How to Apply for A Student Loan

BEFORE YOU APPLY:

To apply for a student loan, you must first complete the steps below:

1. Complete the Free Application for Federal Student Aid (FAFSA) at FAFSA.GOV.
2. Log into Insite and submit all documents requested on the Financial Aid Checklist.
3. Complete an undergraduate Master Promissory Note (MPN). If you have completed a MPN in the last ten years for a Direct Student Loan you may skip this step.
4. Complete undergraduate Entrance Counseling. This step can be skipped if you have complete Entrance Counseling for CCC, DVC, or LMC in the past.

Student must also enroll in at least six eligible units and adhere to the Satisfactory Academic Progress Policy with a status of Satisfactory, Warning, or Probation, to receive a Direct Student Loan.

GETTING TO “REQUEST A NEW LOAN”:

SUBMITTING A LOAN REQUEST:

1. **Enter Loan Amount**: Select “Request other amount”, and enter a loan amount within your annual and aggregate loan limits, and click next. Please note that remaining cost shown is not a reflection of your loan eligibility.
2. **Select Periods**: Review the award periods and make sure that a checkmark is next to the terms you are requesting a loan for and will be enrolled in at least 6 eligible units. Deselect summer award periods unless you are not enrolling for fall or spring and would like to receive loans in the summer, and click next.

3. **Review & Submit**: Confirm that the information is correct and click submit. If incorrect, click previous to update loan amount and award periods.

4. **Confirmation**: Your loan request has now been submitted.

**AFTER SUBMITTING A LOAN REQUEST:**

You will notified by email of your request status within 4-6 weeks.

If your loan request is accepted, you will be require to log into Insite and accept this loan offer.

If your loan request is rejected, you will receive an email explaining why your request was rejected. Once you have completed the needed items, you will need to submit a new loan request.