INSTRUCTIONS FOR BORROWING STUDENT LOANS

Generally student loans must be disbursed in two equal payments for each loan period. Scheduled disbursement dates are September 27, 2021 and February 18, 2022.

You must complete all required steps:

Step 1. Click on this link [Student Loan Acceptance Form](#) and then click on “Print and complete” 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, mailed, or faxed to the Financial Aid Office.

Step 2. Click on this link [https://studentaid.gov](https://studentaid.gov) and then click on “COMPLETE AID PROCESS” You will need your FSA user ID and password to log on to this website.

   a. 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.

   b. 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- NOVEMBER 30, 2021 OR 7 BUSINESS DAYS PRIOR TO YOUR LAST DAY OF ATTENDANCE, WHICHEVER OCCURS FIRST.**

**FALL/SPRING AND SPRING ONLY LOANS- MAY 3, 2022 OR 7 BUSINESS DAYS PRIOR TO YOUR LAST DAY OF ATTENDANCE, WHICHEVER OCCURS FIRST.**