

HOW TO APPLY FOR LOANS

TO APPLY FOR A STUDENT LOAN YOU NEED TO FIRST:

- ✓ Complete your Free Application for Federal Student Aid (FAFSA).
- ✓ Complete your financial aid file (certification form, verification, etc.).
- ✓ Attend a loan counseling session (contact the Financial Aid Office for more information)
- ✓ Complete the on-line Entrance Counseling.
- ✓ Complete the Master Promissory Note (MPN).
- ✓ Complete the CGTC Loan Amount Request Form and **submit** to the Financial Aid Office. **We cannot accept fax or email copies of this form.**

**After you complete these steps, the Financial Aid Office will be able to process your Loan Amount Request Form. If there is a problem processing your student loan, the Financial Aid Office will contact you by email or mail. Please allow two to three weeks for your loan to be processed.*

HAVE THE FOLLOWING INFORMATION READY TO COMPLETE YOUR ENTRANCE COUNSELING AND MASTER PROMISSORYNOTE:

- 1.) **A Supportive Web Browser:** Microsoft Internet Explorer (version 6 and higher), Mozilla Firefox (version 2 and 3.6.3), Apple Safari (version 4).
- 2.) **Time:** 20-30 minutes for Entrance Counseling session and 20-30 minutes for MPN session.
- 3.) **Federal Student Pin Number:** If you do not remember or have a PIN number, please visit www.pin.ed.gov.
- 4.) **Select School name:** Central Georgia Technical College
- 5.) **Personal Information:** Permanent Address, Mailing Address (if different for Permanent), Telephone Number, and Email Address.
- 6.) **Employer Information:** Employer Name, Employer Address
- 7.) **Reference Information:** The Name, Address, Telephone number, and Relationship Status of two people you have known for at least 3 years.

Instructions

Entrance Counseling

Go to <https://www.studentloans.gov/myDirectloan>.

- Inside the “Manage my Direct Loan” box, click the “Sign In” tab.
- Enter your personal information. Use your FAFSA PIN number to sign in.
- Click the “Complete Counseling”
- Click Start for “Entrance Counseling”.
- Select CGTC as a “school to notify” and select “Undergraduate Student”.
- Read the material carefully and answer the questions.
- Follow all the steps until you receive a confirmation message.

**You can stay at the website to complete the Master Promissory Note (MPN).*

Master Promissory Note

Go to <https://www.studentloans.gov/myDirectloan>

- Inside the “Manage me Direct Loan” box, click the “Sign In” tab.
- Enter your personal information. Use your FAFSA PIN number to sign in.
- Click the “Subsidized and Unsubsidized” link (please note that all Central Georgia Technical College students are “Undergraduate” students).
- Enter your information and click “Continue” at the end of each page.
When completing step 3, you must open and read all 4 items before you are able to continue.
- Review and sign your Master Promissory Note.
- Choose Central Georgia Technical College as your school.
- Follow all the steps until you receive a confirmation message.

**You may print a copy of these documents for your records, but the Financial Aid Office does not need a copy to process your loans.*

****It can take 2-3 weeks for Financial Aid to process your loan application and transmit the information to the Department of Education. Please allow additional time for loan requests to be processed during peak times**