Beginning fall 2010, SC State University will offer Stafford and Plus Loans funded through by the Federal Direct Loan Program. SC State University will no longer process Stafford and Parent PLUS Loans funded through Federal Family Education Program (FEELP) lenders. Please read this notice and all future communications from the Office of Financial Aid carefully.

If you have or will apply for a federal student loan through the Direct Loan program beginning fall 2010 there are three steps that you must complete in order to qualify for the loan.

1. **Complete your 2010-2011 FAFSA** online before May 1, 2010. Even if you have not yet completed your FAFSA for 2010-2011, but intend on applying for a Stafford Student Loan, you will need to complete steps 2 & 3 by May 1, 2010.

2. If this is your first time receiving a Federal Direct Stafford Student Loan, you must **complete online Entrance Loan Counseling**. If you are unsure whether or not you have received such a loan, we encourage you to complete entrance counseling again. Be sure to add SC State in the school section and submit your responses to confirm completion. Once completed, please allow at least 48 hours for your loan status and the Direct Loan Entrance requirement status to change in Bulldog Connection.

3. **E-sign your Federal Direct Stafford Loan Master Promissory Note (e-MPN) online**. You cannot receive any loan money until you complete the Direct Loan promissory note.

Please note that Stafford Student Loans cannot be used for registration completion until you have accepted your loan offer in Bulldog Connection and we have received confirmation that you have completed the online entrance requirement and signed an MPN. You will need to provide your FAFSA PIN in order to complete the online entrance requirement and to e-sign your MPN.

If you think you will need additional loan assistance, you should first consider the Federal Direct Parent (PLUS) loan. In order to receive a Parent Loan, your parent must complete the **2010-2011 Federal Direct Parent (PLUS) Loan application**. If the PLUS loan is approved, the parent must also complete and e-sign an on-line MPN.

We encourage you to complete these steps even if you are unsure whether you will need a loan for 2010-11. You may decline any loan that is offered to you and incur no loan repayment obligation. The deadline is May 1, 2010.