



Stafford Student Loan Step-by-Step Application Process

This instruction guide is for students applying for a Federal Stafford Student Loan at Berkeley City College. Please follow these steps carefully so that you will be considered for a student loan in a timely manner.

___1. Complete a FAFSA application and submit ALL REQUIRED DOCUMENTS to the Financial Aid office before the deadline date.

___2. Must attend a student Loan Information Workshop. See schedule online.

___3. Student who are on dismissal or have a bachelor's degree must submit an Appeal with Student Education Plan (**SEP**) to the Financial Aid Office. For students who attempted over 90 semester units or students who have bachelor's degree must submit a **complete SEP** along with the appeal.

___4. Must enroll in six (6) or more units related to his or her degree or major.

___5. If attended another institution/college you must meet with a counselor to complete a Transcript Evaluation Form and turn into the financial aid office.

___6. Must complete and pass an online **entrance** counseling session and quiz through EDTEST at www.edfund.org/edtest or you can access the link from the BCC Financial Aid website. Go to that website, select "California" as your state and "Berkeley City College" as your school. The "undergraduate" level quiz is preselected for you. After passing the quiz print out the "Proof of Completion" and submit it to the Financial Aid Office.

___7. Student must complete the "Federal Stafford Loan Request Form" online. To do this, go to www.edfund.org or you can access the link from the BCC Financial Aid website. In the quick links section click on "EdFund QuickForms." Create a user account. Then select "California" as your state, and Berkeley City College as your school, then click "continue." Open up the form by clicking on "Federal Stafford Loan Request." Read and complete every question on the first page. Student must provide a mailing address (not a P.O. Box) and an e-mail address. When the first page is completed click "Next Page." Read the criteria and "Statement of Understanding" on the second page then click "continue" and complete the electronic-signature process.

___8. Go to the EdFund's "Student Loan Portal" at www.edfund.org/loanportal or you can access the link from the BCC Financial Aid website for an online lender list. Indicate that you are a "student" from "California" who will attend "Berkeley City College." You can then view "lender options." You will have an opportunity to review the borrower benefits offered by each lender by clicking on the lender name. Once you have selected a lender, click on the word "apply" in the column next to the lender's name. This will take you to the lender's website. From the lender's website you will complete the application process and go through an electronic-signature procedure for the Master Promissory Note (MPN). The e-signature process is available through most lenders. If you prefer, however, most lenders will allow you to print the MPN so that you can provide a handwritten signature on the paper document. You would then mail the signed paper MPN to the lender.

Additional information that you need to know

1. Student must complete action items #1 through #8 to be considered for a federal student loan.
2. Student may be required to submit academic transcripts for evaluation from prior schools, upon request.
3. Once all of these steps have been completed and your eligibility for a loan has been determined the loan will be guaranteed and approved for disbursements.
4. Student will be notified by e-mail regarding loan approval status.
- 5. Students who have received a baccalaureate degree (BA or BS) need to submit an Appeal Petition to be considered for a student loan.**
6. Student must complete and pass an online **exit** counseling session and quiz through EDTEST at www.edfund.org/edtest before you leave Berkeley City College.
7. Student must notify the lender or current holder of his or her loan within ten days if you “take a leave of absence” from school, drop below half-time status, change your name, address, or phone number.
8. Remember! Student loans must be repaid with interest.
9. Student must meet and continue to maintain satisfactory academic progress per the Peralta District Financial Aid Handbook.
10. A student who defaults on a federal student loan loses eligibility for all federal student aid.