COLLEGE of SAINT ELIZABETH

The Procedure for Applying for Loans for the 2013-2014 Academic Year

- **First Time Borrower instruction on how to apply for the Federal Direct Subsidized/Unsubsidized Loans**
  A. www.studentloans.gov
  B. Borrower, Sign in with your FAFSA pin number
  C. Complete Counseling (Entrance). Print Confirmation page for your records.
  D. Complete Master Promissory Note (MPN) for Stafford Subsidized/Unsubsidized). Print Confirmation page for your records.
  E. **Continuing Studies Students** complete the Continuing Education Supplemental Form
  F. **Graduate Students** complete the Graduate Studies Supplemental Form

- **Parent PLUS Loan instruction**
  A. www.studentloans.gov
  B. Parent, Sign in with your FAFSA pin number
  C. Request a Direct PLUS Loan
  D. Parent PLUS
  E. Once approved, complete Master Promissory Note for PLUS, Parent Loan.
  F. If denied, contact the Financial Aid Office for further action. (973) 290-4445.

- **Graduate PLUS Loan instruction * Graduate PLUS applications can only be considered if borrower has exceeded their Direct Unsubsidized eligibly for the academic year.**
  A. www.studentloans.gov
  B. Borrower, Sign in with FAFSA Pin Code
  C. Request Direct PLUS Loan
  D. Graduate PLUS
  E. Complete Entrance Counseling for Grad Plus
  F. Complete Master Promissory Note for Grad Plus

- **Alternative Loans**
  A. Select lenders and compare products
  B. Select a Lender and APPLY
  C. Read Disclosure and TILA information
  D. School Code is #002600

Note: For the Alternative Loan Programs, borrowers have the right, and the ability, to select the loan provider of their choice and are not required to use the recommended lenders. The lenders have been reviewed by a committee at CSE and selected based on service, interest, fees and benefits to the borrowers.

Financial Aid Glossary