

## 2018-2019 Steps to Receive a Student Loan

**!!!Your loan will not disburse and will not be used for a tuition deferment and bookstore charges unless these 3 steps are completed!!!**

### Loan Entrance Counseling:

Complete the *Online Loan Entrance Counseling* at [www.studentloans.gov](http://www.studentloans.gov) for undergraduate, Subsidized/Unsubsidized Loans. All first-time Direct Loan borrowers (the student) must complete this step regardless if you have completed it before. Once completed, the session will satisfy the entrance counseling requirements for WKCTC. “Reviewing” the counseling or completing the Financial Awareness do not fulfill the requirement. If you are successful you will receive a confirmation statement, and you may print a copy for your records.

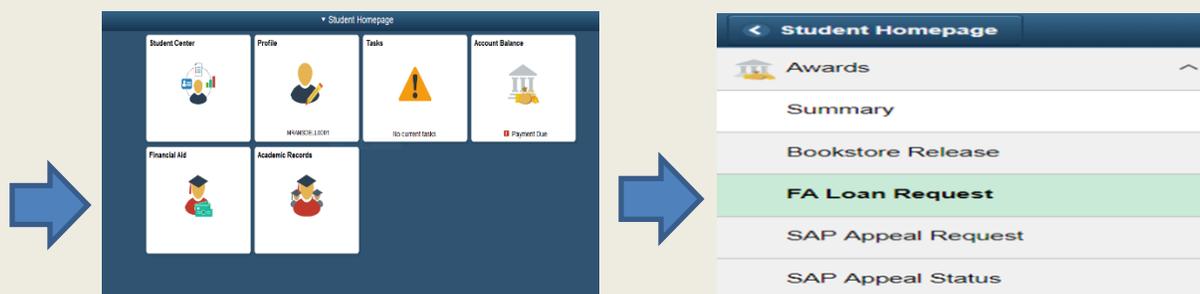
### MPN:

Complete and E-sign your *Master Promissory Note (MPN)* for undergraduate, Subsidized/Unsubsidized Loans, at [www.studentloans.gov](http://www.studentloans.gov) using the same PIN you used to sign your FAFSA. If you are successful you will receive a confirmation statement, and you should print a copy for your records.

### Accept Loan(s): (you must have created your user profile at the KCTCS User Account Center).

Loans are no longer automatically included in a student’s financial aid package. A link to the online loan request will be available in your Student Self Service account. If you would like to request a loan click on the link and follow the instructions. **Please allow up to 10 business days for the loan to show on your account once you have made the request.**

From the home page on your Student-Self Service: Click on the “**Financial Aid**” section. Next you will click on **FA Loan Request** to complete your loan



Remember the amount will be divided in half. A year loan is half for fall and half for spring. If you have a one semester loan, please contact the office for assistance to reduce the amount. Borrow responsibly! Remember this is money you must pay back with interest and the government has a cap on the amount you can be indebted. **If you do not respond within 30 days of the offer, WKCTC reserves the right to cancel the loan offer.**