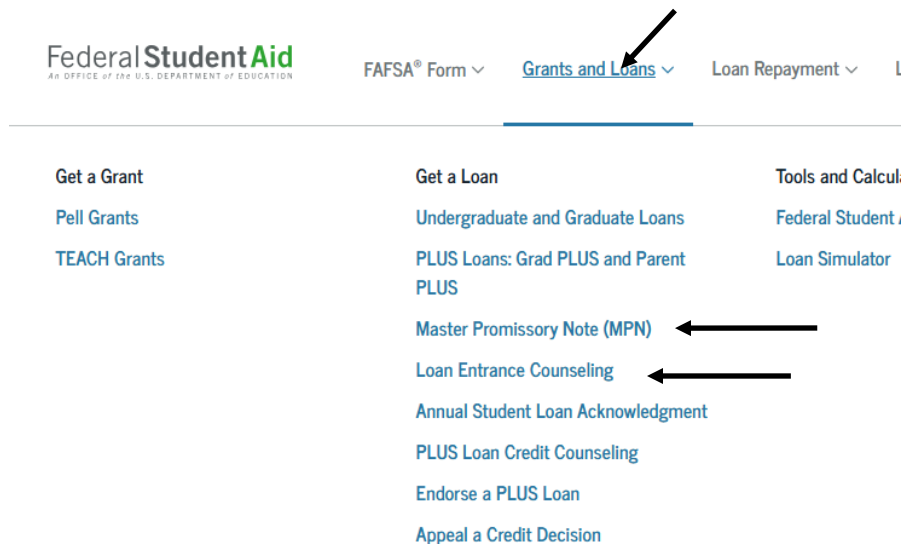
*Generally student loans must be disbursed in two equal payments for each loan period. Scheduled disbursement dates are **September 29, 2025 and February 27, 2026***

You must complete all required steps:

Step 1. Log on to your myGCCC and choose “My Awards” on the myFinancial Aid tile to accept your student loans **OR** print and complete a Loan Acceptance Form. This form tells us how much you need to borrow and is required each time you borrow a loan. It can be hand delivered, emailed, or faxed to the Financial Aid Office.

Step 2. Click on this link <https://studentaid.gov> and then click on “Grants and Loans”
You will need your FSA user ID and password to log on to this website.

- Complete** Loan Entrance Counseling for an undergraduate student. Follow all instructions. This is a requirement the first year you borrow a student loan and is recommended the following years.
- Complete** Federal Direct Stafford Master Promissory Note (MPN) for a Subsidized/Unsubsidized Loan. Follow all instructions. A single MPN can be used for up to 10 years. This is a requirement the first year you borrow a student loan. *If you have had a Direct Loan before, you can skip this step.*



REMINDER: Federal financial aid can only be awarded/disbursed for classes that count toward your degree or certificate at Garden City Community College. You must be enrolled in at least 6 credit hours at Garden City Community College that count for federal financial aid in order to receive any student loans requested.

DEADLINES FOR SUBMITTING LOAN REQUIREMENTS:

FALL ONLY LOANS- DECEMBER 2, 2025 **OR** 7 BUSINESS DAYS PRIOR TO YOUR LAST DAY OF ATTENDANCE, WHICHEVER OCCURS FIRST.

FALL/SPRING AND SPRING ONLY LOANS- MAY 5, 2026 **OR** 7 BUSINESS DAYS PRIOR TO YOUR LAST DAY OF ATTENDANCE, WHICHEVER OCCURS FIRST.