



Golden Triangle Campus
 PO Box 100
 Mayhew MS 39753
 662-243-1920

Scooba Campus
 PO Box 158
 Scooba MS 39358
 662-476-5501

CAFA Extension Center
 81 Fifth Street Room A
 CAFB MS 39710
 662-434-2660

2017-2018 Federal Direct Loan Application

If you are interested in a Federal Direct Loan, the information below must be completed in its entirety. INCOMPLETE APPLICATIONS WILL BE RETURNED causing delays in processing. Even if you have had a student loan at EMCC in previous semesters you must still complete this application. You can visit www.studentloans.gov for information on the federal student loan program. If you have any question please contact Lion Central at any of the above numbers.

Please print:

Last Name _____ First Name _____

Social Security Number _____ - _____ - _____ EMCC Student ID: _____ (if known)

Permanent Street Address _____

City _____ State _____ Zip _____

Telephone # (_____) _____ Cell Phone # (_____) _____

Date of Birth _____ Anticipated Graduation Date from EMCC _____

Your email Addresses (not EMCC) _____

References: (You must provide three references that have a phone number and address. Please use family members if they have a phone number and address. **THIS FORM WILL BE RETURNED IF THIS SECTION IS NOT COMPLETE!**)

Name	Relationship	Phone Number	Address

Social Networking Sites Where You Have Accounts (i.e. Facebook, Twitter, MySpace, Classmates, etc.)

Borrowers Rights and Responsibilities: Loans must be repaid whether you complete your educational program or withdraw. The amount you pay back depends on the amount you borrow. If you drop below 6 hours, graduate, or no longer attend EMCC your first payment will likely be due in 6 months. If you fail to repay the loan you will go into default. Defaulting on federal student loans will affect your ability to get other credit for credit cards, car loans, a mortgage, and other large purchases for up to 7 seven years. Defaulting means you cannot receive further federal assistance to attend college until the defaulted loan is resolved. You must notify your loan servicer in writing of a name, address or telephone number change. If for some reason you cannot make the required monthly payments on your student loan you should immediately contact your loan servicer to see if you meet the eligibility requirements to cease or suspend payments. You can visit the National Student Loan Data System to view loan information (i.e. amounts, loan servicer, etc.) for loans you currently have by going to www.nslds.ed.gov.

Printed Name _____

SSN (last 4 digits) _____ or EMCC Student ID _____

➤ **Choose your loan period:**

- Fall 2017 and Spring 2018
- Fall 2017 Only
- Spring 2018 and Summer 2018
- Spring 2018 Only
- Summer 2018 Only

Loans are to be used for EDUCATION or EDUCATION-RELATED expenses only.

The requested loan amount and what you actually are awarded will depend on your cost of attendance and certain other forms of financial aid that are or will be awarded.

Requested Loan Amount: \$ _____

If you have not already done so you must complete the Entrance Interview process and Master Promissory Note (MPN) at StudentLoans.gov website. Log in using your FSA User ID and password and click on the appropriate links to complete the interview and the promissory note processes. Your student loan will not be disbursed until the Department of Education notifies the school that both processes have been completed. If you have already done both processes while enrolled at EMCC you do not need to do them again. Maximum student loan amounts are \$5,500 for dependent freshmen, \$6,500 for Dependent sophomores, \$9,500 for independent freshmen, and \$10,500 for independent sophomores.

If this is your last semester at EMCC, you must complete an Exit Interview process at StudentLoans.gov. Under the “Tools and Resources” menu at the top of the screen, click “Exit Counseling”.

Disbursement Information: Loan disbursements are scheduled to begin during the 7th week of each semester for fall and spring. If you have a one semester only loan two disbursements are scheduled, with the first disbursement during the 7th week in the term and the second disbursement during the 9th week in the term. For a loan period of summer only, two disbursements are scheduled with the first during the 4th week in the term and the second about the 6th - 7th week in the term.

Half-time enrollment (at least 6 semester hours) is required to be eligible for a student loan.

➤ **Signature:** _____

Date: _____