
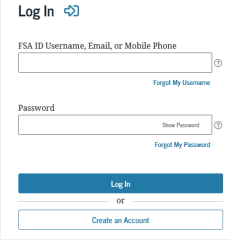
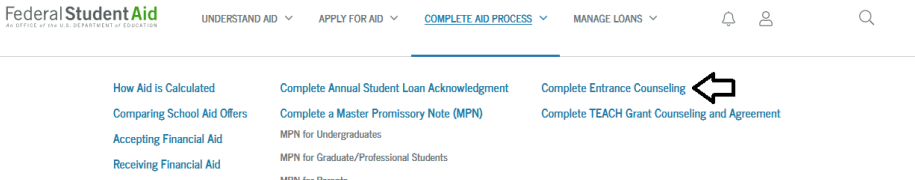
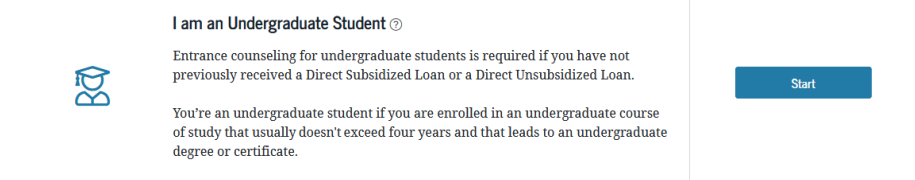
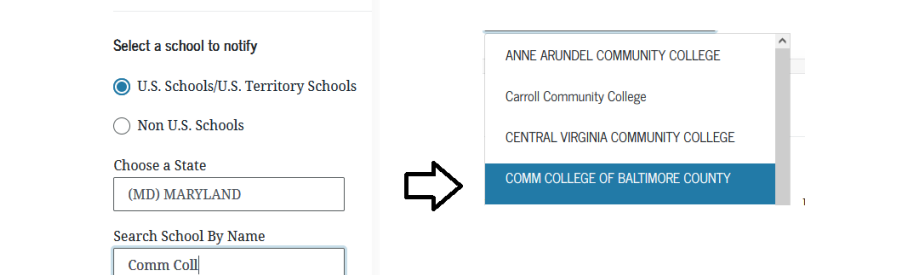
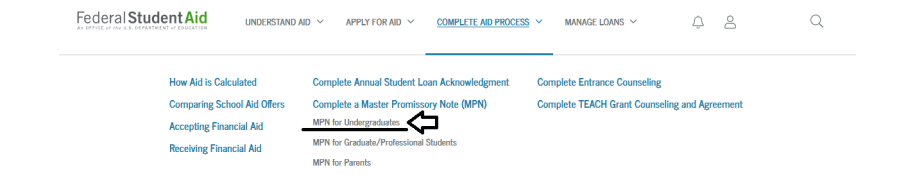


Federal Student Loan Instructions

Complete the following instructions *in this order*.



<p>1. Visit https://studentaid.gov/</p>	
<p>2. Login using <i>YOUR</i> (student's) FSA ID and password</p>	
<p>3. Under COMPLETE AID PROCESS, select COMPLETE ENTRANCE COUNSELING</p>	
<p>4. Select I am an Undergraduate Student</p>	
<p>5. Select CCBC (NOT TU!) as School Choice! COMM COLLEGE OF BALTIMORE COUNTY</p>	
<p>6. Complete Counseling</p>	<p>Follow instructions on page</p>
<p>7. Under COMPLETE AID PROCESS, under COMPLETE A MASTER PROMISSORY NOTE (MPN), select MPN FOR UNDERGRADUATES</p>	
<p>8. Select CCBC (NOT TU!) as School Choice!</p>	<p>See #5</p>
<p>9. Complete MPN</p>	<p>Follow instructions on page</p>
<p>10. Submit <i>PAPER</i> Loan application to CCBC</p>	<p>See next page</p>

Federal Direct Student Loan Request Form
Towson University/Community College of Baltimore County
Freshman Transition Program



Apply for a student loan by completing the following. Complete **ALL** questions: **LEAVE NOTHING BLANK.**



- Have you completed a FAFSA application and had it sent to CCBC (school code: **002063**)?
 - YES
 - NO – **STOP. DO NOT SUBMIT APPLICATION UNLESS “YES”**
- Have you gone to <https://studentaid.gov> to complete **Direct Loan Entrance Counseling**?
 - YES READ READ READ READ READ READ READ 
 - NO – **STOP. DO NOT SUBMIT APPLICATION UNLESS “YES”**
- Have you gone to <https://studentaid.gov> to complete a **Master Promissory Note (MPN)**?
 - YES READ READ READ READ READ READ READ 
 - NO – **STOP. DO NOT SUBMIT APPLICATION UNLESS “YES”**



SELECT “COMM COLLEGE OF BALTIMORE COUNTY” AS SCHOOL CHOICE

Choose a state: **SCHOOL CHOICE:**

MARYLAND

Search school by name:

COMM C

COMM COLLEGE OF BALTIMORE COUNTY

The school you selected is participating in the electronic Master Promissory Note (MPN) process.

School Name:
COMM COLLEGE OF BALTIMORE COUNTY

School Code/Branch:
G02063

School Address:
800 SOUTH ROLLING ROAD
BALTIMORE, MD 212285381

- Print your full name: _____
- What is your CCBC ID number? 90 _____
- What is your Social Security Number? _____
- What is your primary phone number? _____
- How much total loan money would you like to borrow?

CHECK **ONE**

The MAXIMUM for which I qualify (\$5,500 minus whatever you already borrowed for Fall 2023)

This amount: **SPRING 2024 ONLY**

\$ _____

- By default, we will award you subsidized loan funds first, followed by unsubsidized funds, up to the amount you have requested above. Check the box below if you are **not** interested in unsubsidized funds (**note that this may limit the amount you can be awarded to less than you have requested. See reverse for details.**)

I do **NOT** wish to be awarded unsubsidized funds.

- Did you select “COMM COLLEGE OF BALTIMORE COUNTY” (*exactly* as written), and **NOT** Towson University, as the school choice for your **Entrance Counseling & Master Promissory Note**?
 - YES
 - NO

SUBMIT. DO NOT SUBMIT!!

- Read the following and **hand** sign and date below: 

Borrower Certification: I authorize CCBC to submit an electronic certification (including electronic transfer of loan proceeds to my account) of my loan eligibility to the Direct Loan Servicing Center U.S. Department of Education. I also authorize CCBC to make the information contained within this loan application available to Towson University.

SIGNATURE: _____ **DATE:** _____

RETURN APPLICATION TO:	Financial Aid Office CCBC: Dundalk Attention: FTP 7200 Sollers Point Road Baltimore, MD 21222	FAX 443-840-2824
DO NOT CALL TO CONFIRM RECEIPT!		
Allow 24-48 business hours for login, then view status of all forms online via your SIMON account (https://simon.ccbcmd.edu)		

Student Loan Information

In order to qualify for a Federal Direct Loan, you must:

- Complete the Free Application for Federal Student Aid (FAFSA)
- Be a US citizen or an eligible non-citizen
- Submit verification documents to the CCBC: Dundalk Financial Aid Office (if you have been selected for verification)

Your loan options—Federal Direct Subsidized and Unsubsidized

Subsidized loan:

Interest does *not* accrue while you are enrolled at least half-time (6 billable hours). Federal Direct Subsidized Loans currently have a fixed interest rate of 5.50% (subject to change).



MAXIMUM SUBSIDIZED LOAN FOR SEMESTER 2 - \$3,500, minus amount received during Semester 1

Unsubsidized loan:

Interest begins to accrue from the first date of disbursement. You may choose to pay the interest while you are in school or it will be added to your principal balance when you enter repayment. Federal Direct Unsubsidized Loans currently have a fixed interest rate of 5.50% (subject to change).

MAXIMUM UNSUBSIDIZED LOAN FOR SEMESTER 2 - \$2,000, minus amount received during Semester 1

MAXIMUM TOTAL STUDENT LOAN ELIGIBILITY FOR SEMESTER 1 – \$5,500, minus amount received during Semester 1

 Note that not all students will qualify for the subsidized loan or may qualify for a maximum subsidized loan less than the amount listed above. An individual student's eligibility for subsidized loan funds is dependent on a financial need calculation unique to each student and based on that student's FAFSA application and other financial aid awards. You can indicate on your loan application that you are not interested in unsubsidized loans, in which case we will meet your requested amount as much as possible with subsidized-only funds. Otherwise, we will meet your total loan request with a combination of subsidized and unsubsidized funds, exhausting your subsidized eligibility first. 

Fees and Interest Rates

For Federal Direct Loans disbursed October 1, 2020 and beyond (both subsidized and unsubsidized), a 1.057% origination fee and 5.50% interested rate will be charged (this is subject to change).

Loan Procedures

- Submit the Federal Direct Loan Request Form to the Financial Aid Office at CCBC: Dundalk
- If selected for verification, submit all requested documents to the Financial Aid Office at CCBC: Dundalk
- Complete **DIRECT LOAN ENTRANCE COUNSELING** and an **ELECTRONIC MASTER PROMISSORY NOTE** online at <https://studentaid.gov>. You will need your FSA ID number used to complete your FAFSA application (if you have lost or forgotten this FSA ID, visit <https://fsaid.ed.gov/>).