



To Guarantee Loan is Processed by Semester Payment Due Dates Submit Loan Request by:

* Fall Deadline: June 15, 2020 *Spring Deadline: Nov. 15, 2020 *Summer Deadline: April 15, 2021

FINAL DEADLINES for all loans and increases

FALL ONLY: Dec. 1 SPRING ONLY: May 1 SUMMER ONLY: July 1

2020-2021 Federal Direct Loan Request Form

First Time Borrower

Repeat Borrower

Submit completed form from your HCC email to finaid@harford.edu

PLEASE ANSWER ALL QUESTIONS

1. When do you expect to transfer or graduate from HCC? _____ Month/Year (Ex: May 2022)
2. First Name: _____ Last Name: _____ Harford ID: **H** _____
3. Cell Phone #: _____ - _____ - _____
4. **LOAN REQUEST AMOUNT** (Refer to **next page** for Federal loan limits): \$ _____
IF LEFT BLANK, LOAN WILL BE PROCESSED FOR MAXIMUM LOAN ELIGIBILITY

The Financial Aid Office will certify your Subsidized Stafford Loan eligibility (if any) prior to your Unsubsidized Stafford Loan Eligibility. If you do **NOT** want an Unsubsidized Stafford Loan, please check this box.

Please note you may only qualify for an Unsubsidized Loan.

5. **The amount you requested above will be split evenly between Fall and Spring semesters.** If you want a one semester loan, please indicate that below. For Example: If you request \$5,500 you will receive \$2,750/Fall and \$2,750/Spring (minus loan fees). You will receive a disbursement memo via HCC email once your loan has been awarded, stating disbursement dates for the entire school year.

Loan Period (**CHECK ONLY ONE**):

Fall and Spring Loan 2020/2021 (Default)

Fall 2020 ONLY Loan

Spring 2021 ONLY Loan

Summer 2021 ONLY loan

- There are **NO WINTER** only loans - you must include winter loan in **FALL** disbursement.
 - Summer loans can be requested once summer registration begins in April.
 - **Loan Deadline Dates are stated at the top of this request form.**
 - Loan increase forms are available [online](#) or in the Financial Aid office.
6. **In order to receive a loan, you must complete a Master Promissory Note (MPN) and complete online Loan Entrance Counseling.** If you are a repeat borrower and have borrowed within past 10 years you do not need to complete MPN or Entrance Counseling.
 - Complete the Master Promissory Note online at <https://studentaid.gov>.
 - To complete the counseling online at <https://studentaid.gov>, you will need to log in with your FSA ID, hover over "Complete Aid Process," and click "Complete Entrance Counseling." Complete and read all screens. You will receive a confirmation screen once you have successfully completed the entrance counseling.
 - **We are unable to award your loan until you complete these federal requirements.**

Scanned by _____ Date: _____

2020-2021 Federal Direct Loan Request Form - First Time or Repeat Borrower

FEDERAL DIRECT LOAN BORROWING LIMITS		
Credits Earned	Dependent Students	Independent Students
Students with 0-30 earned credit hours	Subsidized \$3,500	Subsidized \$3,500
	Unsubsidized \$2,000	Unsubsidized \$6,000
	TOTAL: \$5,500	TOTAL: \$9,500
Students with 31 earned credit hours or more	Subsidized \$4,500	Subsidized \$4,500
	Unsubsidized \$2,000	Unsubsidized \$6,000
	TOTAL: \$6,500	TOTAL: \$10,500

FEDERAL LIFETIME LOAN LIMITS		
Independent/Dependent	Subsidized Maximum	Total Aggregate Maximum (Sub and Unsub)
Dependent Undergraduates	\$23,000	\$31,000
Independent Undergraduates	\$23,000	\$57,500

Please check below to be sure you have completed EACH requirement.

_____ **FAFSA** electronically submitted on <https://studentaid.gov> OR on My Student Aid mobile app.

_____ **Electronic Consent (E-Consent)** must be acknowledged annually before we process your loan request. Please click on this link to complete: [E-Consent MUST be Completed](#) .

_____ **Complete Master Promissory Note (MPN)** on <https://studentaid.gov>. Refer to attached "Accessing Your Student Loan Information & Completing Required Loan Tasks" sheet for instructions. Repeat Borrower MPN is good for 10 years.

_____ **Complete Entrance Counseling** on <https://studentaid.gov>. Log in with your FSA ID, hover over "Complete Aid Process," and click "Complete Entrance Counseling." Complete and read all screens. You will receive a confirmation screen once you have successfully completed the entrance counseling. **We cannot award your loan until you complete this federal requirement. If you are a repeat Direct Loan borrower you have already completed Entrance Counseling.**

_____ **Verification Documents:** Check OwlNet to see if you have any outstanding verification requirements.

_____ **Declare a Major and Register for at least 6 credits:** You must be in a degree program to receive any financial aid. Federal regulations stipulate that you must also be **registered for at least 6 credits to be eligible for a student loan.**

_____ **Review Frequently Asked Questions Brochure** for additional information about HCC loans/financial aid process on HCC Financial Aid website under "Loan Links."

Your loan request will be reviewed by a loan counselor. **It could take 2-4 weeks before your loan is awarded.** You will receive a disbursement memo via HCC email once your loan has been awarded. **Please review your HCC email regularly;** the loan counselor will contact you if there are any questions about your loan request. **Your loan will NOT be awarded until you complete the Master Promissory Note (MPN) and complete online Entrance Counseling.**

I understand:

- **Turning in a loan request WILL NOT hold my classes. I must complete Entrance Counseling and the loan must be awarded before the payment due date to avoid classes being dropped for non-payment.**
- **If I submit my loan request after the loan deadline date and/or the loan is **not awarded by the payment due date,** I must make other arrangements to pay my bill so that my classes will not be dropped for non-payment. I understand that I may also need to purchase my books with my own money. Visit your OwlNet account to set up a payment plan if needed.**

My signature below indicates that I have fully completed every requirement listed on this loan request and I understand the HCC loan policies above.

_____	H _____	_____
Signature	Harford ID#	Date

Accessing Your Student Loan Information & Completing Required Loan Tasks on Student Aid.Gov <https://studentaid.gov>

Download **My Student Aid mobile app** from your app store to complete the same tasks on your mobile device.

Studentaid.gov is the U.S. Department of Education's central financial aid website where you can:

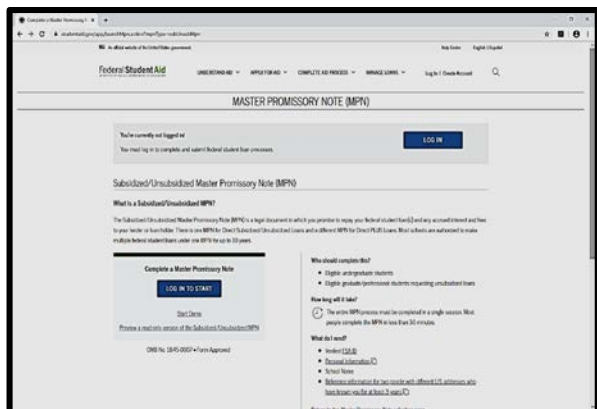
- Complete the FAFSA/manage FSA ID
- Complete Master Promissory Note (MPN)
- View your outstanding student loan balance
- Find the name of your loan servicer
- Make payments on existing student loans
- Use Loan Simulator to choose the best repayment plan option for your financial goals
- Learn about loan forgiveness
- Learn about all federal aid programs

Log into <https://studentaid.gov> with your FSA ID.

COMPLETE A MASTER PROMISSORY NOTE (MPN):

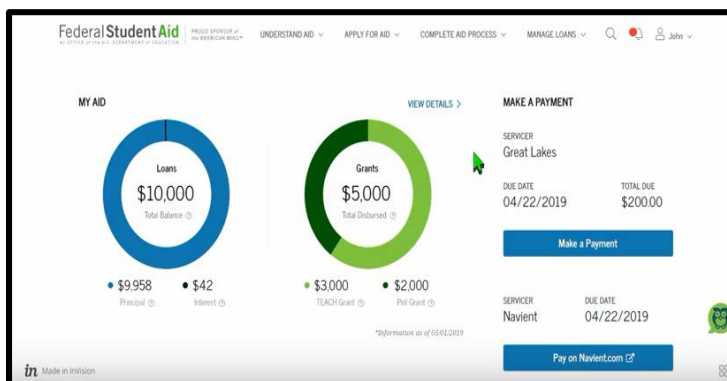
***If this is your first loan, you MUST do this before submitting your loan application.** If you're a repeat borrower and created an MPN within the last 10 years, you do NOT need to redo the MPN for this loan.

1. Log in with FSA ID.
2. Under "Complete Aid Process" tab, click "Complete Master Promissory Note."
3. Choose "MPN for Subsidized/Unsubsidized Loans."
4. Complete all screens, making sure you open and review all sections.
5. Complete "Sign and Submit" section at the bottom of Step 4.
6. Review MPN and hit "Submit."
7. Receive final page stating "You have successfully submitted your MPN." **If you do not receive this message, your MPN did not process correctly!**



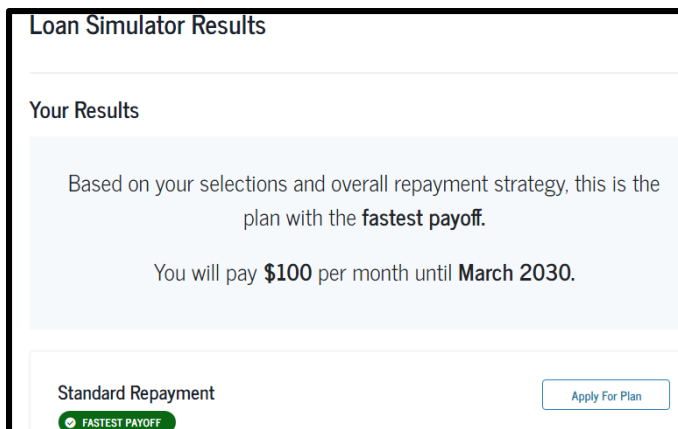
FIND YOUR LOAN SERVICER, VIEW YOUR OUTSTANDING STUDENT LOAN BALANCE, & MAKE A LOAN PAYMENT:

1. Log in with FSA ID.
2. My Aid Dashboard will display, which shows your outstanding student loan balance to date, broken down into how much of that amount is principle and interest.
3. The name of your loan servicer is on the right-hand side with the option to make a payment either on this website or via a direct link to the servicer's website.
4. Click "View Details" in the Dashboard to view each individual loan's details.



USE LOAN SIMULATOR TO VIEW LOAN REPAYMENT PLAN OPTIONS:

1. Log in with FSA ID.
2. Under "Manage Loans" tab, click "Loan Simulator" on the left-hand side. Click "Guide Me."
3. Answer guided questions about your life situation, salary, and loan information.
4. Choose your repayment goal (ex: Low Monthly Payment) and click "View Results."
5. The recommended repayment plan will display, showing the monthly payment amount/projected pay off date, pros/cons of the plan, and option to apply for the plan. Click "View and Compare All Plans" underneath to view side by side comparisons of repayment plan options.





SATISFACTORY ACADEMIC PROGRESS

HARFORD
COMMUNITY COLLEGE

Federal regulations require that HCC track the academic progress of students from the first date of enrollment at HCC (including while dually enrolled in High School), whether or not financial aid was received. Student's progress must be measured both qualitatively and quantitatively. That is, in addition to a minimum grade point average requirement, a student must complete a minimum percentage of course work and must complete the degree or certificate requirements within a maximum timeframe.

- **Minimum Grade Point Average:** Students must maintain a cumulative grade point average of 2.0 (or minimum GPA for major). **Transitional studies course**¹ grades are calculated into the GPA for SAP purposes. See additional information about Incomplete (I) grades in Incomplete Grades section below.
- **Minimum Completion/Pace Rate:** Students must successfully **complete**² at least 67% of cumulative **attempted credits**³. Transitional studies courses, repeated courses, transfer credits and withdrawals are included in this calculation. A successful completion is defined as the grade of A, B, C or D, TR (transfer), ML (military) and AP (Advanced Placement). The grades of F, W, M, N, I, K, etc. are not considered as successful completion of the attempted credits. See additional information about Incomplete (I) grades in Incomplete Grades section below.
- **Maximum Timeframe:** A student pursuing an Associate degree (approximately 60-70 credits) may attempt or transfer in up to 90-105 credits (150% of degree requirement). A student who habitually does not complete attempted credits may exceed the maximum time frame for completion before he or she has earned a degree and will be terminated from receiving any financial aid at HCC. If a student changes majors while at HCC credits taken in all majors while at HCC will be included in the maximum timeframe calculation.

Incomplete Grades- If a student receives an I (Incomplete) grade for a course and later successfully completes the course it is **the student's** responsibility to notify the Financial Aid Office and request a review of their SAP status. SAP is not automatically recalculated after I grade is resolved. I grades are not included in the GPA calculation but are included as attempted but not completed credits in Completion/Rate calculation.

If the I grade is resolved in the middle of a semester that the student is currently receiving aid and it causes the student to be terminated student will not lose financial aid eligibility for that current semester.

If the I grade is resolved in the middle of a semester that the student is not currently receiving aid because they are terminated and it causes the student to be in good SAP status aid will be awarded retroactively to the beginning of the current semester.

HCC measures the progress of each student after each semester or payment period. Failure to meet SAP GPA and Completion/Pace requirements will result in student being placed on **WARNING**. At HCC, students get one semester of warning. If student has not improved GPA and/or Completion/Pace rate by end of the warning semester, student is **terminated** from future financial aid until student is meeting SAP requirements. Students who exceed the **Maximum Time Frame** (typically 90-105 credits/150% of program length) are not placed on warning; they are terminated from financial aid at the end of the semester when it is determined they cannot complete their program within 150% of its length.

Please refer to college catalog for more details about SAP and the process to appeal SAP termination at <https://catalog.harford.edu/>

SAP Glossary

¹**Transitional Studies Courses:** Courses below 100 level. They are noted with an * next to grade on student transcript.

²**Completed Credits:** Any class on student transcript with grade of A, B, C or D, including transitional studies courses and TR (transfer), ML (military) and AP (Advanced Placement).

³**Attempted Credits:** **ALL** courses on student transcript, including transitional studies courses, repeated courses, transfer credits and withdrawals. If a student repeats a course previously taken, both the original and the repeated course are counted as attempted credits.

FALL 2020 - IMPORTANT DATES

Payment due date is **July 20th**. If you did not receive a Financial Aid Award letter before July 20th, please make arrangements to pay any balance due or your classes may be dropped.

$$(Total Enrollment Costs) - (Total Financial Aid) = Balance Due$$

Payment Options: Credit Card, Check, Cash, FACTS Tuition Plan

<http://www.harford.edu/student-services/paying-for-college/tuition-and-fees/how-to-pay.aspx>

• Session	• Start Date	• Refund deadline	Withdrawal deadline	Ending Date
15 Week	AUG 24, 2020	AUG 31, 2020	NOV 21, 2020	DEC 12, 2020
13 Week	SEPT 8, 2020	SEPT 15, 2020	NOV 9, 2020	DEC 12, 2020
Term 1	AUG 24, 2020	AUG 28, 2020	SEPT 24, 2020	OCT 10, 2020
Term 2	OCT 19, 2020	OCT 23, 2020	NOV 23, 2020	DEC 12, 2020
Term 1 - Math TS	AUG 24, 2020	AUG 28, 2020	SEPT 24, 2020	OCT 10, 2020
Term 2 - Math TS	OCT 19, 2020	OCT 23, 2020	NOV 23, 2020	DEC 12, 2020
1 st 5 Week	AUG 24, 2020	AUG 26, 2020	SEPT 15, 2020	SEPT 26, 2020
2 nd 5 Week	SEPT 28, 2020	SEPT 30, 2020	OCT 20, 2020	OCT 31, 2020
3 rd 5 Week	NOV 2, 2020	NOV 4, 2020	NOV 30, 2020	DEC 12, 2020

Fall Payment Due Date	July 20 th 2020
Veterans Benefits Enrollment Form	July 31 st 2020
Appeals for Satisfactory Academic Progress (SAP)	August 10 th 2020
Priority Loan Request Deadline	June 15 th 2020*



*You can still request a loan after this date. However, you will need to make other payment arrangements in order to prevent your Fall classes from being dropped. ***Final deadline for Fall Loan Requests is December 1, 2020**



Fall Book Purchasing Dates for Financial Aid Recipients: August 10, 2020 - September 18, 2020

Present your HCC photo I.D. card at the HCC Book Store for book purchases. (If sufficient financial aid funds are available after tuition and fees are paid, students are limited to \$650.)



Refunds will begin October 4th, 2020

Harford Community College has partnered with BankMobile to deliver your financial aid refund. For more information about BankMobile and your refund choices, please visit <http://bankmobiledisbursements.com/refundchoices/> and to select your refund preference, please visit www.refundselection.com.