



Federal Direct Stafford Loan Process

Entrance Counseling, Master Promissory Note (MPN)

Instructions:

- Go to <https://studentaid.gov>
Sign in using your FSA User ID and Password.

Complete Step 1, Step 2 and Step 3

Step 1: COMPLETE ENTRANCE COUNSELING

Hover over the "Grants and Loans" drop down option
Click on "Loan Entrance Counseling" under the "Get a loan" column
Go to the "I am an undergraduate student" box and click "begin"
Follow all steps to completion.

Note: This step must be done if you have never completed this counseling before. It is also highly encouraged if you have not completed this counseling recently due to the many changes with student loans.

Step 2: SIGN A NEW MASTER PROMISSORY NOTE (MPN)

Hover over the "Grants and Loans" drop down option
Click on "Master Promissory Note (MPN)" under the "Get a loan" column
Go to the "I am an undergraduate student" box and click "begin"
Follow all steps to completion.

Note: Borrowers who signed a MPN in the previous year do not need to complete a new MPN.

- **Electronic confirmation will be received within 24 - 48 hours for each of these sessions.**

Step 3: Complete the Trinidad State College Federal Direct Stafford Loan Form

The form may be found on the Trinidad State College website under Financial Aid Home -- Forms
-- Federal Direct Stafford Loan form <https://trinidadstate.edu/fia/forms.html>
The Financial Aid office also has the form

- **All pages of this form must be completed, signed and returned to the Financial Aid Office**



2025-2026 Federal Direct Stafford Loan Request Form

Use blue/black ink when filling out this application

Student's Name: _____ Student's ID#: S _____

Date of Birth: _____ Social Security Number: _____ Driver's License State & Number: _____

Home Telephone Number: _____ Cell Telephone Number: _____

Permanent Address: _____

Address City State Zip Code

Mailing Address: _____

Address City State Zip Code

Please allow two weeks or more for this loan request to be processed by the TSC Financial Aid Office. **IF ANY PART OF THIS LOAN REQUEST APPLICATION, ENTRANCE COUNSELING, MASTER PROMISSORY NOTE (MPN), ARE INCOMPLETE THE APPLICATION PROCESSING WILL BE DELAYED.** This form must be submitted no later than three weeks prior to the end of the semester for which you are requesting funds. **TSC reserves the right to reduce or deny this loan request in accordance with the Higher Education Act [Amd. 1998–Title IV, Part F, Section 479A(c)] [Code of Federal Regulations: 34 CFR 682.603(e)] which allows a school to refuse to certify a loan (or a portion of a loan) if the reason is documented and provided to the student in writing.**

Indicate the **TOTAL** amount of Stafford Loan you are requesting. (You may not receive all that you request)

\$ _____ **A dollar amount must be entered.** (The word **maximum** amount entered here will not be processed)

I would like my original amount requested to be (**circle a type of loan**): subsidized only unsubsidized only Sub/Unsub

This loan is for (**circle a term**): Fall/Spring Fall Only Spring Only Summer Only

- If one or neither of the above requests is circled, your loan will automatically be processed as a fall/spring and/or subsidized only loan.

Degree/Certificate Program at TSC _____

Anticipated Date of Graduation: _____ (month/year)

(If you will be graduating in December or May, your loans may be prorated for the final term)

In order to receive a loan, you must agree to the following conditions:

- I understand that my financial aid file must be complete before my loan is processed.
- I understand that I must be in an approved degree or certificate program.
- I understand that I must be making satisfactory academic progress.
- I understand that my loan could be denied due to failure to pass a previous semester.
- I understand that I must be enrolled, not withdrawn, for at least 6 credit hours at the time of certification and disbursement of my loan to my bill.
- I understand that the loan will be disbursed to TSC **FIRST**, and any remaining funds will be refunded through the Bank Mobile Refund Card. Late start classes will affect the disbursement and refund date.
- I understand that if I decide not to attend my classes, I must officially drop or I will be billed for the classes.
- I understand that the total loan amount approved will be disbursed in **two** payments, based on the loan period requested.
- I understand that if I am a first time borrower there will be a 30 day delay on the first disbursement of my loan.
- I understand that I am required to complete Exit Counseling every time I graduate, withdraw or drop below 6 credit hours.
- I understand that a 'hold' will be placed on my official transcripts and diplomas/certificates for failure to complete exit counseling.

By signing below, I am acknowledging that I have read and understand the above conditions.

Student Signature: _____ Date: _____

School Use Only:

Loan Period

From _____

To _____

Certified Loan Amount

Subsidized \$ _____

Unsubsidized \$ _____



You are **required** by law to provide your loan servicer with the above contact information as well as information on your next of kin and personal references, and you must keep the information current. The purpose of the references is to enable TSC and loan servicers to contact you regarding your student loan should your current contact information become outdated. Please include references that **DO NOT share the same permanent address as yourself** and that will know your whereabouts for at least 3 years.

	Reference #1-Friend or Family (Different address from yours and your other reference)	Reference #2- Friend or Family (Different address from yours and your other reference)
Name		
Address		
City, State Zip		
Phone Number		
Email		
Relationship to you		

THIS INFORMATION WILL BE PROVIDED TO ANY AUTHORIZED AGENT SHOULD YOU BECOME DELINQUENT ON ANY ACCOUNT WITH THE COLLEGE.

Student Signature _____ Date _____

CONSEQUENCES OF DEFAULT

_____ Default (**initial**) Additional information can be found at <http://www2.ed.gov/offices/OSFAP/DCS/default.html>

- The Department of the Treasury may offset your federal and/or state tax refunds and any other payments, as authorized by law, to repay your defaulted loan.
- You may have to pay additional collection costs after your loan is assigned to a private collection agency for collection.
- Also, you may be subject to Administrative Wage Garnishment, whereby the Department will require your employer to forward 15% of your disposable pay toward repayment of your loan.
- Federal employees face the possibility of having 15% of their disposable pay offset by the Department toward repayment of their loan through Federal Salary Offset.
- The Department may take legal action to force you to repay the loan.
- Credit bureaus may be notified, and your credit rating will suffer.
- No access to an Official Transcript from TSC (possibly impacting your ability to transfer to another school, secure employment, or enroll for more classes).

My current loan debt is \$ _____ (The amount you owe before this loan is processed)

You can access the National Student Loan Data System at http://nslds.ed.gov/nslds_SA/ and research your current loan debt. This information will be verified for accuracy before your loan may be certified/awarded. You will need to know your Department of Education (FAFSA) Username and Password to access this information. Please note that any loan borrowed by the student or parent will be submitted to the National Student Loan Database System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

I have read through the above information regarding student loans and understand the consequences of default.

Student Signature _____ Date _____

Printed Name _____ S# _____

Note: Please allow at least two weeks for this loan request to be processed. If any part of this form is incomplete, processing will be delayed.