Applying for US Federal Loans

Please read carefully

There are several steps to loan application. They are all quick and easy but the School will not know if you have completed all the processes for all the loans you intend to borrow unless you tell us, and the School does not know how much you wish to borrow until you tell us.

The flowchart on the attached sheet will help you through all the required processes in the right order.

Take the trouble to read carefully through the flowchart BEFORE you start. There are some stages where we need a screen-shot as evidence and if you run past that stage then you have to start over again to get back to it – this is particularly important at the credit check (for PLUS Loans) because if you miss it, you have to wait at least 24 hours for the email from the USDE and if that email only states that you have done a credit check but does not give the result, then you will have to go through the credit check and screen-shot again. Each application for a credit check is logged on your credit rating, it may affect your credit rating in the future, so you really don't want to do it more than once.

To speed this up, we will accept those evidences as attachments to an email, but we need all the evidences from you at the same time - all the required attachments must come in the same email; if anything is missing we cannot start the origination processes. Don't send bits of evidence at a time because each email will be rejected as incomplete. The same applies if you send us everything by post.

Remember taxpayers do not expect students to have a higher standard of living than they do and you are asking to borrow a lot of taxpayer dollars with no collateral and no current job from which to make repayments. So it is not unreasonable that there are strict rules and regulations requiring a lot of checks for you to be fully confirmed as entitled to borrow and ensure you borrow only the money you <u>need</u>.

When you have finished and collected all the evidences, please send them all in ONE email. For priority treatment the subject field must start USL and look like this (if you were George Clooney):

To: student-records@bangor.ac.uk
Subject: USL CLOONEY George

If you have completed FAFSA correctly, then all the other parts of the flowchart should take you only about a couple of hours, but if some of the required information is missing, it will take you a few days to either recover the evidences or have to do parts of it over again.

We will advise you as soon as we start work on your email, and when your letter is on its way. Only the original signed confirmation of funds letter from the School on School headed paper and signed by an authorised School officer is acceptable to the UK Visas and Immigration Authority (UKVI). Our letter has been agreed with UK Visas and Immigration (UKVI) and nothing else will be accepted so please don't ask for email or fax or scanned images.

START HERE

Apply to FAFSA
Print SAR (only for you)

Is there an EFC on top right front page?

Are you male?

Yes → Are you signed up for Selective Service (you had to do this before you became 26)?

Go back to FAFSA and sign up for Selective Service at the question which asks about Selective Service.

No

Yes → Do you want to borrow a PLUS loan?

No (from Selective Service) → Are you over 26 years old?

No → (Go back to FAFSA...)

Yes → Did you become an eligible citizen after you were 26 and have proof? Or do you have proof of exemption from signing with Selective Service?

No → **Application for Student Aid Rejected**

Yes → Got proof on paper?
(You will have to scan it and include it in your pack of documents to send by email)

Yes → Do you want to borrow a PLUS loan?

No → **Application for Student Aid Rejected**

Do you want to borrow a PLUS loan?

Yes → Go to www.studentloans.gov
Apply for your PLUS loans credit check and either take a screen shot to send in your pack or include the e-mail sent to you about your credit check. Are you Accepted or Declined?

Declined → You will not be able to borrow a PLUS loan. Try again with an endorser.

Accepted → Go to www.studentloans.gov
Complete Promissory Notes (also called MPNs) – one for Staffords and one for PLUS loans. Print MPNs (save as .pdf files).

No → Go to www.studentloans.gov
Complete Promissory Notes (also called MPNs)...

Done → Work through the Entrance Counselling at www.studentloans.gov for Staffords (and PLUS) even if you've done it before. If you don't, the USDE system will block your loans. Either take a screen shot to send in your e-mail pack or attach the completion certificate as a .pdf file.

Not done → **Application for Student Aid Rejected**

Done and have proof →

Prepare an e-mail to student-records@bangor.ac.uk
For subject, type USL and your name (surname, then forename) like this:
USL CLOONEY George

Attach to the e-mail these electronic files:
1. Pdf copy of MPN for Stafford loan(s)
2. Entrance counselling completion

Also attach (if applying for PLUS loans)
3. Pdf copy of MPN for PLUS loans
4. Your e-mail of accepted credit check

Selective Service
5. If you are/were exempt from Selective Service, attach a copy of the proof such as Certificate of Naturalisation or other certificate of exemption.

Any attached files not complete or missing and/or any piece of data proves to be false → **Application for Student Aid Rejected**

Attached files complete and all data is checked and true → **Loan Certificate for Visa issued and sent by post.**
Only a letter on headed paper and signed by an authorised School Officer will be accepted by the UK Border Agency.