



FINANCIAL AID  
OFFICE

## WILLIAM D. FORD FEDERAL DIRECT STUDENT LOAN (Subsidized, Unsubsidized and PLUS loans)

### FILING PROCEDURES (2004 - 2005)

#### **WHO MAY APPLY:**

- You must:
- 1) be a U.S. citizen or Permanent Resident/Refugee
  - 2) be enrolled in a degree/certificate granting program
  - 3) be enrolled for a minimum of six credits(or equivalent credit hours)
  - 4) not be in default of any previous educational loans\*
  - 5) not owe a repayment of any previous federal student aid awards

#### **HOW TO APPLY:**

1. **File a 2004-2005 FAFSA**, (Free Application for Federal Student Aid). You will also be applying for PELL, and you may request Federal College Work-Study and/or Federal Perkins Loan. If you list a CUNY college on your FAFSA and you are a New York State resident you will automatically be considered for TAP, (Tuition Assistance Program) or APTS, (Aid for Part -Time Study). If you receive a TAP/CUNY Supplemental application in the mail you must complete it and mail it back in the envelope provided.
2. **Wait for a Student Aid Report (SAR)**. Three to four weeks after you file a FAFSA (by mail or on the Internet), you will receive a pink SAR in the mail or a "SAR acknowledgement" to your email address if you applied online. Please read the "Comments" page of your SAR, you may be required to submit certain documents to the Financial Aid Office, (FAO) located in the Y Bldg, Rm. 120. (All documents submitted must be photocopies, not the originals.)
3. **Complete a Federal Direct Loan request form**. The loan request forms are available at the FAO or online at [www.cuny.cuny.edu](http://www.cuny.cuny.edu). First-time borrowers, (including the first Direct Loan at City College), must attend a pre-loan counseling session or complete pre-loan counseling on the Internet and pass the quiz. (Ask for the pre-loan counseling schedule or see [Online Entrance Counseling](#) procedures.) If you have never had a Federal Direct Student Loan it is strongly recommended that you attend one of the in-person counseling sessions.
4. **Keep the receipt for your loan request**. When you submit your loan request form you will be given a receipt. Your loan application will be reviewed and electronically transmitted to the Federal processor for approval. Please note: Applications submitted during registration **cannot** be processed until registration has ended, expect a delay in receiving your loan funds.) Apply early, 2004-2005 loan applications will be available on April 1, 2004.
5. **Sign, date and return your "Master Promissory Note" (MPN)**. In five to ten business days, after your loan request is transmitted you will receive your loan information in the mail from the University Application Processing Center, (UAPC). Read enclosed the instructions thoroughly. You will have the option of "signing" an Electronic Master Promissory Note, (eMPN). You will use your Federal PIN to sign an eMPN on the Internet. If you do not sign an eMPN online you will receive a set of paper Master Promissory Notes. The paper MPNs will be sent approximately two weeks after you receive your notice from UAPC. You must sign, date and return one paper MPN and keep the other one for your records. You will also receive a "Statement of Disclosure" from the U.S. Department of Education. Note: Only first-time borrowers are required to complete either an eMPN or MPN.

**HOW ARE LOAN CHECKS DISBURSED?:** When the eMPN or MPN has been accepted by the federal processor your loan check will be generated on the next scheduled check distribution date. (The Bursar will automatically deduct any unpaid tuition and/or fees.) There is one Federal Direct Student Loan check distribution each month. The Bursar will mail your loan check to **the address on file with the FAO**. All address changes should be promptly submitted to the Registrar's Office, (Rm. Y101) and the FAO.

**Important Note:** Consider **direct deposit** of your Financial Aid funds to your savings or checking account. The form is available at the Bursar's Office, Rm. Y100, or online at: [www.cuny.cuny.edu/student\\_affairs/FinancialAid](http://www.cuny.cuny.edu/student_affairs/FinancialAid).

*\*If you have been granted "Renewed Eligibility" for Financial Aid it will be indicated in the "Comments" section of your SAR. If not, you may have to submit documentation that indicates the current status of your defaulted loan(s).*

(See other side for useful information.)

## STUDENT AID WEBSITES & PHONE NUMBERS

### I. Federal student aid:

1. [www.studentaid.ed.gov](http://www.studentaid.ed.gov) - Federal student aid information on the web  
Tel: (800) 4-FEDAID (433 - 3243) or TTY: 1-800-730-8913 (for the hearing impaired)
2. [www.fafsa.ed.gov](http://www.fafsa.ed.gov) - FAFSA on the web
3. [www.ed.gov/DirectLoan](http://www.ed.gov/DirectLoan) - Direct loan information
4. [www.dlservicer.ed.gov](http://www.dlservicer.ed.gov) - Direct loan customer service  
Tel: (800) 848 - 0979 or TDD: (800) 848 - 0983 (for the hearing impaired)
5. [www.nslds.ed.gov](http://www.nslds.ed.gov) - National Student Loan Data System (NSLDS)

### II. New York State financial aid:

1. [www.hesc.com](http://www.hesc.com) - NYS Higher Education Services Corp. (TAP/APTS\*/Scholarships)  
Tel: (888) NYS - HESC (697 - 4372) or TDD (800) 445 - 5234 (for the hearing impaired)
2. CUNY TAP Application Processing Center – (718) 934 - 6055

### III. Miscellaneous:

1. [www.nslc.org](http://www.nslc.org) - National Student Clearinghouse (Enrollment & degree information)
2. [www.ecsi.net](http://www.ecsi.net) - Education Computer Systems, Inc. (Perkins/NSLDS loan accounts)
3. [www.uscis.gov](http://www.uscis.gov) - U. S Citizenship and Immigration Services  
Tel: (800) 375-5283 or TTY (800) 767-1833 (for the hearing impaired)
4. [www.sss.gov](http://www.sss.gov) - Selective Services (Requirement information, verification of status)  
Tel: (708) 688 - 6888 or TTY (847) 688-2567 (for the hearing impaired)
5. [www.fastweb.com](http://www.fastweb.com) - Free scholarship search

\* TAP – Tuition Assistance Program/ APTS – Aid for Part-time Study